



HOOPP connect

USER GUIDE

MAR 2015

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INTRODUCTION

This User Guide provides instructions on how to use HOOPP Connect to access and update your pension information online. Options and screens in HOOPP Connect vary depending on whether you are an active member of HOOPP or whether you have retired. This is because the transactions you can or need to perform change once you have commenced retirement and are receiving your HOOPP pension. This guide is divided into instructions for all users, active members and deferred pensioners, and pensioners so that you can go to the sections that apply to you.

ABOUT HOOPP CONNECT

HOOPP Connect is HOOPP's first transactional site for members and pensioners. It enables HOOPP members to access the site at their convenience to review and update their personal information, perform retirement income estimates and receive pension documents, all securely and electronically.

While HOOPP Connect is for securely accessing your personal pension information and performing transactions with your data, hoopp.com remains as our public website, accessible to all. It is still your source for any educational materials, forms, contests, surveys, news and other member tools.

Supported browsers

- Microsoft® Internet Explorer version 7.0 and higher
- Mozilla Firefox version 3.5
- Safari – 4.0
- Google Chrome – 2.0

Browser settings and plug-ins

HOOPP Connect requires JavaScript™, cookies, and 128-bit Secure Sockets Layer (SSL) encryption or higher enabled. A browser capable of at least 128-bit encryption must be used to access HOOPP Connect. If your browser doesn't meet this requirement, you will receive a message with information on how to adjust your security settings. Use of encryption is for your protection.

Adobe® Acrobat® Reader is required to view certain documents.

HOOPP CONNECT TABS - OVERVIEW

The HOOPP Connect homepage displays a number of tabs, but not all tabs are available to all users. The sections that you can access depend on whether you are an active member/deferred pensioner, or already retired.

Home

Action Needed: This box will only appear on the home page when there is an outstanding item for you to review and/or complete. Details about what you need to do will appear under the Action Needed heading. If you complete those actions in a session, and no new actions are required, the next time you log in the Actions Needed box will not display.

Secure Mailbox: A link to access your Secure Mailbox will always appear on the home page.

At a Glance: This box will always appear on the home page. If you are an active or a deferred pensioner, the HOOPP Plan Status will appear as Eligible. If you are retired, it will appear as Receiving Payments.

Retirement

Project Retirement Income: Shows you your projected retirement income based on assumptions which can be modified to show different “what if” scenarios (e.g., what if I retire at age 55?). Perform termination estimates. Pensioners will not see this option as they are already retired.

Recent Requests: Changes or transactions that you’ve made within seven days.

Beneficiaries: Lists your current beneficiaries along with their survivor benefit allocation. If you are an active member, a deferred pensioner or a pensioner, you must call HOOPP or complete a Beneficiary Designation Form and send the completed form to HOOPP to add or change a beneficiary.

Pension

Retirement Process: Tips and information to help guide you through the retirement process, whether you are considering retirement in a few months or in a few years. Pensioners will not see this option as they are already retired.

Key Dates: For active members this includes your early, earliest unreduced and normal retirement dates, your total RPP contributions with interest and your vesting status. Deferred pensioners will also see their last day of employment. If you are a pensioner you will only see your last day of employment and your vesting status.

At the top of the key dates page your total RPP contributions as of the last Annual Statement Date is displayed. Note that contributions are calculated at the end of a year so the amount shown is your total as of December 31 of the last reporting year.

Future Payments: The Future Payments tab allows a retiree to view payment amounts and destination for their next payment. Active members will not see this option because you must be retired to receive payments.

Knowledge Centre

Plan Information: The Plan Information section contains several links to HOOPP Summary Plan Documents which provide general plan information to members in the PDF format, as well as to relevant pages on hoopp.com. For a full and complete description of your entitlements under HOOPP, view the Healthcare of Ontario Pension Plan Text, also available on hoopp.com. For all other educational material and forms, visit hoopp.com.

Your Profile

Personal Information: Your indicative details, marital status and spousal information (if applicable), email addresses, mailing addresses and preferred form of correspondence.

Beneficiaries: Lists your current beneficiaries along with their survivor benefit allocation. If you are an active member, a deferred pensioner or a pensioner, you must call HOOPP or complete a Beneficiary Designation Form and send the completed form to HOOPP to add or change a beneficiary.

Financial Institutions: Lists the financial institution you have on file for direct deposits and allows you to add or change your account information.

Log-on Information: View and change your HOOPP Connect ID, and change your password, password hint and security questions.

Secure Mailbox

If the Secure Mailbox is selected as your preferred form of correspondence, documents will be delivered there for you to read and print – including your annual statement.

If you are receiving your correspondence by postal mail, you have the option of changing this to the Secure Mailbox, which is the faster and preferred way of receiving HOOPP-related correspondence.

Feedback

Tell us what you think about HOOPP Connect and provide your feedback.

Contact Us

If you have a question that needs a direct response:

- **Contact Centre:** 416-646-6445 or toll-free in Canada and the U.S. at 1-877-43HOOPP (46677) from 8 a.m. to 5 p.m. EST Monday to Friday.
- **Email:** Send email to clientservices@hoopp.com. Do not include your SIN or banking information in these email messages as security cannot be guaranteed.

HOW TO ACCESS HOOPP CONNECT

You can access HOOPP Connect from HOOPP's [website](#), or visit www.hooppconnect.com. When you log on to HOOPP Connect for the first time after registering, the first page that you will come to has HOOPP's Terms of Use on it. You must accept the Terms of Use by clicking on the "I accept" radio button and clicking Continue in order to complete the sign in to HOOPP Connect.

Once you have read and accepted the Terms of Use, you will not be required to accept the Terms of Use again as long as you remain eligible to access HOOPP Connect, and provided the Terms of Use has not changed. If the Terms of Use is updated in the future, all users will be required to accept the terms again.

HOW TO REGISTER AS A NEW USER

When you first use HOOPP Connect you will have to register. On the log in page, click Register as a New User.

