

ETFO Retirement Checklist (Revised November 2023)

1. Register for the OTPP Online Account

Register for the OTPP iAccess and check that your pension record is accurate and up-to-date. To register for online access to your account, click [here](#). You should check the status of your pension and purchase all eligible service credits (if applicable), at your earliest opportunity

2. Check for possible retirement gratuity

A teacher previously employed with the Niagara South Board of Education before January 1, 1996, or a teacher previously employed by the former Lincoln County Board of Education before August 31, 1980. If any of these conditions apply to you, reach out to Erin DeRosario (erin.derosario@dsbn.org) for further information.

3. Write your retirement letter

A letter to the DSBN to notify them of your retirement is required. The collective agreement calls for the notice at least sixty (60) calendar days prior to the date as a courtesy, in order to help facilitate staffing needs, however, the Employment Standards Act requires two weeks. The sample retirement letter can be found [here](#).

4. Termination of LTD Premiums

If you are looking at retiring, connect with the Local office to see if you qualify for the termination of paying LTD premiums.

5. Apply online

Log into your OTPP account and apply online. The required documents you need include:

- Your birth certificate
- Your marriage certificate or a [Statutory Declaration of Common-law Relationship](#)
- Your married or common-law spouse's birth certificate
- Your separation agreement or divorce papers (if applicable)
- Your CPP Notice of Entitlement or Statement of Denial (if applicable)

6. Benefits

Explore various options for retiree benefits, as you will need them in place for the first day of your retirement. There are many plans. OTIP (your current benefit provider) has [RTIP benefits](#). At the end of the day, shop around and do what's best for your situation.