If you are currently employed by Carleton and joined the Carleton University Retirement Plan prior to July 1st of the previous year, you can access a retirement planning tool which will allow you to answer the following types of questions:

- What is the projected amount of your Carleton University Retirement pension if you retire at 65? At 55?
- What if the plan returns are 3%, 6% or 8% per year until retirement?
- How would contributions to your Additional Voluntary Account affect your pension?
- How would a promotion affect your pension?
- How would a reduction in hours affect your pension?

You can get the answers to these and other questions related to your Carleton pension by logging on to the new Retirement Planning Tool at https://www.carleton-ret.ca (please note that it is “https” and not “http”). Instructions on the login process follow.

The login process was designed for employees who have an active Carleton email account. If you do not have an active email account, call Human Resources at extension 3634 for alternate instructions.

Examples of how to use the planning tool for the various working arrangements from continuing full time to reduced-time appointments follow. If your current or future working arrangement does not fit into one of these categories, you can request a quote from the pension office in Human Resources at (613) 520-2600 ext. 3634 or e-mail Brenlee Claman or Elena Maksimova.

Please note that the results are estimates based on the assumptions and parameters entered in the planner, and on the current terms of the Carleton Plan. While the information used for this projection is believed to be accurate, all figures and interpretations are subject to the actual plan documents. Your actual pension amount can only be determined on the actual date you retire or leave.

1st Time Login Procedures

ACCESSING THE TOOL THE FIRST TIME

- From the web, access the following site: https://www.carleton-ret.ca. If you are having difficulty accessing the site, please ensure that the address begins with “https” and not
“http”. The landing page will appear as shown below. Click the “Forgot your password” highlighted text:

- Once you click on the “Forgot your password” highlighted text, the following page will appear:
Enter your employee number and click on “Submit”: your employee number is your 9 digit Employee ID which can be found on your pay stub or your employee campus card. Please note that old employee campus cards do not have a 9 digit Employee ID. The following screen will appear:

An email containing your password will be sent to your Carleton address. Please allow a few minutes for the email to be sent and received. If you do not receive the email within 30 minutes, please call the ITS Helpdesk to ensure that there are no problems with the server and if not, call Human Resources at ext. 3634 and ask for Brenlee Claman or Elena Maksimova.

Once you have received your password, enter the following on the login screen (as shown below):

- Employee ID (9 digit #): This is the 9 digit number from your pay stub or your employee campus card.
- Password: From the email that you received from SeclonLogic. Please note that it is case sensitive.
CHANGE YOUR PASSWORD

- Once you have entered the site, please change your password immediately to ensure the security of your personal information. This can be done by clicking on the “Change Password” section of the menu bar and following the instructions.

CHANGE YOUR EMAIL ADDRESS

- You may also change the email address to a different address if you prefer to have emails from this Retirement Planner sent to another address. These emails will be sent for such things as a forgotten passwords and general questions regarding the Planner. Please note that the email address entered on this site will only be used for the Retirement Planner and will not affect the email addresses on the general University databases. The “Change Email” and “Change Password” links are circled in yellow in the image below:
ONCE YOU HAVE LOGGED ON

- You will be directed to an “Introduction” screen, which will give you a general description of the Planner and its application.
- The Planner was designed to be as user friendly as possible by giving definitions for all Retirement Plan related language (highlighted words). To view the definitions, simply click on the word itself.
- You can advance from one screen to another by clicking on the “GO” button at the bottom of each screen and selecting “Go to next page” or “Go to previous page”, indicated in the image above.
- DO NOT use the Internet navigation keys (i.e. BACK, FORWARD, HOME) to go from one screen to another, as the tool was not developed with these keys in mind.
You can access the planner from any Personal Computer that has internet access (i.e. you can access from home to run your projections).

Comments/Questions/Concerns? Call ext. 3634 or email Pension Services for assistance
USING THE PLANNER

- To navigate to the next screen, click on the ‘Go’ link at the bottom of the page, which is already set to go to the next page. This will lead you to the Basic Data and Current Account Balances page, as seen in the image below:

![Basic Data and Current Account Balances](image)

- This section will list information taken from your pension file with the Human Resources office, such as your employee ID and birth date, your date of hire at the University, your date of membership into the Carleton University Retirement Plan, your Credited Service, and your pension account balances. You can view definitions of terms by clicking on a link, which will open the definition in another window:
If the information listed on the screen appears correct, you can select “Go to next page” from the dropdown menu at the bottom of the page and select ‘GO’ to execute. This will lead you to the Projection Assumptions page, as seen in the image below:
Here you are able to see figures such as your normal retirement date (the July 1st nearest your 65th birthday), and you are able to modify figures such as your projected retirement date, your spousal information, your future work status, and your salary.

Under the Economic Assumptions heading, you can enter the projected rates used by the Carleton University Pensions office in order to estimate your future pension. These rates are shown below and will vary depending on your projected retirement date: if your projected retirement date is within 12 months, you should use the Actual Quote.
assumption; if your projected retirement date is between 12 months to 5 years, you should use the Short Term Quote assumption; if your projected retirement date is beyond 5 years, you should use the Long Term Quote assumption.