Log On

User ID [I Forgot My User ID](#)

Password¹ [I Forgot My Password](#)

Trns ID

You will be asked for the last four digits of your SIN, your birth date, and your postal code.

If you have moved and not updated your address with HOOPP, the system will not recognize you as a member when you enter your postal code. You'll need to first report your new address to HOOPP in order to register. You can do this by simply calling HOOPP.

How to create your user ID and password

Once you have received your notification that your registration was successfully completed, click on Continue to create your user ID and password.

You can also set a password hint to use in case you forget your password later on. This should be something easy to remember and be of close personal association. This field may be no more than 60 characters in length (numbers and/or letters) and is not case sensitive.

Members can change their password and hint at any time. Passwords may also be reset if forgotten. If you forget your password when using HOOPP Connect, click on I forgot my password on the HOOPP Connect log on page and it will be sent to you by e-mail. You can also call HOOPP.

Log On

User ID [I Forgot My User ID](#)

Password¹ [I Forgot My Password](#)

Trns ID

[Log On](#) [Register as a New User](#)

Although the client service specialists don't have access to member passwords, they can access your password hint to help you remember.

Once you have your user ID and password, enter them in the fields provided to sign in. Please note that the first time you sign in after registering as a new user, you must accept the Terms of Use by clicking on the "I accept" radio button and clicking Continue in order to complete the sign in process to access all of HOOPP Connect's features and functionality.

CORRESPONDENCE OPTIONS

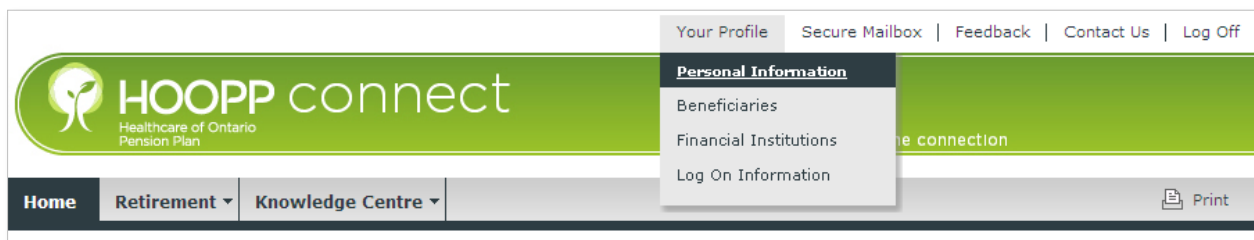
The Secure Mailbox (option top right of your screen or in the center of the screen) allows members to securely retrieve system generated documents online to print and return to HOOPP Client Services. You can specify in Your Profile if you prefer to receive system generated documents electronically via the Secure Mailbox or through the mail.

The following documents can be delivered electronically to your Secure Mailbox:

- Authorization and Confirmation Communications
- Annual Statements
- COLA Statements (for retirees and deferred pensioners)
- Tax Slips (T4As for retirees)
- Other official documents when you transact with HOOPP – such as making changes to your personal information, or buying back service.

How to select your preferred form of correspondence

Under the Profile link, which can be found above the HOOPP Connect banner, you will see the option, “Personal Information” under the drop-down menu.



At the bottom of the page, you can click to change your **preferred form of correspondence**.

Preferred Form of Correspondence

Did You Know?

You'll receive benefits communications as quickly as possible if you [change your preferred form of correspondence](#) to the Secure Mailbox. Communications are delivered more quickly to the Secure Mailbox on this site than by postal mail.

This is where you prefer to receive correspondence about your benefits. **Note:** If you select Secure Mailbox HOOPP will continue to mail you printed correspondence when a signature is required or to confirm changes to your security settings.

Preferred Mailing Address [Change](#)

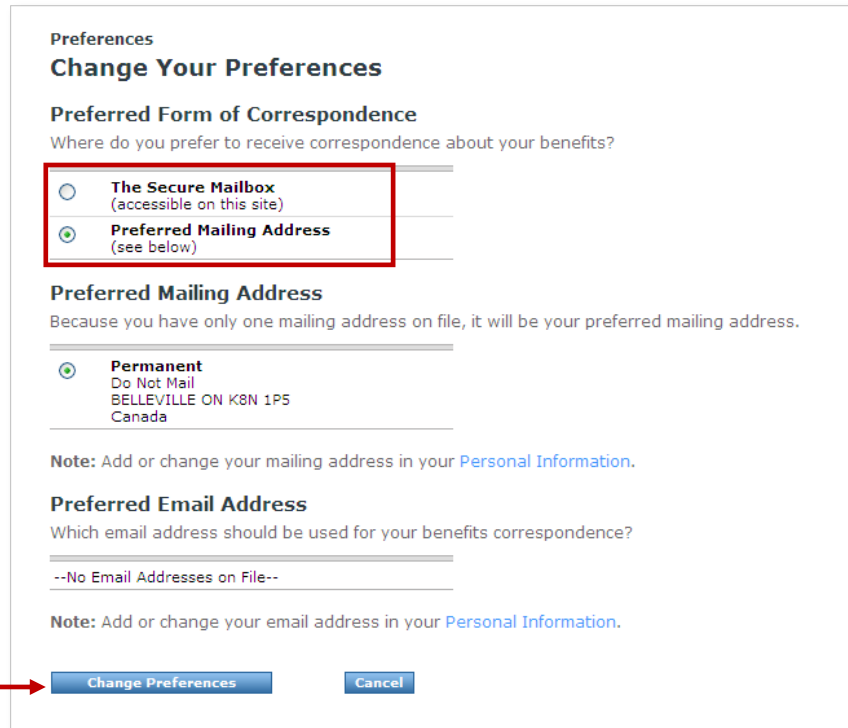
You may choose the Secure Mailbox or your Permanent Mailing Address.

When finished with your selection, click on Change Preferences and you will get a message advising you that the change has been made. You can also cancel the change.

How to change your preferred mailing address

You can change your preferred mailing address through HOOPP Connect or by calling HOOPP.

