

## **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](mailto: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.