

CMS Pension Application

1. Proceed to enter the required information to complete the online form. Please note, this online version contains the same fields as the pdf version. Some notable differences:
 - a. Mandatory fields are indicated by an asterisk. These must be filled in before you can successfully save the form or proceed to the next step.
 - b. Once you submit a form, you cannot edit it. You must contact Provident10 to make changes.

The screenshot shows a web form titled "Pension Application". On the left side, there are several input fields: "Employer Representative" (dropdown menu with "Employer Chd" selected), "Participating Employer" (dropdown menu with "Labrador Hydro Project" selected), "Request for" (dropdown menu), "Date of Birth" (text input), "Marital Status" (dropdown menu with "None" selected), "Are there any changes to the address?" (dropdown menu with "No" selected), "Address 1", "Address 2", "City", "Province", "Postal Code", "Personal Email Address", and "Phone Number". On the right side, there is a "Submit" button and a "Required Information" section with a scrollable list of items: "Personal Email Address", "Date of Termination", "Is the reason for retirement the result of an approved medical (Disability Pension)?", and "Total current calendar year pensionable earnings to date of termination".

Addresses may not appear in the correct field within ServiceNow.



* Date of Termination:

MM-DD-YYYY

* Is the reason for retirement the result of an approved Medical Disability Pension?

-- None --

* Total current calendar year pensionable earnings to date of termination:

* Total current calendar year contributions to date of termination:

* Does the employee have an outstanding Purchase of Service contract or GMPP Transfer request submitted to Provident10?

-- None --

* Did the employee have retroactive earnings in the last six years?

-- None --

* I confirm, and I have verified with the employee, that the above information is complete, accurate and up-to-date.

The personal information collected or provided will only be used for purposes relating to the operation of the relevant pension programs and for statistical reports. All information will be kept confidential and will not be disclosed to third parties without your consent unless required or authorized by law. If you have any questions or concerns, please contact Provident10.

Don't forget to check the verification box before proceeding.



2. Review the following notes to ensure the transaction meets all the requirements for Pension applications and to ensure you have completed all sections as needed. Add any required attachments.

When should this form be used?

Please complete the Retirement Application for an employee who is eligible to retire and receive an immediate unreduced pension or has been approved for a medical disability pension. Please refer to immediate unreduced pension eligibility criteria below when completing this form.

Required Documentation:

In order for a Retirement Application to be considered complete and approved for processing, the following documents MUST accompany this form:

- i) Calculation of Pension Entitlement Form
- ii) A copy of Member's Birth Certificate (if certificate is not available, a copy of valid Passport or valid Drivers License are acceptable)
- iii) Direct Deposit Form, with VOID cheque or Bank issued Personal Bank Account Information Form

Optional Documentation:


- i) TD1 Forms (recommended) - if not submitted, deductions will be based on CRA's Basic Exemptions

Notes:

1. If required documents are not submitted with Retirement Application, the application is considered incomplete. If incomplete application is received, employer will be contacted, and member notified.
2. If a Retirement Application is received late, member will be notified and application will be processed for the next pension pay period date, retroactive to the effective date of the pension. Please note that a new pensioner is only placed on pension for the 15th pension pay period date in each month.
3. The processing of a Retirement Application may be delayed due to an outstanding Purchase of Service request, outstanding GMPP transfer request, contributions or contract payments owing to the plan by the plan member and/or employer, delay in receiving confirmation of information, etc.
4. Pensions benefits are paid semi-monthly, i.e., 24 payments per year, payable on the 15th and the last day of each month.

Immediate Unreduced Pension Eligibility Criteria:

- i) Age 55, with a minimum of 30 years of credited service in the PSPP, provided the 30 years was credited prior to January 1, 2020
- ii) Age 58, with a minimum of 30 years of credited service in the PSPP
- iii) Age 60, with a minimum 5 years of credited service, provided member was 60 and had a minimum of 5 years of service prior to January 1, 2020
- iv) Age 60, with a minimum of 10 years of credited service in the PSPP
- v) Age 65, with a minimum of 5 years of credited service in the PSPP

 Add attachments

Click to add attachments.



3. Once the case has been created, the system will automatically assign a case number. Per the screen below, prior to submitting, you can add any messages for Provident10 in the open text box. All communications regarding a specific case should be entered here versus email. You can also attach documents as needed.

Case number

Number CS0015072 Created just now Updated just now State Case Pending

Retirement - Retirement Processing

Process Status	Employer	Plan Member	Category	Subcategory
Case created	Labrador Hydro Project		Retirement	Retirement Processing

Activity Attachments

B I U System Font [dropdown] [align icons] [list icons] **Send**

Activity Log:

- Employer Chad (EC) [just now]
Retirement-Application-Form_Revised_CS0015072.pdf
154 KB
- Employer Chad (EC) [just now]
CS0015072 Created

Start

Enter messages to P10 here.



4. Once the form is submitted, a PDF will be created with the information you entered. This can be viewed in the Activity and Attachments section in the screenshot above.



PENSION APPLICATION

15 International Place, Suite 200, St. John's, NL A1A 0L4

Email: pensions@provident10.com

Employee Personal Information

First Name

Last Name

Last 4 SIN

Date of Birth

Marital Status

Address 1 _____ City NL _____

Address 2 _____ Prov _____ Postal Code _____

Personal Email Address _____

Phone Number _____ Phone Number (Alternate) _____

(Please refer to reverse for more information)

Employer Use

Participating Employer: Labrador Hydro Project

Date of Termination: 08-31-2023

Is the reason for retirement the result of an approved Medical Disability Pension? No

Total current calendar year pensionable earnings to date of termination: 36000

Total current calendar year contributions to date of termination: 3500

Does the employee have an outstanding Purchase of Service contract or GMPP Transfer request submitted to Provident10? No

Did the employee have retroactive earnings in the last six years? No

I confirm, and I have verified with the employee, that the above information is complete, accurate and up-to-date.

09-05-2023
Date

Employer Representative Name

Employer Phone Number

(Please submit this form electronically to pensions@provident10.com using Kiteworks or another secure, encrypted method.)

The personal information collected or provided will only be used for purposes relating to the operation of the relevant pension programs and for statistical reports. All information will be kept confidential and will not be disclosed to third parties without your consent unless required or authorized by law. If you have any questions or concerns, please contact Provident¹⁰.