In this example, you can see that the **Preferred Mailing Address** is the preferred form of



The screenshot shows a web form titled "Change Your Preferences" under the heading "Preferences". The first section is "Preferred Form of Correspondence" with the question "Where do you prefer to receive correspondence about your benefits?". Two radio button options are listed: "The Secure Mailbox (accessible on this site)" and "Preferred Mailing Address (see below)". The "Preferred Mailing Address" option is selected and highlighted with a red rectangular box. Below this is the "Preferred Mailing Address" section, which states "Because you have only one mailing address on file, it will be your preferred mailing address." and lists a "Permanent" address: "Do Not Mail, BELLEVILLE ON K8N 1P5, Canada". A note below reads "Note: Add or change your mailing address in your Personal Information." The next section is "Preferred Email Address" with the question "Which email address should be used for your benefits correspondence?". It shows "--No Email Addresses on File--" and another note: "Note: Add or change your email address in your Personal Information." At the bottom of the form are two buttons: "Change Preferences" and "Cancel". A red arrow points to the "Change Preferences" button.

correspondence.

You can change your preferences from a preferred mailing address to the secure mailbox to receive documents electronically.

Select **Change Preferences** when done.

HOW TO VIEW YOUR PERSONAL DATA

Click on Your Profile link and select **Personal Information** from the drop-down menu to view your information.

The screenshot shows the HOOPP Connect user interface. At the top, there are navigation tabs: Home, Retirement (with a dropdown arrow), and Knowledge Centre (with a dropdown arrow). A 'Print' icon is in the top right corner. Below the navigation, a welcome message reads 'Welcome, Jane Doe048380073.' To the right, there is a section titled 'Will You Be Ready to Retire?' featuring a photo of a smiling couple and text: 'It can be hard to figure out how much you'll need and what you can do to get ready to retire.' Below this is a link: 'Project Your Retirement Income'. The main content area is dominated by a yellow-bordered box titled 'Action Needed!'. Inside this box is a table with three columns: 'Item', 'Expiry Date', and 'Action Needed'. The table contains one row: 'Add or confirm your Email address' with an expiry date of '05-13-2013' and an action of 'Review and Complete'. Below the table is a note: 'Please note that some items in this section require immediate action, while others may be reviewed at your convenience. Items will be removed once you take the requested action and log out of HOOPP Connect, or if the deadline has passed. If your action requires administrative processing, the item will be removed when processing is complete.' Below the 'Action Needed' box is a 'Secure Mailbox' section with a green leaf icon and a button labeled 'Secure Mailbox'. At the bottom left, there is a 'Retirement At a Glance' summary box. It shows 'Pension (as of 05-13-2013)' with 'HOOPP Plan' and 'Status: Eligible'.

Item	Expiry Date	Action Needed
Add or confirm your Email address	05-13-2013	Review and Complete

Retirement	
Pension (as of 05-13-2013)	
HOOPP Plan	
Status	Eligible

The first page you will see when you sign into HOOPP Connect will either be the Action Needed box, if there is an action outstanding, or your Retirement - At a Glance. If you are retired the HOOPP Plan Status will show as "Receiving Payments".

If you select Personal Information, you will see your name, birth date, postal code, marital status and related information. On the same page, you will also see your mailing and email addresses, phone numbers and preferred form of correspondence.

INFORMATION FOR ACTIVE MEMBERS AND DEFERRED PENSIONERS

Active members and deferred pensioners will see the Home, Retirement and Knowledge Centre tabs when they log in. The Action Needed box will not display if there are no outstanding tasks for you to perform. If it is not displayed, the first tab that you will see is the Home tab.

This is a partial screenshot of the navigation bar, showing the 'Home', 'Retirement', and 'Knowledge Centre' tabs, and the 'Print' icon.

INFORMATION FOR PENSIONERS

The Future Payments tab allows a retiree to view payment amounts and destination for their next payment.

The screenshot shows the top navigation bar with 'Home', 'Retirement', and 'Knowledge Centre' dropdown menus. A 'Print' icon is in the top right. A dark navigation menu is open, showing 'ALL PLANS' and 'PENSION'. Under 'PENSION', 'Key Dates' and 'Future Payments' are listed, with 'Future Payments' highlighted. Below the menu, a table lists actions with columns for 'Item', 'Date', and 'Action Needed'. One item is 'Add or confirm your Email address' with a date of '05-13-2013' and an action of 'Review and Complete'. A yellow box highlights a note: 'Please note that some items in this section require immediate action, while others may be reviewed at your convenience. Items will be removed once you take the requested action and log out of HOOPP Connect, or if the deadline has passed. If your action requires administrative processing, the item will be removed when processing is complete.'

The screenshot shows the 'Your Future Payments' page. It includes a 'Related Info' link for 'Payment History'. The main content is for 'RPP Pension Payment', stating that payments are processed according to the 'Pension Payment Schedule' and that changes must be made by '06-15-2011' to be reflected in the '07-01-2011' payment. Two tables are provided: 'Payment Details' and 'Payment Destination(s)'. The 'Payment Details' table shows a regular payment of \$502.25, with federal and provincial withholdings of -\$140.00 and -\$0.00, resulting in a net payment of \$362.25. The 'Payment Destination(s)' table shows a gross amount of \$502.25 being deposited into a Bank of Montreal account. A link 'Change Where to Receive Your Payment' is also visible.

