



# Questions about **Retire Online?**

Retire Online streamlines the retirement process for you and your members. Learn more about how it works and get answers to your questions here.

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## How does Retire Online work for members?

Members who have reached retirement age will see a new banner when they log in to My Pension, letting them know when they are eligible to retire.

- When a member is ready to retire, they will notify you through your existing channels, and you'll submit their retirement application form to CAAT via PAL.
- CAAT will prepare the member's retirement option package and an online version will become available in their My Pension account, along with instructions for completing their retirement processes.
- The member can use the Retire Online functionality in My Pension to upload their options and supporting documents directly to CAAT, securely and conveniently.
- If CAAT needs additional documents to complete the process, the member will be notified directly in My Pension and by secure email.
- They'll be able to see the status of their retirement whenever they log in to My Pension, so they can keep track and get ready for their upcoming retirement.

## What changes will I have to make to my processes?

Retire Online won't change your current online pension application process. But it will give you more visibility into a member's retirement journey, from start to finish.

- After you submit the member's retirement application form via PAL, the Retire Online functionality will be available to the member.
- Whenever you access the member's information page in PAL, you'll be able to track when the member has submitted their options and when their retirement process is complete.

## Where can I find the status of a member's retirement?

Log into PAL and search for the member. If their retirement application is in progress, you'll see a "Retirement status" tracker on their information page, which shows the retirement steps from start to finish. Green checkmarks will give you an indication of the progress.

## What does "additional information required" mean?

If CAAT needs information from you in order to complete the member's pension application, you'll see an "additional information required" on the status tracker. We'll reach out to you directly via secure email through PAL's Message Centre.

## Who can retire online?

Most members who have activated their My Pension accounts can use Retire Online. They will see the status of their retirement only after you have submitted their retirement application via PAL.

Deferred members and those within the Extension of Membership (EOM) period can initiate their retirement directly in My Pension when they become eligible to retire.

Members who have access to My Pension but haven't activated their accounts won't be able to retire online, so encourage your members to activate their accounts today!

## Are there exceptions to who can retire online?

There are some situations in which Retire Online will not be available to members:

- **Employers not administered by CAAT:** Members who aren't on My Pension can upload their pension documents using S-Doc, but they won't have access to the My Pension notifications or tracking features.
- **Retirements in progress:** Members whose pension applications were submitted before the launch of Retire Online will not have the option to make an election via My Pension, but they will be able to track the progress of their retirement using the tracker.
- **Other exceptions:**
  - Members who participate in the CAAT RCA
  - Single members from Quebec
  - Members with excess contributions
  - Members with manually edited option documents