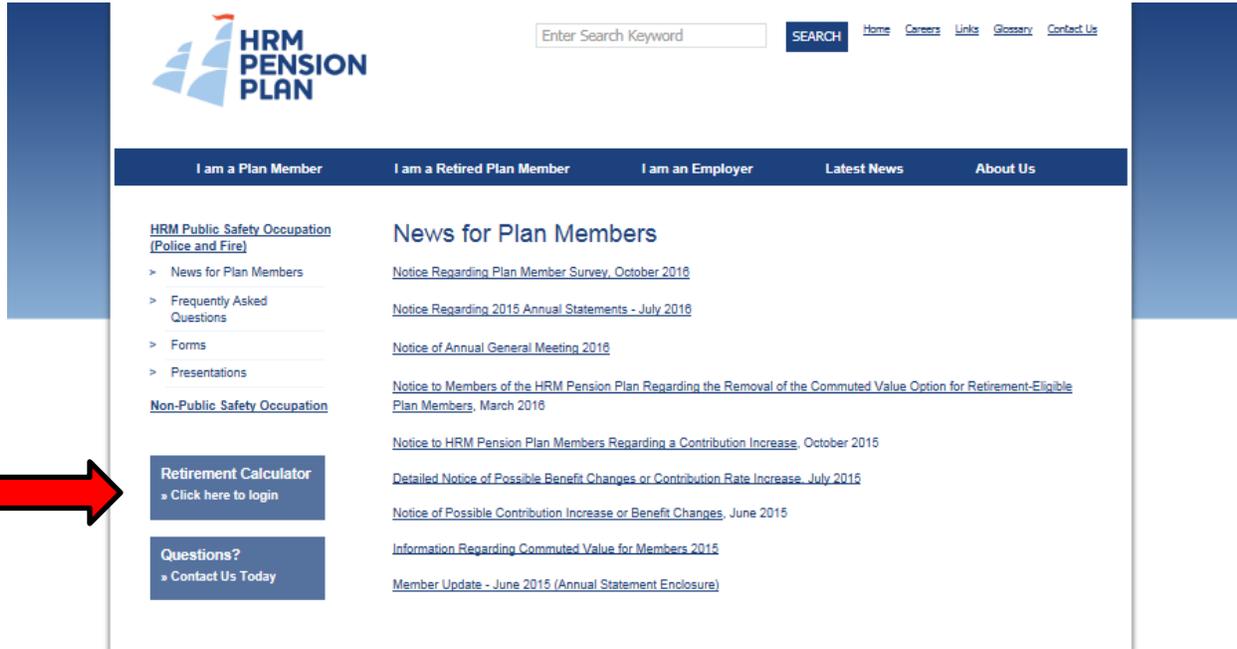


Halifax Regional Municipality Pension Plan NOTICE TO PLAN MEMBERS – RETIREMENT CALCULATOR

