

Pension Plan Personalized Information and Retirement Horizon Web sites

User guide

Disclaimer notice

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For more information

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The Pension Plan Personalized Information and Retirement Horizon Web sites ...

To help you plan for your retirement

What you will find in these sites

The two Web sites—which are open 24 hours a day, 7 days a week—contain interactive tools and a wealth of information to help you plan your retirement.

Pension Plan Personalized Information Web site ...

Your first stop for information on your pension plan

- Your annual statement
- Your personal file
- The pension projection tool

Retirement Horizon Web site ...

A user friendly site to help you plan for your retirement

- The learning zone
- The retirement income calculator
- A budget worksheet
- An investor profile questionnaire

Your password

The first time you visit the Pension Plan Personalized Information Web site, you must log in using your temporary password, which is your date of birth in the format YYYYMMDD followed by the last three digits of your Social Insurance Number (SIN). For example, if your date of birth is February 1, 1975, and your SIN is 123 456 789, your password is 19750201789.

When you log in for the first time, you will be prompted to change your password. You can also change it at any other time. To do so, simply click *Password* in the toolbar at the top of your screen and follow the instructions.

Since these are two distinct Web sites, the security settings for the Pension Plan Personalized Information and Retirement Horizon Web sites are separate. So when you go to Retirement Horizon, you will be asked to log in again.

The first time you visit Retirement Horizon, you will use the same temporary password as for the Pension Plan Personalized Information Web site.

Please note that when you modify your password, the new password applies only to the site you are in. If you wish to use the same password on both sites, you must change it on each site.

Easy access to the sites

You can access these sites from any computer with an Internet connection through the Human Resources Web site. You can also type the Pension Plan Personalized Information Web site (uottawa.hroffice.com) URL directly in the address bar of your browser. To access Retirement Horizon, you must go through the Pension Plan Personalized Information Web site.

To log in to the Pension Plan Personalized Information and Retirement Horizon Web sites, you will need your user ID, that is, your 9-digit employee number—which you can find on your pay slip—and your password.

If you have trouble entering the sites, contact the site administrator at 1 866 898-7460, Monday to Friday, 8 a.m. to 5 p.m.

Site security and confidentiality

These sites are secure and the information they contain is encrypted. All the personal information you enter and the information generated by the pension projection tool and the retirement income calculator is kept strictly confidential. The database that contains this information is managed independently by the consulting firm Morneau Shepell. Your employer does not at any time have access to the information you enter.

To maintain security, once you have finished your session, exit by clicking “Log off” on the toolbar.

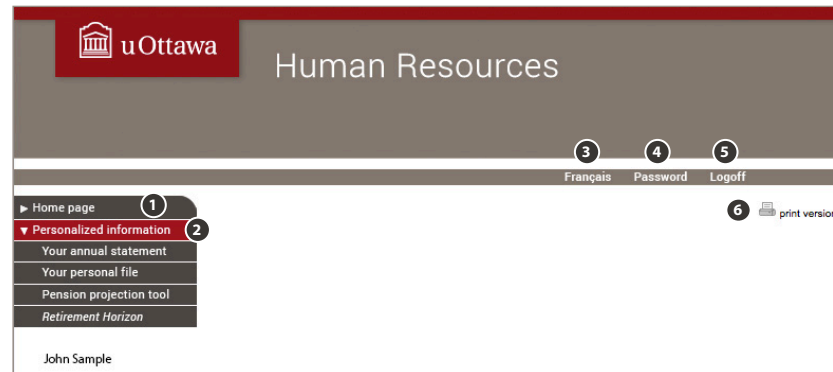
Pension Plan Personalized Information Web site ...