<table>
<thead>
<tr>
<th></th>
<th>Investment Return (Interest) Rate</th>
<th>Inflation Rate</th>
<th>Salary Increase Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Actual Quote (&lt; 12 months)</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
</tr>
<tr>
<td>Short Term Quote (12 months – 5 years)</td>
<td>3%</td>
<td>2%</td>
<td>1.5%</td>
</tr>
<tr>
<td>Long Term Quote (≥ 5 years)</td>
<td>3%</td>
<td>0%</td>
<td>0%</td>
</tr>
</tbody>
</table>

Please note that these figures are estimates only, and your actual pension may vary depending on changes in future inflation rates, investment return rates and salary increase rates as on the date of your actual retirement.

EXAMPLES

The following examples are included to demonstrate what to enter in the “Future Work Status % Full Time” and “Salary” fields for the different types of working arrangements in the University. Most employees will typically fall into one of the following groups. If you do not fall in one of these groups, your situation may require more input to the model and you should therefore request a quote from the Pension Department in Human Resources by calling (613) 520-2600 ext. 3634.

Example - Continuing Full Time Employees

An employee is in a continuing Full-time position and has earnings of $50,000 per year. This employee anticipates working these hours until retirement.
1) “Future Work Status % Full Time”:
   = % of full time status to retirement
   = 100%

2) “Salary”
   = full time equivalent salary (excluding overtime)
   = 50000

**Example - Continuing Part-Time Employees**

An employee is in a 50% continuing Part-time position and has actual earnings of $30,000 per year. This employee anticipates working these hours until retirement.

1) “Future Work Status % Full Time”:
   = % of full time status to retirement
   = 50%

2) “Salary”:
   = full time equivalent salary (excluding overtime)
   = actual salary earned divided by 50%
   = 30000/.5 = 60000

**Example - Reduced Time Appointments/Reduced Workloads – No Pension Top Up**

An employee works 4 out of 5 days per week for an 80% Reduced Time Appointment. The employee’s actual earnings are $40,000. The salary stored on file is the full time equivalent salary of $50,000. The employee plans on continuing this arrangement until retirement.

1) “Future Work Status % Full Time”:
   = reduced time percentage
   = 80%

2) “Salary”
   = full time equivalent salary
   = for reduced time/workload, the salary on file is usually the full time equivalent salary and therefore there should be no adjustment required
   = if the salary on file is the actual earnings, divide by the reduced time percentage.
   = 40000/.8 = 50000
Example - Reduced Time Appointments/Reduced Workloads – With Pension Top Up

An employee works 4 out of 5 days per week for an 80% Reduced Time Appointment. The employee’s actual earnings are $40,000. The salary stored on file is the full time equivalent salary of $50,000. The employee is topping up his/her pension to 100% and plans on continuing this arrangement until retirement.

1) “Future Work Status % Full Time”:
   = 100%

2) “Salary”
   = full time equivalent salary
   = 50000

Examples - Sabbaticals (Pension is automatically topped up)

While employees are on sabbatical, the pension is automatically topped up to the pre-Sabbatical working percentage. For this example we will assume that an employee who typically works at 100% goes on Sabbatical at 85%. The 100% salary is $130,000 and the Sabbatical earnings are $110,500.

1) “Future Work Status % Full Time”:
   = 100%

2) “Salary”
   = full time equivalent salary, which should be on file
   = 130,000

Example - Less Than 12 Month Appointment

An employee works full time from September to June and is off for July and August (10 month appointment). The employee’s actual earnings are $40,000 for the 10 months of work, but the salary stored in the pension files is the full time equivalent salary of $48,000. The employee plans on continuing this arrangement until retirement.

1) “Future Work Status % Full Time”:
   = number of months worked divided by 12
   = 10/12 = .8333 (the closest % available in the planner would be 85%)
2) “Salary”
= full time equivalent salary
= for less than 12 month appointments, the salary on file is usually the full time equivalent salary and therefore there should be no adjustment required
= if the salary on file is the actual earnings, simply multiplied by 12 and divide by the months worked
= 40000 x 12/10 = 48000

Other Leaves or Working Arrangements

Please contact Human Resources at ext. 3634 and we will be glad to run a projection for you. Your projection will take approximately two weeks to complete.

COMPLETING AND PRINTING YOUR PROJECTION

• Once you are satisfied with your parameters, select “Calculate” from the dropdown menu at the bottom of the page and click ‘Go’.
• Once you do this, you will see the Results page, as shown in the image below. This page will show your projected pension and benefits at your projected retirement date.
If you would like to print a copy of your projection, you are able to do so by clicking the “Printer friendly” hotkey at the top of the Results page (underlined in red in the image above), and then right clicking the new window and selecting Print. You are able to print every step of your projection in this way.

All projections are stored and can be retrieved using the “Quotes” hotkey (circled in yellow in the image above). The projections are saved according to the date and time run.
Comments/Questions/Concerns? Call ext. 3634 or contact Pension Benefits Services for assistance.