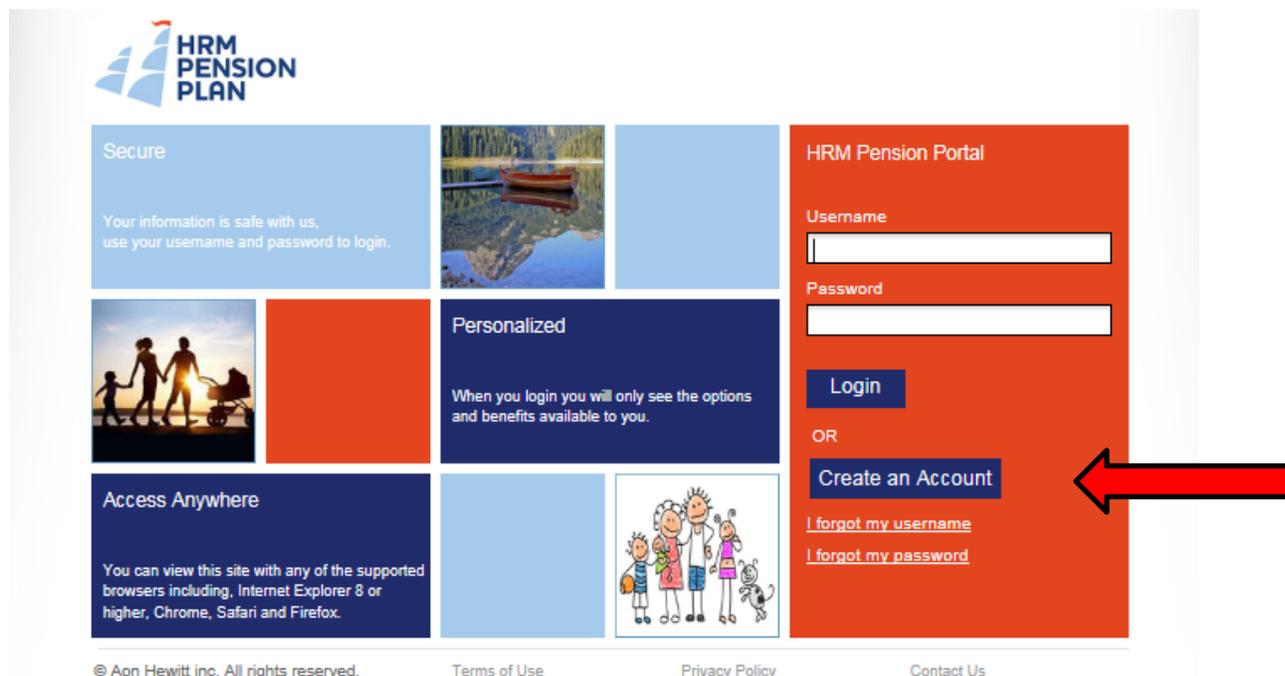
The Retirement Calculator offered to plan members on the HRM Pension Plan’s website at www.hrmpensionplan.ca is being upgraded on December 9, 2016. The Retirement Calculator will have a new modern look and feel, will be more user-friendly and will be available through any mobile device.

You can access the new Retirement Calculator in the same manner as before by clicking on the *Retirement Calculator* button as shown on the screenshot below:



Creating your User Account

You will have to create a new account when you log in to the new Retirement Calculator for the first time. After you have clicked on the *Retirement Calculator* button, simply click on the *Create an Account* button as shown on the screenshot on the following page:



There will be three steps to follow in order to create your account:

- Step 1: input personal information in order to confirm your identity, such as first name, last name, date of birth, the first 5 digits of your social insurance number and a preferred email address.
- Step 2: select and enter a username and password.
- Step 3: select and answer 3 security questions.

For each subsequent visit to the Retirement Calculator you will need to enter the username and password that you created when you first logged in.

