Queen’s Pension Plan Self-Service Guide

Why visit the site?

- Plan for your retirement
- Access your annual statements
- Access pension related materials and information
- Review your personal information and beneficiaries
If you have questions regarding your pension or retirement, please contact Pension Services at HRPension@queensu.ca.
HOME

Use the home page for navigation or to review information related to your pension plan:

- **My Account Balances** – Review your money purchase and additional voluntary account balance as at a specific date.
- **My Details** – Provides important date information like when you joined the plan and your normal retirement date.
- **Other key messages** – the carousel and information boxes are used to provide with information. These will change from time to time so please review for the latest updates.

MY PENSION

**Annual Statements**

Starting with the 2015 annual statements, you will be able to review current and past statements here in PDF format. Simple click on the statement you would like to open.

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Retirement Planning

This section allows you to access the retirement planning tool, which enables you to project your monthly pension using the dates and assumptions of your choosing.

Default Estimate

You will notice that a default estimate has already been prepared for you. The default estimate uses the following assumptions:

- Monthly pension at your normal retirement date (or later if you are already past this age)
- Annual Earnings increase: 0%
- Money Purchase Rate of Return: 3%
- Additional Voluntary Rate of Return: 3%

Understanding the Graph

The graphs used in the retirement planner allow you to see your monthly pension as a percentage of your current full-time equivalent salary. You will also notice that the graph displays the various components of your pension in different colors.

NOTE: The retirement planning tool does not provide lump sum commuted value amounts for your pension. These amounts will only be provided when a formal pension calculation is performed.

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View All Options

You are able to view various forms of payment available to you for any estimate generated by clicking View All Options.

The list provides you with the different forms of payment options available to you at retirement along with the associated monthly amount. Joint & Survivor pension options include both a monthly pension amount for you at retirement along with a monthly amount payable to your spouse upon your death.

If you would like more information on any option, simply click on Details.

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Compare Estimates

In order to determine the most appropriate option, you may want to compare options. You can get a side-by-side view of up to 3 options by selecting Compare.

First, check off the estimates you would like to compare and click on Compare.

This will allow you to compare the payment options, calculation details and assumptions for each estimate side-by-side.

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Reviewing Assumptions and Calculation Details

You can review the calculation details or assumptions used to produce any calculation by clicking on Assumptions or Calculation Details. These areas provide detailed information on what information was used in the calculation (e.g. Average YMPE, Credited service, etc.)

Changing Assumptions

If you would like to change the retirement dates used in the calculation or certain assumptions related to your estimate click on Change.

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