



Strength Today.  
Growth for Tomorrow.

Summer 2008

# NOVA SCOTIA PUBLIC SERVICE SUPERANNUATION PLAN Serving our Retired Members

# PENSION NEWS

## PLEASE READ THIS FIRST:

Pension News is sent to you for your information only. You are NOT required to respond to any of the articles or information in this newsletter. You only need to contact us if you have questions or comments about your pension benefit that you would like to discuss with us. You will receive this newsletter twice annually. We hope it fulfils its purpose and provides you with some useful information you may not otherwise be aware of.

## Our New Telephone System

We pride ourselves in that we are not like a call center here at the Agency. Our new telephone system was recently installed to ensure just that. At certain times of the year our telephone lines are much busier than usual. At those times you may be asked to wait for a short period of time until you reach one of our Client Services staff members. Our goal, is that you will reach a "real person" on your first try with very little wait time.

## Survey Results

The Nova Scotia Pension Agency conducts Client Satisfaction Surveys every two years to determine the level of satisfaction our Plan members and pensioners experience in dealing with us, their pension plan administrator. In the 2007 survey we reached a random sample of 3,138 members and pensioners. The results showed that overall satisfaction with our service was 80.1% out of 100%.

We received some valuable feedback regarding our website. With this information in mind, we launched a brand new website in November 2007 which we believe provides the enhancements that our clients are looking for.

Despite increased use of email as a form of communication, members and pensioners much prefer to contact the Nova Scotia Pension Agency by telephone. The survey revealed that we fell short on our scores relating to client use of our telephone system. In an effort to correct this problem we have installed a new telephone system which we believe will better meet the needs of our clients.

## Our New Website

Please visit our new website. We have worked hard to provide you with improved navigation, overall site layout and design, and user-friendly language. Each Pension Plan under our administration has its own specific tier of pages including information for new members, members, pensioners, Plan updates, frequently asked questions, reports and publications. The website address is:

[www.novascotiapension.ca](http://www.novascotiapension.ca)



## Designating a Beneficiary

Amendments to the Public Service Superannuation Act passed on February 12, 2008 allow for a Plan member to specify a designated beneficiary of pension benefits upon the Plan member's death.

Please note: you are NOT required to designate a beneficiary, this is completely OPTIONAL. If you choose to designate a beneficiary, the procedure is outlined at the end of this article.

Any Plan member can designate a beneficiary, BUT it cannot be any of the people listed in the PAYMENT ORDER OF PRIORITY below. None of the people in this list can be designated as a beneficiary as they are already automatically eligible to receive a pension upon your death in the order that they appear. To designate a beneficiary you must choose someone other than those listed.

The EXCEPTION here is adult children who are older than 18 years of age and are not in full time attendance at a recognized educational institution – they may be designated as a beneficiary.

### *PAYMENT ORDER OF PRIORITY*

Upon your death a pension is made payable to the following categories of people in this order – these people cannot be designated as a beneficiary:

- ❖ Spouse, and eligible children if any;
- ❖ If no spouse, then spouse's benefit goes to eligible children;
- ❖ If no spouse or children, then to a related person who was dependent on you by reason of mental or physical infirmity.

Children who are automatically eligible to receive survivor benefits are:

- ❖ Children up to 18 years of age; and
- ❖ Children between 18 and 25 years of age if they are in fulltime attendance at a recognized educational institution.

### *PROCEDURE FOR DESIGNATING A BENEFICIARY*

You may download the Designation of Beneficiary Form from our website, complete it and return to us.

1. Go to: <http://www.novascotiapension.ca>
2. Click on *Public Service Plan, Pensioners, Forms*.

Alternatively, you may contact our office and we will mail the form to you.

## E-mailing Us from "Hotmail"?

Please note that we have been experiencing some issues in receiving e-mails from hotmail addresses. If you send us an e-mail from your hotmail address and don't receive a response from us within one week of your e-mail, please call us at the numbers below to verify its receipt.

## 32 Years of Service for Dianne Woodley ... & still going strong!

We'd like to recognize the significant contributions that Dianne has made not only to our team here at the Agency, but most importantly to the lives & retirements of our members. Many of you may already be familiar with her, as you may have dealt with Dianne over her career in pensions. Please join us in congratulating Dianne on this milestone and wishing her continued success with us!

## Who are We?

The Nova Scotia Pension Agency (NSPA) is a special operating agency of the Government of Nova Scotia. It is located in downtown Halifax at Purdy's Landing, 1949 Upper Water Street, 4th Floor, Halifax, Nova Scotia. We serve active and retired members of the Public Service Superannuation Plan and Teachers' Pension Plan, as well as other smaller plans.

The Agency has two major divisions, the Investments and the Pensions Divisions. Both areas work closely with the Plan Trustee to ensure optimal results for you. The Investments Division actively manages the associated investments of the Pension Plans to the highest professional standards. Their goal is to ensure the security of Plan investments by generating a long-term rate of return which will provide you with the pension you have worked for. Our Pensions Division is the first contact for our Plan members. It is manned by customer service professionals who come from both the public and private sectors to bring the best of both worlds to serve you.

## Nova Scotia Pension Agency

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