

# SFPP Newsletter

## June 2026



## A Message to Members

This month's newsletter includes several important updates for SFPP members. We are pleased to share news about the Alberta Sheriffs Police Service joining the Plan, remind members about National Transfer Agreement deadlines, and highlight a number of tools and services available to help you better understand and manage your pension.

We are also beginning a new retirement readiness series. While pension eligibility is an important milestone, preparing for retirement also means thinking more broadly about your plans, goals, and readiness for the transition ahead.



## SFPP Welcomes the Alberta Sheriffs Police Service

SFPP Corporation is pleased to welcome the Alberta Sheriffs Police Service to the Plan. Their enrolment marks an important milestone for the Plan and reflects the continued growth of Alberta's police pension community.

The addition of ASPS brings SFPP to nine participating employers. For current members, this does not change the benefits already earned or the contributions currently being made. What it does provide is greater continuity for members who move within Alberta policing and wish to continue building pensionable service in the same plan.

If you are already an SFPP member and move to ASPS or another participating employer, your pension benefit can remain with SFPP. Your future pensionable service simply continues to build on the service you have already earned, helping you grow your lifetime pension seamlessly over the course of your career.

SFPP was built specifically for police in Alberta. We recognize the unique nature of police work and the realities of a profession defined by responsibility, public service, and risk. We are proud to welcome ASPS members to the Plan and look forward to supporting them throughout their careers and into retirement.

**Learn more:** Visit [sfpp.ca](https://sfpp.ca) for future updates.



# National Transfer Agreement

## Deadlines may apply to you

SFPP joined the National Transfer Agreement on November 1, 2025. The NTA allows pensionable service to be transferred between SFPP and several other Canadian public sector pension plans. Depending on your situation, there may be important deadlines to keep in mind.

### If you joined SFPP before November 1, 2025

If you are an active SFPP member and previously worked for an employer participating in one of the pension plans covered by the NTA, you may be able to transfer that prior pension benefit into SFPP, provided you left the benefit in your former plan.

**Application deadline: October 31, 2026.**

### If you joined SFPP after November 1, 2025

If you joined SFPP after November 1, 2025, and left your pension benefit in a previous pension plan that participates in the NTA, you may be eligible to apply for a transfer into SFPP.

**Application deadline: up to one year following the date you joined SFPP.**

### If you are a deferred SFPP member

If you no longer work for an SFPP participating employer and are now employed by an organization that participates in the NTA, you may be eligible to transfer your deferred SFPP benefit to your new pension plan.

Eligibility and timing will depend on the receiving plan, so contact your new employer directly for details.

**More information:** Read more about transferring service into SFPP and transferring service out of SFPP.

## Mark Your Calendar: Upcoming Online Information Sessions

Virtual learning opportunities are scheduled over the coming months.

Visit [sfpp.ca/InformationSessions](https://sfpp.ca/InformationSessions) for more information and to book your spot.

### General pension information session

Your pension is a vital component of your overall retirement income. Understanding the value of your pension and how it works, and considering your own personal financial situation, retirement goals and health, are all important when deciding to start your pension.

**July 8, 1 p.m. – 3:30 p.m.**

### Buyback session

This session is for members looking to increase their SFPP pension by purchasing eligible service, such as leaves, prior service with an SFPP employer, service under a different plan, or transfers into SFPP. This session will help you understand the value of buying back service, the cost to purchase service, and your payment options.

**November 3, 9 a.m. – 10 a.m.**

### Leaving the Plan, death before retirement

This session will help you understand how your SFPP pension remains secure if you are changing employers or face a difficult health situation. It covers a range of topics, including options available in the event of a career change or death.

**October 20, 6 p.m. – 6:45 p.m.**

### Retirement group session

The retirement session will help you learn about your future pension, the pension estimator tool, the lifetime pension you'll receive, how the bridge benefit works, and much more.

**October 8, 9 a.m. – 10:30 a.m.**



# You Know When You're Eligible. But Are You Ready to Retire?

As an SFPP member, you are part of a defined benefit pension plan that will play an important role in your retirement security. Police careers often begin early and involve demanding work, leading many members to consider retirement sooner than workers in other sectors. In SFPP, members can begin receiving a pension after **25 years of pensionable service**.

Knowing when you may retire is important, but it is only part of the picture. Over the next several newsletters, we will explore a series of retirement planning topics, including emotional readiness, savings and assets, retirement lifestyle, post-retirement income, and additional costs in retirement. In this issue, we begin with the emotional side of retirement.

## A few ways to prepare

Stay connected with other retirees regularly.

- Develop a post-retirement sense of purpose, such as volunteering or part-time work.
- Explore hobbies or interests you have not yet had time to pursue. Build social connections outside the policing profession.