Your first stop for information on your pension plan

Overview

Two main components

- 1 Home page**
To go directly to the home page for the **University's Human Resources Web site**
- 2 Personalized information**
Links to information on your pension plan membership and interactive tools to help you plan your retirement:
 - > **Your annual statement**
To download and view or print your most recent annual pension statement
 - > **Your personal file**
Displays your personal information used to calculate your estimated pension
 - > **Pension projection tool**
Estimates your retirement income from the University of Ottawa Pension Plan, based on assumptions that you select and the most recent information in your file
 - > **Retirement Horizon**
A separate Web site that helps you prepare a complete, personalized financial plan for your retirement (see the following pages for details)



Important notice

The results you will obtain when using the interactive tools are merely estimates based on the information you provide. Incorrect information or assumptions that differ from reality could produce different results and substantially affect the reliability of these figures. You may want to review those assumptions periodically.

Example

If you assume that your salary will increase more quickly than it actually does or that your investments will earn 7% and they only earn 5%, your financial plan for retirement will differ from actual results.

Other functionalities

- 3 Français**
To switch to the French version of the site
- 4 Password**
To change your password at any time
- 5 Log off**
To end the current session in the most secure way
- 6 Print version**
To obtain a printer-friendly version of the page you are viewing

Overview

To help you plan for retirement, Retirement Horizon offers a comprehensive and easy-to-use set of online tools that will help you assess your retirement income goals and create an inventory of your sources of retirement income.

Four main components

1 Retirement income calculator

An interactive tool that estimates your retirement income from all sources and compares it to your retirement goals

2 Learning zone

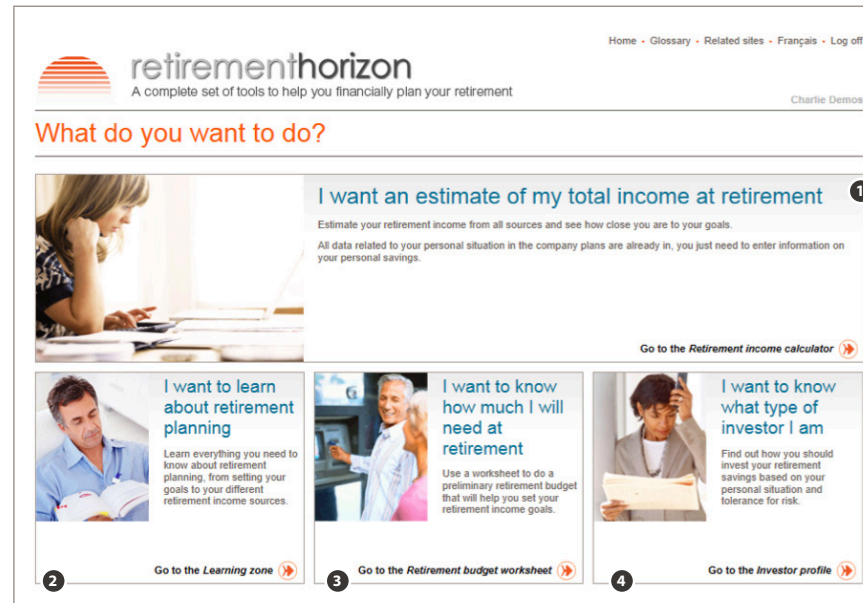
Everything you need to know about retirement planning, from setting your goals to your different retirement income sources

3 Retirement budget worksheet

A spreadsheet that helps you estimate how much income you will need at retirement

4 Investor profile

A questionnaire that helps you figure out what type of investor you are



What you need to build your financial plan

To build a complete financial plan, be sure to have handy:

- all the information on your personal assets, such as your most recent RRSP or tax-free savings account (TFSA) statement and any other investment statements; and
- the most recent figures on your RRSP and TFSA contribution room.

If you want to include your spouse's information in your retirement planning, make sure you have his/her information as well.

The information provided by Retirement Horizon is intended for educational and illustrative purposes only. We recommend that you seek advice from a qualified professional regarding your personal financial situation.

Retirement Horizon Web site ...

The retirement income calculator

The main interactive tool

The retirement income calculator helps you estimate your retirement income from all sources and compare it to your retirement goals. It uses an easy step-by-step process to help you build **financial scenarios**. These give you a picture of your financial outlook for retirement based on various assumptions such as contribution levels, retirement ages, income goals, personal savings levels, etc.