Item	Amount
Regular Payment	\$502.25
Gross Amount	\$502.25
Less Federal Withholding	-\$140.00
Less Provincial Withholding	-\$0.00
Net Payment	\$362.25

Item	Amount
Gross Amount	\$502.25
Direct Deposit	
Bank of Montreal	
Account Type: Other	
Account Number: xxxxxxxxxxxxxxxx0083	

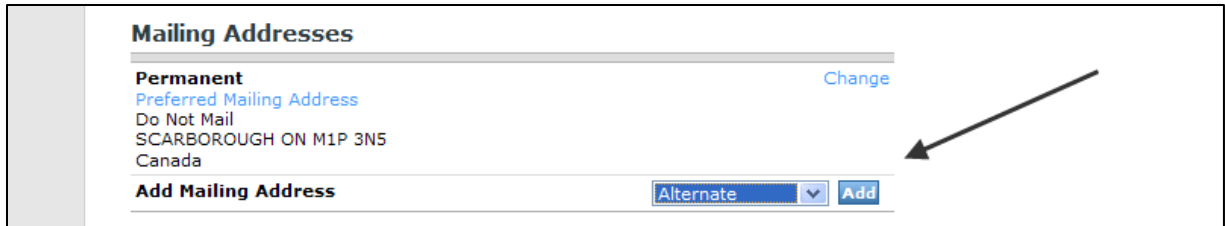
Personal info transactions

How to add or change your address

Active members, pensioners and deferred pensioners can change their permanent addresses through HOOPP Connect or by calling HOOPP Client Service.

Note – Only deferred members and pensioners are able to add an alternate address in HOOPP Connect under the Personal Info Tab.

1. Under Your Profile, Personal Information, go to the Mailing Addresses section
2. Click the Add Mailing Address dropdown to select the Alternate address type to be added, click the Add button. If you are making a change, click **Change**.



3. Enter the address details and click on Change or **Add Mailing Address**
4. You will receive confirmation that the address has been added and the added address will display under Your Profile

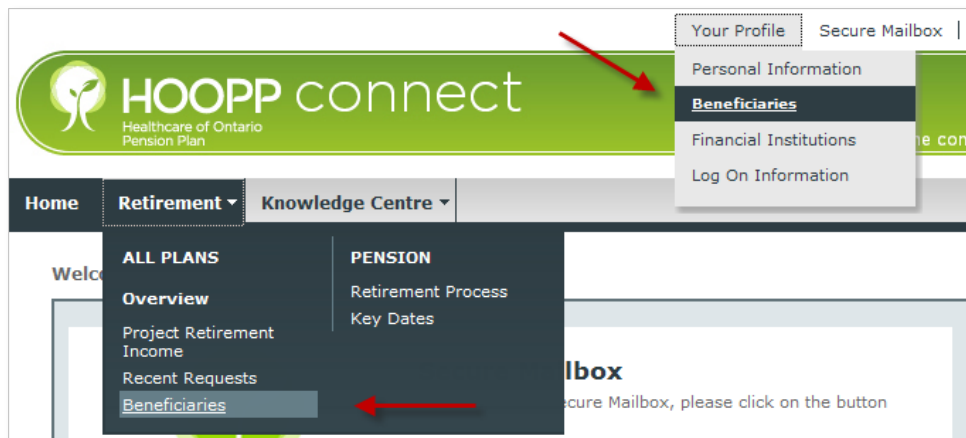
How to add or change your personal email address

1. Under Your Profile, Personal Information, go to the Email Addresses section. If you are an active member, you can only Change or Delete your personal email address.
2. If no email is on file, click Add as you did when adding an Alternate Address. If you are making a change, click **Change** or **Delete**.
3. Enter the address details and click **Change or Add Email Address**.
4. You will receive confirmation that the address has been added and the added email address will display under Your Profile.

How to view your beneficiary information

Active members, deferred pensioners and pensioners only have access to view their beneficiary information in HOOPP Connect. You must contact HOOPP in order to change this information.

1. Under the Retirement tab or under the Your Profile tab, click Beneficiaries



- If you have beneficiaries on file, they will be displayed along with their current Survivor Benefit Allocation.

Beneficiaries

HOOPP Plan

Current Beneficiaries	Birth Date	Survivor Benefit Allocation
Primary		
John A. Doe197910022	N/A	100%
Secondary¹		
John A. Doe119910072	N/A	50%
John A. Doe279910016	N/A	50%

¹Secondary beneficiaries take effect only if all your primary beneficiaries die before you.

Changing your beneficiary information is an important decision, involving careful consideration. We encourage you to call HOOPP at (416) 646-6445 or toll-free at 1-877-43HOOPP (46677) to speak with a Client Service representative.

Alternatively, you can complete a [Beneficiary Designation Form](#) and send it to HOOPP via direct mail.

Frequently Asked Questions and Support

For additional information, please contact HOOPP Client Services at 416-646-6445 or toll-free at 1-877-43HOOPP (46677) or email clientservices@hoopp.com. HOOPP Client Service representatives are available between 8 a.m. and 5 p.m., Eastern Time, Monday through Friday.

[Additional Beneficiary Information \(PDF\)](#)

- If you want to change or add beneficiaries, or make changes to Survivor Benefit Allocations, you can call HOOPP Client Service or download the Beneficiary Designation Form. For these changes to take effect, please complete, sign the form and return it to HOOPP.

How to perform a termination estimate

Members with single entitlements can find out what pension benefits they can expect to receive based on service to date. Because this estimate is performed when a member terminates employment with a HOOPP employer, this feature is referred to as a termination estimate.

- Click the Retirement Tab and click the **Project Retirement Income** link, where you can change your projection assumptions by clicking “Redisplay Projection” at the bottom of the page.

Home **Retirement** **Knowledge Centre**

ALL PLANS

- Overview
- Project Retirement Income**
- Recent Requests
- Beneficiaries

PENSION

- Retirement Process
- Key Dates

Welcome

Secure Mailbox, please click on the button

- Enter assumptions based on termination date. For example, last day of employment is 01/31/2010 and the date to begin receiving benefits is 02/01/2010. Then click **Redisplay Projection**.

