Your Teachers' Pension Plan

ANNUAL MEMBER'S BENEFIT STATEMENT

For the period January 1, 2015 to December 31, 2015

❶ Your personal information

Name:	DIANE PATRICIA BENNET
Date of birth:	December 2, 1955
Spouse's name:	
Spouse's date of birth:	
Your pension contributions started on:	September 12, 1977
You are vested.	

If you have a former spouse who has a right to a share of your pension, the information on this statement includes your former spouse's share. Therefore your actual pension benefits are less than those shown.

Person ID number: 11438501

❷ Your beneficiary

Our records show your estate as your beneficiary. If you do not have a spouse and want to name one or more person or organization (e.g., society, charity, trust or corporation) as beneficiary(ies), including alternate(s), log on to My Account, or complete a *Nomination of Beneficiary (Pre-retirement)* form, available on the plan website or from your employer. If you do have a spouse, you can complete a *Nomination of Beneficiary (Pre-retirement)* form, or provide your spouse's name and date of birth to your employer or the plan.

❸ Your estimated monthly pension benefit

If you continue to work as you did in the past year and retire on one of the dates below:

			Single Life Guaranteed 10 Years		
				Until Age 65	
	Age	Effective Date	**Lifetime Monthly**	Bridge	Total
Earliest Unreduced	60 yrs 0 mo	Jan 1, 2016	**$2,380**	$926	$3,306
Unreduced	65 yrs 0 mo	Jan 1, 2021	**$2,802**	n/a	n/a
Latest Retirement	70 yrs 11 mo	Dec 1, 2026	**$2,769**	n/a	n/a

The pension estimates above are based on you continuing to earn the same salary and service as you did in the past year.

If you had stopped working on Dec 31, 2015 and left your money in the plan:

			Single Life Guaranteed 10 Years		
				Until Age 65	
	Age	Effective Date	**Lifetime Monthly**	Bridge	Total
At	60 yrs 0 mo	Jan 1, 2016	**$2,380**	$926	$3,306
At	65 yrs 0 mo	Jan 1, 2021	**$2,365**	n/a	n/a

Your five-year highest average salary to Dec 31, 2015 is $5,631. We used this amount to estimate your pension above.

For additional estimates, please try our online pension estimator available through My Account on the plan website at tpp.pensionsbc.ca.

For more information about your pension options, see *Choosing Your Best Pension Option*, available on the plan website at tpp.pensionsbc.ca (click on Publications, then Guides).

❹ Your pensionable earnings and service

Pensionable Earnings for Fiscal Year Ending	Dec 31, 2015		$68,907			
For the Period: Jan 1, 2015 to Dec 31, 2015		Pensionable Service	10.00 mo	Contributory Service		10 mo
Total Pensionable Service	**29 yrs**	**6.21 mo**	**Total Contributory Service**		**32 yrs**	**2 mo**

❺ Your contributions

	For the Period: Jan 1, 2015 to Dec 31, 2015	Total Contributions plus Interest up to Dec 31, 2015
Member Contributions	$8,843.01	$177,770.37
Total Contributions and Interest		$177,770.37

Your contributions DO NOT REFLECT the value of your pension. Instead, your lifetime pension is based on a formula that uses your five-year highest average salary and years of pensionable service at retirement.

PLEASE KEEP THIS STATEMENT WITH YOUR PERSONAL RECORDS