### Did You Know?

Less than half of non-retired Canadians have an employer-sponsored pension plan, only a small minority know how much annual retirement income they will need, and just one third have a retirement plan. As an SFPP member, you are in a strong position because your pension is already a key part of your retirement foundation.

### Emotional readiness

One of the most important, and often least discussed aspects of retirement is the emotional transition that comes with leaving a policing career. For many officers, policing is more than a job. It is a strong source of identity, structure, purpose, and connection.

Retirement can bring both excitement and uncertainty. Members may welcome the opportunity to step away from shift work and the demands of the profession, while also feeling the loss of routine, camaraderie, and the sense of contribution that comes with the role. Some retirees experience both relief and guilt at the same time.

Acknowledging the emotional impact of retirement and preparing for the transition can make a meaningful difference. As you think about retirement, consider how you will stay connected, what activities or interests you want to pursue, and what kind of routine will bring structure and purpose to your next chapter.



# Retirement tools and support at your fingertips

## Calculating your pension

Use the **Pension Projection Calculator** in your secure online profile. The calculator uses your actual pensionable salary and service to project your future pension.

## Applying for retirement

When you are ready to begin the retirement process, use the online retirement application process, login to [sfpp.ca](https://sfpp.ca) and use the online retirement tool.

## Need support?

You can connect with a pension specialist through your online profile or by contacting the **Member Services Centre** at **1-877-809-7377**. In-person and virtual one-on-one sessions are also available for members nearing retirement.



## In-person one-on-one sessions now available in Calgary

SFPP pension experts are now available in downtown Calgary to help members prepare for retirement. The Calgary office opened on **March 16** and is focused on in-person member one-on-one sessions.

Appointments at the Calgary location must be booked through the online booking tool in your online profile or by calling the Member Services Centre. The Calgary location offers the same in-person one-on-one sessions available in Edmonton.

If visiting either office is not convenient, one-on-one sessions are also available online and by phone. Members can also send a secure message after logging in at [sfpp.ca](https://sfpp.ca), or call **1-877-809-7377** for assistance.

## Sign in to your online profile and receive your documents sooner

**Did you know? 69.9% of active SFPP members have already registered for their online profile.**

Your secure online profile gives you quick access to your annual statement, pension history, pension calculator, beneficiary information, and more. You can also send secure messages directly to the Member Services Centre. You can choose to receive important pension-related documents digitally by updating your communication preferences to **Go Green**. When a new document is available, you will receive an email letting you know it is ready to view.

Visit [sfpp.ca](https://sfpp.ca) to log in and view your profile.



# Buying Back a Leave of Absence

## A smart way to build your SFPP pension

Your SFPP pension is based on two main factors: your pensionable salary and your years of pensionable service. Increasing your pensionable service can have a meaningful impact on your pension for life. One of the most effective ways to do that is by buying back an eligible leave of absence.

If you took time away from work and were not contributing to the Plan during that period, you may be able to buy back that service. This may include general leave or certain temporary part-time arrangements, including time taken to care for a child or family member. Buying back this service may increase your future monthly pension and may even allow you to retire earlier.

Under SFPP rules, members may buy back up to five years of general leave and an additional three years of parental leave. If you buy back your first year of leave within the required deadlines, your employer pays its share of contributions, with interest, and you pay only your own portion. For additional eligible leave, you are generally responsible for both the employee and employer contribution amounts.

If you had eligible leave service in 2025, SFPP will automatically prepare a Buyback Proposal for you. It will be posted to your secure online account and mailed to you in 2026. The proposal outlines the cost, payment options, and important deadlines.

SFPP also provides tools to help you assess the impact of a buyback. The pension estimator and pension projection calculator can help you compare projected outcomes with and without additional service.

When you are ready to proceed, you can make your buyback decision directly through your secure pension profile and submit payment by lump sum or pre-authorized debit. If you want to purchase eligible leave from before 2025 that you previously declined, contact your employer's human resources department.

# SFPP & AIMCo: Investing in Partnership

AIMCo is SFPP's investment manager and oversees the Plan's approximately \$5 billion investment portfolio. An important role of the SFPP Corporate Board is to set the investment direction for the Plan, including the overall asset mix and the level of investment risk that is appropriate for SFPP over the long term.

Within that framework, AIMCo manages the portfolio in accordance with SFPP's investment policy. The portfolio includes a broad mix of public and private investments, including equities, fixed income, real estate, and infrastructure. SFPP and AIMCo remain in regular contact to monitor results and ensure the investment strategy continues to support the long-term needs of the Plan.

The Plan's required long-term return is currently 5.62%. In 2025, SFPP's investments returned 7.3%, with longer-term annualized returns of 5.1% over four years and 7.2% over ten years.

