

Under the terms of the Plan Text of the Saskatchewan Teachers' Retirement Plan, you may purchase up to 15 years of your outside teaching service provided you have an equal number of service years in the Plan as the number of years you wish to purchase, it was a requirement of the position that a valid teacher's certificate be held, and the following Canada Revenue Agency rules are met:

For Outside Teaching Service prior to 1991:

You must have contributed to a registered pension plan (RPP) during your years of employment with the outside school and cease to be an active member of that plan. For the purchase of service, the RPP must permit the direct transfer of funds from their plan to the Saskatchewan Teachers' Retirement Plan or, in the case where funds have been withdrawn, allow you to repay the funds prior to the transfer. Please note that if the funds are locked in under legislation other than *The Pension Benefits Act, 1992, Saskatchewan*, we will not be able to accept the transfer of funds. Any shortfalls in the amount transferred from the other plan to our Plan may be paid by you as a cash payment or an RRSP transfer provided the RRSP funds are not locked in under legislation other than *The Pension Benefits Act, 1992, Saskatchewan*. Also note that we will not accept transfers from spousal RRSP accounts.

For Outside Service after 1990:

You must have contributed to a registered pension plan (RPP) during your years of employment with the outside school or were in the eligibility period for membership in the plan and have since ceased to be a member of that plan. For the purchase of service, you may make a cash payment, or transfer funds from the RPP or an RRSP provided the funds are not locked in under legislation other than *The Pension Benefits Act, 1992, Saskatchewan*. Also note that we will not accept transfers from spousal RRSP accounts.

Completion of the enclosed **Service Record for the Purchase of Outside Service** form will satisfy our information requirements. Please return the completed form to us along with a covering letter requesting a quote on the cost to buy back your outside service. The covering letter should include the step and class you would have been at had you been teaching with a provincial school board rather than an outside school. If you are unsure of your position on the salary grid, please specify your educational qualifications and years of teaching experience prior to working at the outside school.

If you have not previously forwarded **proof of age** to our office, we ask that you please submit it at this time as we require this information to provide you with a calculation. For proof of age, we will accept a copy of your birth certificate, driver's licence, or other government-issued ID that shows your name and date of birth.

If you have any questions, please contact our office at 306-373-1660 or toll-free at 1-800-667-7762.