Projection Assumptions

Retirement Dates		Enter New Assumptions	
Last Day of Employment	06-30-2015	<input type="radio"/> Key Dates	Age 55 - Early Retirement Date 06-30-2015 <input type="button" value="v"/>
		<input checked="" type="radio"/> Other Date	06-07-2011 <input type="button" value="calendar"/> (mm-dd-yyyy)
		<input type="radio"/> Age	<input type="text"/>
Date You Begin Receiving Benefits	07-01-2015	<input type="radio"/> Key Dates	Earliest Commencement Date <input type="button" value="v"/>
		<input checked="" type="radio"/> Other Date	06-08-2011 <input type="button" value="calendar"/> (mm-dd-yyyy) (Must be the first day of any month after your last day of employment.)
		<input type="radio"/> Age	<input type="text"/>
Pension		Enter New Assumptions	
Beneficiary Relationship	No Spouse	<input type="button" value="v"/> No Spouse	
Beneficiary Birth Date		<input type="text"/> <input type="button" value="calendar"/> (mm-dd-yyyy)	
Annual Earnings Increase Percentage	0.0%	<input type="text" value="0.000"/> % (0.0% - 10.0%)	
Full Time Percentage	100.0%	<input type="text" value="100.000"/> % (0.0% - 100.0%)	
<input type="button" value="Redisplay Projection"/>			

3. Click on "Pension Forms of Payment" link.

Home Retirement Knowledge Centre Print

Projections

Your Projected Pension Benefit

Project Your Income Compare Saved Projections

HOOPP Plan Period 1 Election

Form of Payment	One-Time Payment	Monthly Payments ¹	
		To You	To Your Beneficiary
Commuted Value ²	\$70,027	--	--

¹These are before-tax amounts.

²The Commuted Value amount will only display in your estimate results if you choose Retirement Dates within 3 months from current day.

The benefit amount quoted is an **estimate only** and is based on the service and earnings information HOOPP has on file for you and your proposed termination date. If you choose to terminate and take your benefits out of HOOPP, provincial law requires that this money be used to provide you with retirement income, and that the Income Tax Act limits the amount you can transfer out on a tax-sheltered basis.

Your termination estimate will be displayed. **NOTE:** In a termination estimate, benefit amounts shown are deferred amounts. You will not be able to collect them until you are eligible to retire.

NOTE: The lump sum amount calculated is the commuted value (CV) of your pension, which is the amount of money needed today to provide you with your pension in retirement. The CV estimate will only appear if you begin receiving benefits within three months from the current day and if you are under the age of 55.

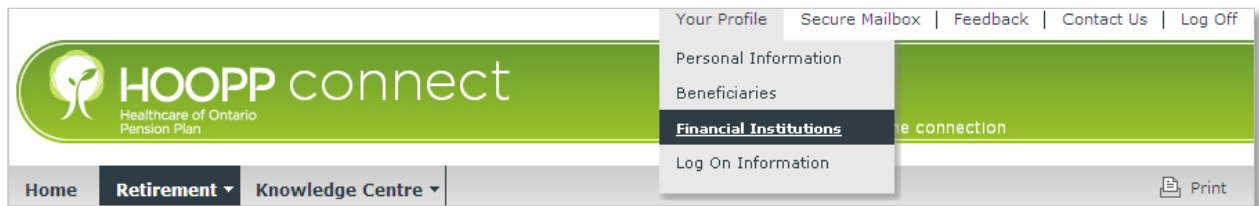
Upon terminating employment, members with pension benefits in HOOPP can forgo their lifetime pension and withdraw their benefits as a lump sum before the age of 55. They must transfer the funds into another

locked-in retirement savings vehicle such as an annuity or life income fund. Portions of the withdrawal may be subject to income tax for the year in which the funds are received.

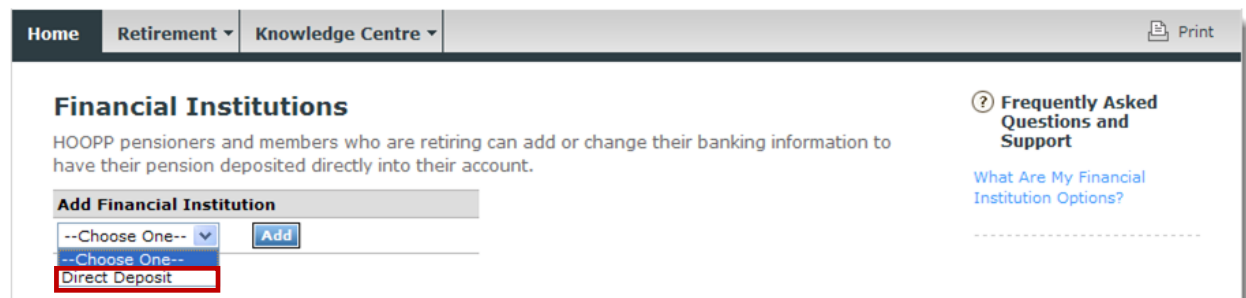
How to set up direct deposit to your financial institution when retiring

Active members and deferred pensioners will only need to add financial institution information if they are planning to retire and receive payments via direct deposit.