The Home Page

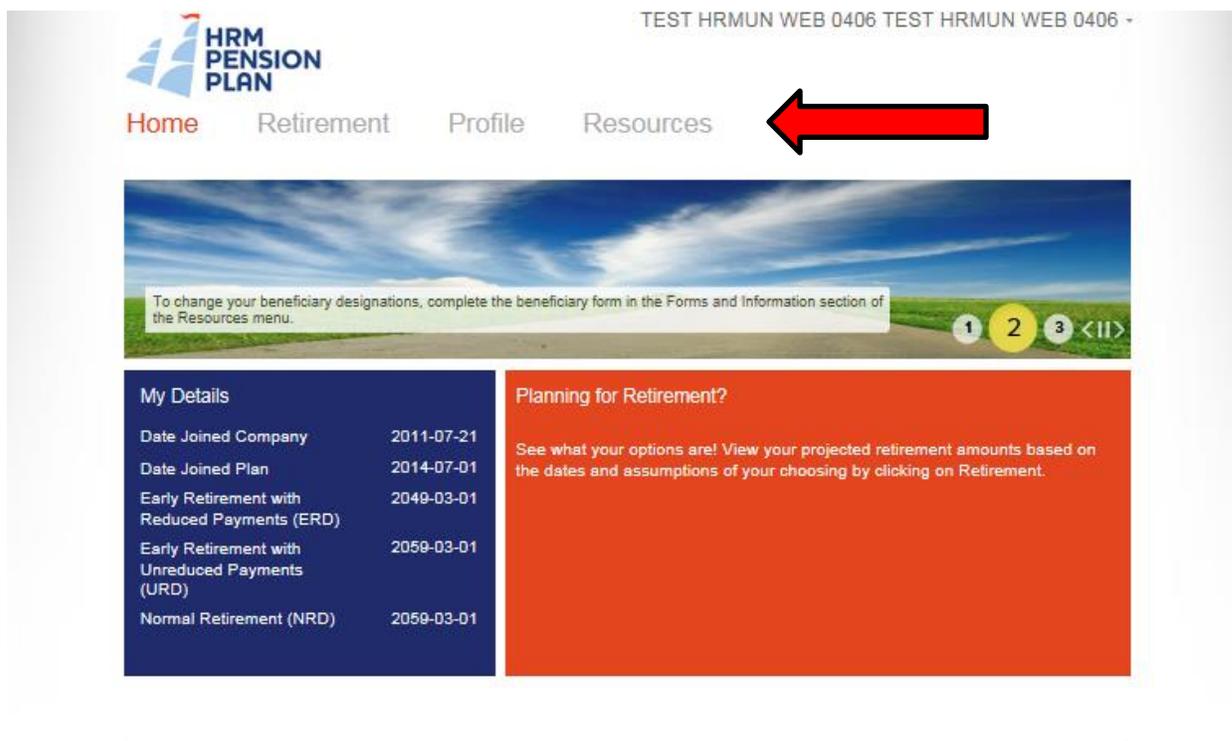
Once you are logged in, you will see the Home Page as shown on the screenshot on the following page. The Home Page provides you with menu choices to assist you when navigating through the Retirement Calculator website, such as:

Home: shows you some milestone dates, such as date of hire, date of plan entry and various retirement dates.

Retirement: this is where you can view your Annual Statement and perform pension projections.

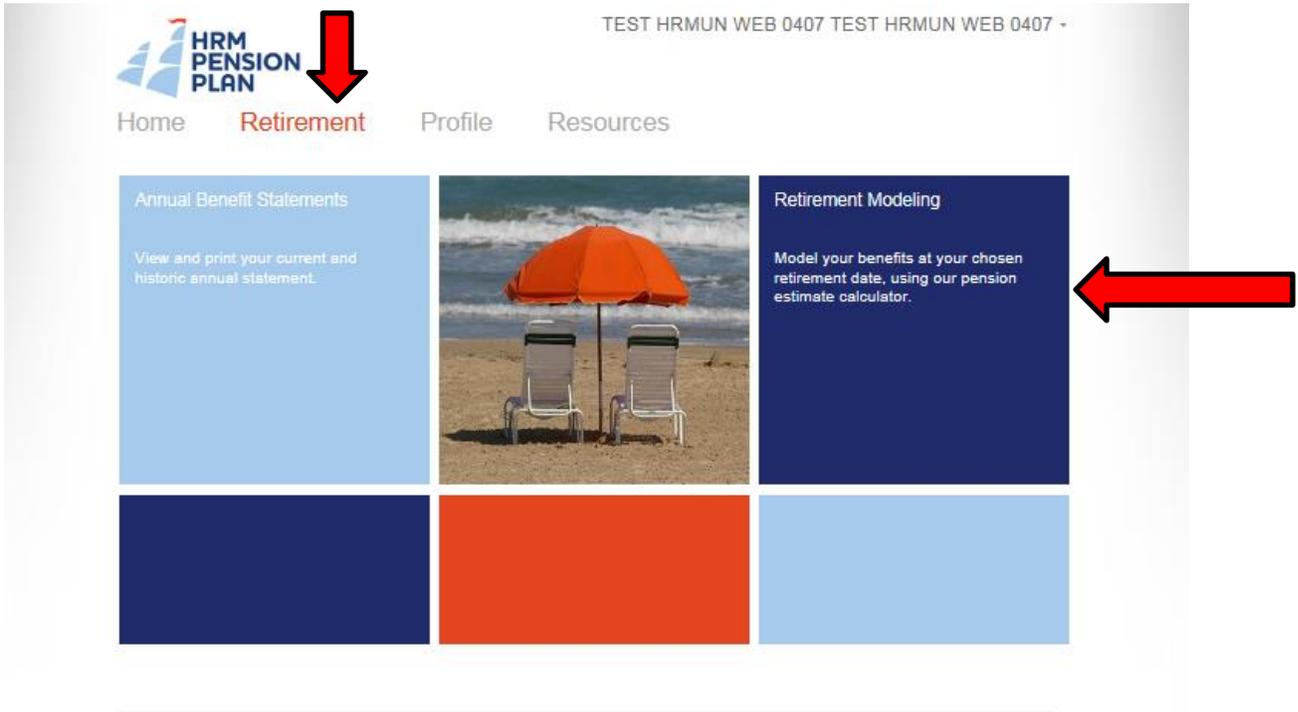
Profile: review your contact information, your family relationships and pension plan beneficiaries.

