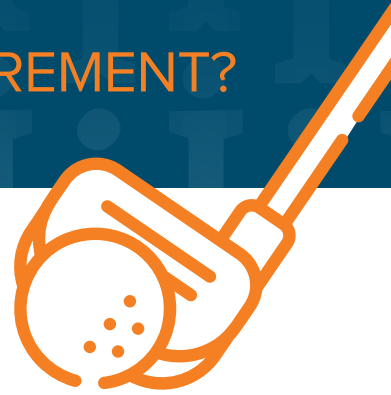


## USE THIS CHECKLIST TO ENSURE YOU'RE READY WHEN THE DAY ARRIVES.



### HAVE YOU:



Attended a retirement session within three years of being eligible to retire?



Verified your retirement eligibility date? This date appears on your Annual Pension Statement as the "Early unreduced retirement date".



Used the pension calculator to estimate your pension benefits? The calculator is available on our website: [www.provident10.com](http://www.provident10.com).



Submitted your official resignation letter to your employer, in accordance with the terms and conditions of your contract or collective agreement?



Provided your employer with a copy of your completed direct deposit form and a copy of your birth certificate?



Ensured that your employer has completed and submitted your Retirement Application?

### PLEASE NOTE:

- » Your employer is responsible for submitting your completed Retirement Application and all supporting documents to Provident<sup>10</sup>. Please do not forward your application to Provident<sup>10</sup>.
- » An incomplete Retirement Application or an application received with missing documents, could result in a delay in the disbursement of pension benefits. We will notify you and your employer if we receive an incomplete application.
- » Once your Retirement Application has been processed by Provident<sup>10</sup>, you will receive written confirmation outlining your benefits.
- » Your pension benefits will begin on the first day of the month, following your resignation.
- » Pension benefits are paid semi-monthly, on the 15th and last day of each month.
- » Once you begin receiving your pension benefits, all inquiries should be directed to the Government of Newfoundland and Labrador. They can be contacted at: 709-729-2310.