1. Click on Your Profile and select Financial Institutions from the drop-down menu



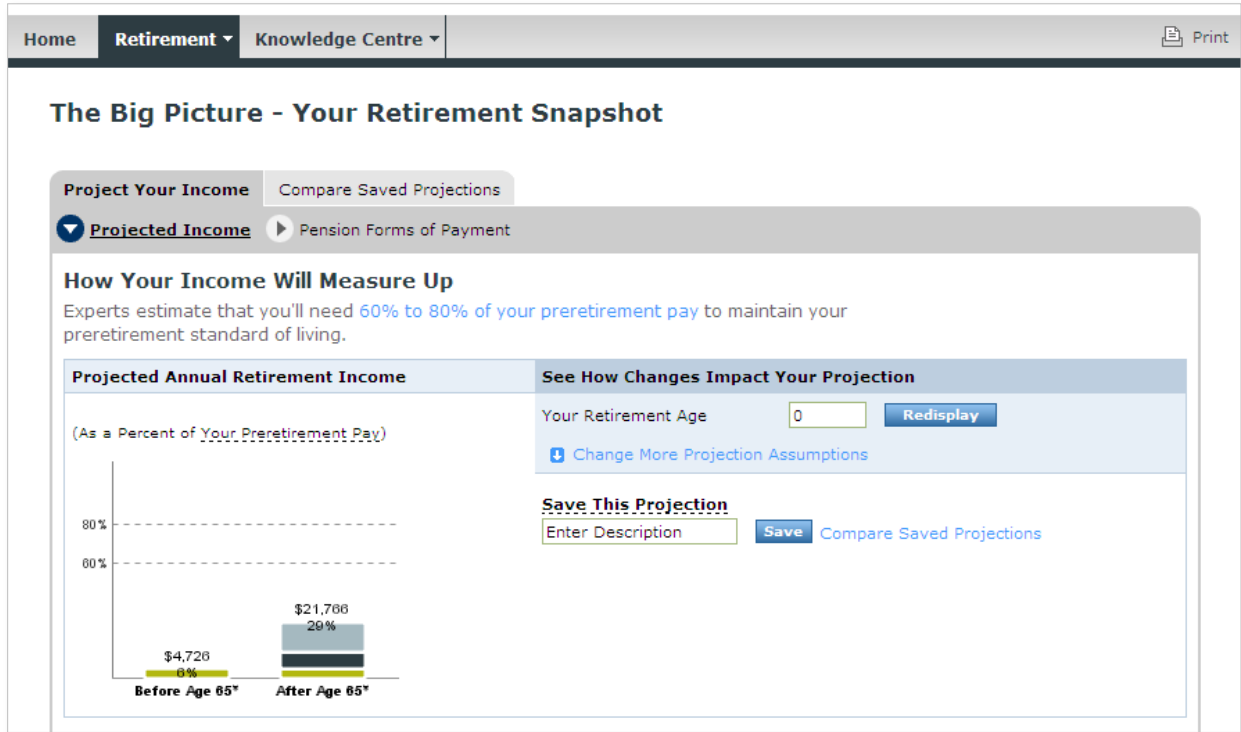
2. If you have already added a financial institution, the information will be displayed and you will see and have the option to change the information.
3. If you haven't entered a financial institution yet, you can add one. Click Add:



NOTE: If you do not select Direct Deposit you will get an error message.

4. Find the bank number, transit number, and account number at the bottom of your cheque and enter them in the corresponding fields on screen (Note – cheque number is NOT required so please do not include this).

When you click on Projected Income, a graph will display based on some basic assumptions:

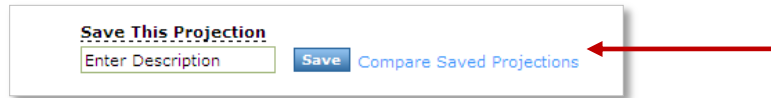


However, you can change the assumptions (e.g. retirement age) and redisplay the projection based on the assumptions you have selected.

Projection Assumptions

Retirement Dates		Enter New Assumptions	
Last Day of Employment	01-31-2013	<input checked="" type="radio"/> Key Dates	Age 55 - Early Retirement Date 01-31-2013
		<input type="radio"/> Other Date	<input type="text"/> (mm-dd-yyyy)
		<input type="radio"/> Age	<input type="text"/>
Date You Begin Receiving Benefits	02-01-2013	<input checked="" type="radio"/> Key Dates	Earliest Commencement Date
		<input type="radio"/> Other Date	<input type="text"/> (mm-dd-yyyy)
		<input type="radio"/> Age	<input type="text"/>
Pension		Enter New Assumptions	
Beneficiary Relationship	No Spouse	<input type="text" value="No Spouse"/>	
Beneficiary Birth Date		<input type="text"/> (mm-dd-yyyy)	
Annual Earnings Increase Percentage	0.0%	<input type="text" value="0.000"/> % (0.0% - 10.0%)	
Full Time Percentage	0.0%	<input type="text" value="0.000"/> % (0.0% - 100.0%)	
Redisplay Projection			

You can save up to 12 scenarios. Once you have saved 12 scenarios you will have to delete one in order to save another. You can delete scenarios any time.



If you click on Compare Saved Projections, you can view up to three previously requested estimates side-by-side. The side-by-side view provides a comparison of estimated benefits payable using different assumptions.

Pension forms of payment

The Pension Forms of Payment page displays the type of pension you are eligible for based on the information in HOOPP's system.

The screen below shows information for an active member with no spouse, eligible for a G-15 pension. Under the G-15, you will receive a pension for as long as you live. But, if you die before receiving a monthly pension for 15 years (180 pension payments), your primary beneficiary will receive your monthly pension, excluding any early retirement benefits, for the balance of the 180-payment period.

Projections

Your Projected Pension Benefit

Project Your Income Compare Saved Projections

▶ Projected Income ▼ **Pension Forms of Payment**

HOOPP Plan RPP Pension Election

Form of Payment	Monthly Payments ¹	
	To You	To Your Beneficiary
Life Pension - G15		
Before 01-31-2038	\$296	\$296
Beginning 01-31-2038	\$296	\$0

¹These are before-tax amounts.

Note: Healthcare of Ontario Pension Plan reserves the right to correct any errors. Specifically, if the estimate conflicts with the benefit defined by the Healthcare of Ontario Pension Plan, the Healthcare of Ontario Pension Plan will prevail. Under the law, a plan must be operated in accordance with its terms.

Assumptions

Reference Number	124434023
Last Day of Employment	01-27-2023
Date You Begin Receiving Benefits	02-01-2023
Beneficiary Relationship	No Spouse
Beneficiary Birth Date	
Annual Earnings Increase Percentage	0.0%
Full Time Percentage	0.0%

[Calculation Details](#)

Retirement process

Under the Retirement tab - "Retirement Process" you will find links to general information about the retirement process and what to do if you are planning to retire soon, or in a few years.

Steps to Retire:

Step 1: Learn About the Process

Read some helpful tips as you consider retiring now or in a few years.


Retirement

Whether you're retiring soon or in a few years, you have many important decisions to make before you retire. The following Steps to Retire offer resources available to help you prepare for this exciting new phase of your life.

Start the retirement process 3 months before you want your retirement to begin to ensure a smooth transition from working to retirement.

