

Pre-retirement checklist

Use this pre-retirement checklist to stay on track as you plan for retirement.

About a year before you plan to stop working, it's a good idea to begin preparing for retirement – gathering together some of the documents you'll need when you apply for your pension and taking the time to decide which pension option is best for you.

One year before you retire

- Sign in to My Account and use the personalized pension estimator to explore your pension options
- Consider who you want to name as the primary beneficiary for your pension; if you are married or in a common-law relationship, your spouse is automatically your primary beneficiary
- Consider who you want to name as an alternate beneficiary (or beneficiaries)
- If you are separated from a former spouse and they have a claim to a portion of your pension, submit your complete, signed separation agreement or registered court order to the plan so we know how to divide your pension benefit
- Apply to transfer your service from another pension plan, if applicable
- Apply to buy service for an approved leave, if applicable
- Talk with an independent financial adviser to determine which pension option is best for you and your situation
- Submit documents to BC's Teachers' Pension Plan to confirm your age and identity and, if applicable, your spouse's age and identity
- If you have changed your name, submit documents to the plan to show proof of your new legal name
- If you have not yet informed the plan that you are married or in a common-law relationship, update your personal information in My Account
- Contact Service Canada for information about your eligibility and the application process for Canada Pension Plan and old age security benefits

90 days before your pension effective date

The earliest you can submit your pension application is 90 days before your pension effective date (the date you will start receiving your pension). We encourage you to apply for your pension no later than 30 days before your pension effective date.

Sign in to My Account to apply for your pension online.

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