All data related to your pension plan membership is already in the system—you just need to enter information about your personal savings, including pensions from any previous employer.

By going through each step and entering the requested information, you will end up with a good sense of whether or not you will meet your financial goals for retirement.

This process will help you set your retirement income goals and draw up an inventory of your personal savings. The calculator will show the amounts you can expect to receive from the University Pension Plan and government plans.

The calculator displays optimistic, realistic and pessimistic scenarios using different rates of return. Keep in mind that it is impossible to predict investment returns with any certainty.

Retirement income calculator Charlie Demos

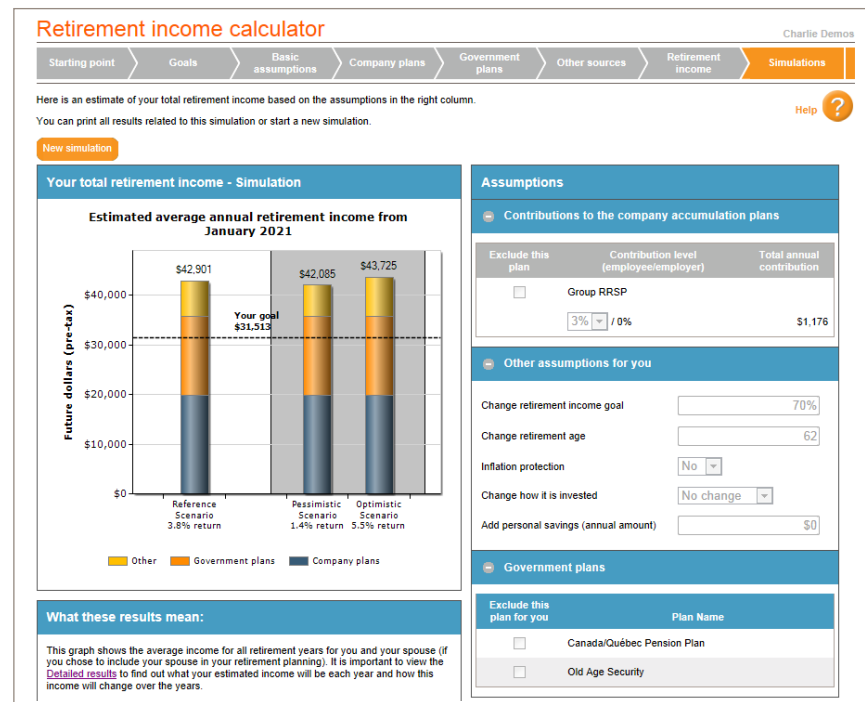
1 Starting point **Goals** Basic assumptions Company plans Government plans Other sources Retirement income Simulations

Your goals 2 Help ?

Set your goals and those of your spouse (if you want to include your spouse in your retirement planning).

Retirement income	You	<input checked="" type="checkbox"/> Include your spouse
What is your retirement income goal? (Normally between 50% and 80% of pre-retirement salary)		
<input checked="" type="radio"/> As a percentage of your pre-retirement salary	80%	90%
<input type="radio"/> As a gross annual amount (in today's dollars)	\$31,353	\$37,800
Retirement date		
When do you plan to retire?		
<input checked="" type="radio"/> Age	60	62
<input type="radio"/> Date	2019-01-01	2014-08-01

3 < Previous Continue >



Functionalities

- 1 The **horizontal bar** at the top guides you through the process.
- 2 In each step, you can click on the **question mark** to get more information and instructions specific to the current step.
- 3 You move from one step to the next by clicking **Continue** at the bottom of each page or **the next step** in the top horizontal bar.

Learning zone

The learning zone will help you understand the basic concepts of retirement planning.

Use the table of contents to quickly find the topic you want.

Each section provides important information about retirement planning, from setting your goals to your different sources of retirement income.



Don't wait! Visit the Pension Plan Personalized Information and Retirement Horizon Web sites and create your own personal financial plan for retirement.