Learn the required steps to start the retirement process: [Getting You Ready - Retirement Planning \(PDF\)](#)

WE'RE HERE TO HELP: For additional information, please contact HOOPP Client Services at 416-646-6445 or toll-free at 1-877-43HOOPP (46677) or email clientservices@hoopp.com. HOOPP Client Service representatives are available between 9 a.m. and 5 p.m., Eastern Time, Monday through Friday.

Steps to Retire		1-877-43HOOPP (46677) Print
1 Learn About the Process	<h4>Learn About the Process</h4> <p>In this section, we provide you with important and helpful information and tools to guide you through your retirement process.</p> <p>Learn about the key decisions you will need to make before you retire and start receiving your benefits.</p> <ul style="list-style-type: none">■ Retirement Tips■ Getting You Ready - Retirement Planning (PDF) <p>Information You Need to Know</p> <p>As a member of HOOPP, you participate in one of Canada's largest and most respected defined benefit pension plans. Whether you are thinking about retiring soon, or in a few years</p>	<p>TIP</p> <p>Start Early</p> <p>For a smooth transition, start the retirement process 3 months before you plan to stop working.</p>  <p>Frequently Asked Questions and Support</p>
2 Choose Your Retirement Date		
3 Notify Your Employer & Update Your Personal Information		
4 Prepare Required Documentation		
5 Verify or Update Beneficiary Information and Designations		
6 Other Considerations		

Step 2: Choose Your Retirement Date

Information to help guide you in the selection of your retirement date.

Steps to Retire		1-877-43HOOPP (46677) Print
1 Learn About the Process		
2 Choose Your Retirement Date	<h4>Choose Your Retirement Date</h4> <p>When you're ready to retire, begin by choosing your retirement date. Remember, your age and years of service affect the amount of your benefits.</p> <p>Dates You Should Know</p> <p>View Your Key Dates</p> <p>Did You Know?</p> <p>Your choice of retirement date and when to begin receiving benefits affects your annual retirement income. Project Your Retirement Income to find out what your income will be. You can also View Your Saved Projects.</p>	
3 Notify Your Employer & Update Your Personal Information		
4 Prepare Required Documentation		
5 Verify or Update Beneficiary Information and Designations		
6 Other Considerations		

Step 3: Notify your Employer & Update Your Personal Information

This will provide you with the option of receiving electronic communication from HOOPP.

Steps to Retire		1-877-43HOOPP (46677) Print
1 Learn About the Process	<h4>Notify Your Employer & Update Your Personal Information</h4> <p>Notify Your Employer</p> <p>Three months prior to your retirement date, ask your employer to send a Retirement Notice to HOOPP. Be sure your employer has your current:</p> <ul style="list-style-type: none">■ mailing address■ telephone numbers■ e-mail address■ other information needed for the form <p>NOTE: To select your last date of employment, you should consider, in</p>	
2 Choose Your Retirement Date		
3 Notify Your Employer & Update Your Personal Information		
4 Prepare Required Documentation		
5 Verify or Update Beneficiary Information and Designations		
6 Other Considerations		

Step 4: Prepare Required Documentation


Find out more about the types of documentation you will need to provide to HOOPP when you retire to avoid any delays in receiving your pension.

Steps to Retire		1-877-43HOOPP (46677) Print
1 Learn About the Process	<h4>Prepare Required Documentation</h4> <p>Taking these steps prior to your retirement date will help to ensure you receive your pension when you want it.</p> <p>In order to ensure that you receive your pension on time, it is important that you provide HOOPP with the necessary documentation listed below that applies to you. Delays in receiving any of these documents may result in your pension not being processed on time.</p> <p>Ask your employer to send a Retirement Notice to HOOPP three months prior to your retirement date. Be sure your employer has your current:</p> <ul style="list-style-type: none">■ mailing address	
2 Choose Your Retirement Date		
3 Notify Your Employer & Update Your Personal Information		
4 Prepare Required Documentation		
5 Verify or Update Beneficiary Information and Designations		
6 Other Considerations		

Step 5: Verify or Update Beneficiary Information and Designations

Verify your current beneficiary information. Any required beneficiary data changes must be made prior to establishing a benefit commencement date.

Your qualifying spouse must be designated as your primary beneficiary. If you wish to designate someone other than your qualifying spouse as your primary beneficiary, please contact HOOPP Client Service for more information.

Steps to Retire		1-877-43HOOPP (46677) Print
1 Learn About the Process	<h4>Verify or Update Beneficiary Information and Designations</h4> <p>To ensure that you receive all the benefit options available to you and your family, make sure that your beneficiaries are up-to-date.</p> <p>Click on the link to verify your information or to access the Beneficiary Designation form to update your beneficiary information.</p> <hr/> <p> Verify or Update your beneficiaries</p>	
2 Choose Your Retirement Date		
3 Notify Your Employer & Update Your Personal Information		
4 Prepare Required Documentation		
5 Verify or Update Beneficiary Information and Designations		
6 Other Considerations		

Step 6: Other Considerations

Helpful tips on choosing your retirement date, updating your contact information, choosing the best form of payment, as well as information on commencement of benefits, pension options, income tax withholding and government benefits are all available for review in this final step.

The screenshot displays a web interface titled "Steps to Retire" with a contact number "1-877-43HOOPP (46677) | Print" in the top right. On the left, a vertical sidebar lists six steps: 1. Learn About the Process, 2. Choose Your Retirement Date, 3. Notify Your Employer & Update Your Personal Information, 4. Prepare Required Documentation, 5. Verify or Update Beneficiary Information and Designations, and 6. Other Considerations. The main content area is titled "Other Considerations" and contains a list of links: "Choosing Your Retirement Date", "Updates to Your Contact Information", "How to Choose the Best Form of Payment", "Commencement of Benefits", "Pension Options", "Income Tax Withholding", and "Government Benefits". On the right side of the main area, there is a green "TIP" box with the heading "Add Your Personal Email Address" and an envelope icon. The tip text reads: "To receive benefit updates quickly after you retire, please provide us with your preferred personal email address." Below the tip text is a blue link that says "Add Email Address".