Resources: access forms and information such as your Annual Statements, Plan Text, Annual Reports and the Spouse and Beneficiary Designation Form. Also provides useful links to get information about Service Canada, the Canada Pension Plan and the Old Age Security programs.



Perform Pension Projections

To estimate your pension from the HRM Pension Plan, click on the *Retirement* link in the upper menu. From there, click on the *Retirement Modelling* link in the darker blue box on the right side of the page as shown on the screenshot on the following page:



You will notice that previous retirement projections you performed on the older version of the Retirement Calculator website are no longer shown. You can re-create these on the new site if you wish.

Each time you enter the *Retirement Modelling* tool, a default pension estimate will be displayed based on the earliest date you are eligible to receive a pension without any reduction as shown on the screenshot on the following page:

Estimated Monthly Retirement Income

The amounts displayed are estimates based on assumptions and data provided by your employer and therefore are for illustrative purposes only. Every effort has been made to provide accurate information. It is important to note that these estimates will be recalculated using the assumptions and data in effect on the calculation date, which could result in higher or lower amounts than what are estimated on this website. Actual benefits entitlements, based on verified data, will be paid in accordance with the full terms and conditions of the official plan documents and relevant legislation. If there are any discrepancies between the information found on this website and the full official plan document and relevant legislation, the latter will prevail at all times.

The amounts displayed below do not include benefits that you may be eligible for from government sources: Canada/Quebec Pension Plan and Old Age Security. To obtain more information please access Useful Links on the Resources page.

To view the calculation details used for this pension projection, please click on "Calculation details" below. To change the retirement date or any assumptions, please click on the "Change" button below.

[Your estimates](#)

The graph shows only your projected benefit from the HRM Pension Plan represented as a percentage of your income. You may receive retirement income from the HRM Pension Plan, government plans (CPP, QAS), and personal savings. Your pre-retirement monthly income is estimated to be \$1,180.88



Life Pension

\$1,170.00

Your estimated Monthly Retirement Income

\$1,170.00

[022056] Default Estimate - Based on payment date 2042-12-01

Assumptions

Change

Calculation Details

Below the bar graph, to the left side, you can view the assumptions that were used in this pension projection by clicking on *Assumptions*.

To view the calculation details, such as projected best average earnings and projected credited service, simply click on *Calculation Details* which is shown to the far right of *Assumptions*.

Click on the *Change button* to change the assumptions used in the default pension estimate. You can perform a pension estimate at an alternate retirement date or retirement age, add or change details about a spouse*, or enter a future salary increase expectation. Future salary increases cannot be above 10% per annum. Once your new assumptions are set, and you have named your new estimate, click on the *Calculate* button and your new pension projection will be shown on your screen. Your new estimate will be saved for you to reference again in the future.

* Changing details about a spouse in this section only affects the pension estimate being run. Any official change of a spouse needs to be done by submitting a "Spouse and Beneficiary Designation Form" to the HRM Pension Plan Office. This form can be found under the "Resources" tab.

Logging Out

To log out of the Retirement Calculator, click on your name in the upper right corner and select sign out. When you log out, you will be re-directed to the login page of the Retirement Calculator. Once you close the Retirement Calculator login screen, you will be re-directed to the HRM Pension Plan's website at www.hrmpensionplan.ca.