If the Secure Mailbox is your preferred form of correspondence, the Pension Election Authorization and Confirmation forms will be sent there for you to print, complete, sign and return to HOOPP. You will receive a reminder in the Action Needed section of HOOPP Connect to complete these forms.

If your preferred form of correspondence is mail, you will receive the Pension Election Authorization and Confirmation forms in the mail. Payments cannot begin until HOOPP has received these completed forms back from the member.

How to change or cancel your retirement

You may change or cancel your retirement by contacting HOOPP Client Service.

INFORMATION FOR PENSIONERS

The Action Needed section will not display if there are no outstanding tasks for you to perform.

In the Your Profile section, pensioners can view Beneficiary information only. If you have questions about your selected beneficiaries, contact a HOOPP Client Service representative.

The transactions available to Pensioners include Personal Information, Financial Institutions and log on information which are found under the "Your Profile" tab.

Personal info transactions

How to change or delete an email address

Under Your Profile, Personal Information, go to the Email Addresses section. Choose Work or Personal Email and click Add.

If you have an email address on file, it will be displayed. Instead of clicking Add, you will click Change.

Email Addresses

To keep our records current, please ensure that your e-mail address is correct.

Personal Email
test@yahoo.com

[Change](#) [Delete](#)

Enter the email address and click Add Email Address.

How to change or delete mailing address

Under Your Profile, Personal Information go to the Mailing Addresses section. You will see that you have the option to change your permanent mailing address.

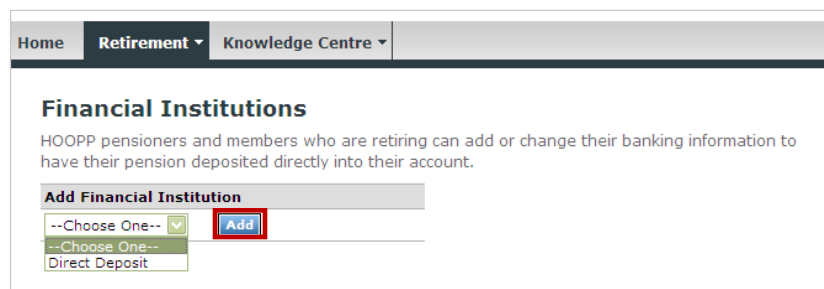


Click on Change or Add, depending on what you want to do, and fill in the address information requested on screen.

You will receive a confirmation when completed and you will see the updated or added information on the Your Profile page.

How to add a financial institution or change your financial institution

1. Under Your Profile, click Financial Institutions
2. If you have already added a financial institution, the information will be displayed and you will see and option to **Change** the information.
3. If you haven't entered a financial institution yet, select Direct Deposit from the drop down list and click **Add**:



NOTE: If you do not select Direct Deposit you will get an error message so make sure you select this option.

4. Find the bank number, transit number, and account number at the bottom of your cheque and enter them in the corresponding fields on the screen. (Note – the cheque number is NOT required so please do not include this).

Home Retirement Knowledge Centre Print

Your Future Payments

RPP Pension Payment

Payments are processed according to the [Pension Payment Schedule](#).

You must make any changes by **06-15-2011** in order for them to be reflected in your **07-01-2011** payment and future payments.

Payment Details

Regular Payment	\$502.25
Gross Amount	\$502.25
Less Federal Withholding	-\$140.00
Less Provincial Withholding	-\$0.00
1	\$362.25

*The final amount paid to you may include other deductions not shown above.

For more information about your current payment, see [Detail of Payments to You](#).

Payment Destination(s)

Destination for Amount Paid to You

Gross Amount	\$502.25
Direct Deposit	
Bank of Montreal	
Account Type: Other	
Account Number: xxxxxxxxxxxxxxx0083	

[Change Where to Receive Your Payment](#)

Related Info

[Payment History](#)

Estimated Income Tax Withholding

Federal Income Tax Withholding		Provincial Income Tax Withholding	
Taxable Income	\$502.25	Taxable Income	\$502.25
Federal Personal Tax Credit Amount (TD1)	\$10,527.00	Province	ON
Additional Amount Withheld	\$140.00	Provincial Personal Tax Credit Amount (TD1)	\$9,104.00
Estimated Federal Amount Withheld	\$140.00	Additional Amount Withheld	\$0.00
		Estimated Provincial Amount Withheld	\$0.00

- [Model Withholding](#)
- [Print Income Tax Withholding Form](#)

- [Model Withholding](#)
- [Print Income Tax Withholding Form](#)

You can adjust the income tax withholding to check how it affects your pension payments. Click **Model Withholding** in the Estimated Income Tax Withholding section:

How to Change Where You Receive Your Payments

Click the **Retirement** tab and click **Future Payments**. You will see a Payment Destination section. Click **Change Where to Receive Your Payment**.

This will bring up a page that shows where you are currently receiving payments and allows you to select a different destination.

After making your selection, click **Change Payment Address**.

Please note that if you are currently receiving your pension via direct deposit and wish to change it to an alternative mailing address, you will be advised to call HOOPP Client Services.

For Canadian residents, direct deposit of your monthly pension to a Canadian financial institution is the only option. For non-residents of Canada, if you wish to change your monthly pension, you will need to call HOOPP Client Services.

You will receive confirmation of the change. If you change your destination to a different bank account, **do not close the previous account until payments start going into the new account**.

CONTACT HOOPP

Hours: 8 a.m. to 5 p.m. (EST)
Monday to Friday

Phone: 416-369-9212
Client Service:
416-646-6445 or toll-free in Canada and the U.S. at 1-877-43HOOPP
(46677)

Email: clientservices@hoopp.com
(Do not include bank information or your SIN in email messages as security cannot be guaranteed.)

Address: 1 Toronto Street, Suite 1400
Toronto, Ontario
M5C 3B2