



TEACHERS' RETIREMENT ALLOWANCES FUND

# Employer Guide

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# Contact Information

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- Contact Amy Romanchuk or Chelsea Stokes for:
  - Monthly/term reporting
  - Variances
  - Retirement reporting
  - Retro reporting
  - Pension adjustments
  - Deaths
- Contact Member Services for:
  - Age exceptions (e.g. post-age 71)
  - Service purchases
  - Teaching after retirement
- Contact [info@traf.mb.ca](mailto:info@traf.mb.ca) for:
  - Technical issues
- Direct members with inquiries to Member Services at 204-949-0048 or 1-800-782-0714 or the TRAF website at [traf.mb.ca](http://traf.mb.ca).

# Introduction

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- This guide will provide you with information and guidelines to assist you with your responsibilities related to TRAF.
- One-on-one training will be provided to new payroll administrators. Ongoing training will be provided periodically, or upon request.

# Introduction (cont'd)

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*The Teachers' Pensions Act* states:

- Subsection 52(6)

Each school district shall in each month make the deductions from salary mentioned in subsection (1) in respect of each teacher employed by it on the basis of the relative proportion of his salary and his Canada pensionable earnings for that month and shall remit the amount so deducted to the board before the end of the month immediately following the month in which the deduction is made.

- Subsection 52(7)

Each school district must provide the board with a report relating to the deductions remitted by the school district under subsection (6) and the salary and pensionable service for each teacher from whom the deductions have been made, together with any other information reasonably requested by the board. The report must be provided at such times as are specified by the board and be in a form acceptable to the board.

TRAF must administer the plan in accordance with *The Teachers' Pensions Act* (TPA). This Employer Guide supplies the information for compliance.

# Important Deadlines

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- **Monthly reporting**
  - Batch must be uploaded, edited and approved by the end of the following month.
- **Term reporting**
  - Batch must be uploaded, edited and approved by January 31 for fall term (August to December) and August 31 for spring term (January to July).
- **Historical variances**
  - A variance batch in the 5250 session must be completed by October 31 of that year.
- **Retirement reporting**
  - Retirement list must be submitted via the “Retirement List” link through Online Services by the 15<sup>th</sup> of the month in which the contract is terminated.
  - **Exception:** For members terminating their contract in June, a retirement list must be submitted by **June 1**.



# Background

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- TRAF collects contributions and receives data from 38 school divisions and 10 other employers, currently representing over 16,000 active members.
- TRAF relies on school divisions and other employers for accurate pensionable salary and pensionable service which is used to calculate pensions and other benefits under TRAF's defined benefit plan.
- Contributions are used to fund the pension plan.

TRAF's objective is to receive accurate and timely data with remittances balancing to contributions reported.

# Definitions

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- **Pensionable salary**

The annual salary from the collective agreement (less annual pre-tax dental/extended health), plus allowances, plus pre-tax insurance premium rebates. Must be reported to TRAF as a full-time salary.

- **Pensionable service**

Pensionable day(s) worked and/or paid with full or partial pay.

# Definitions (cont'd)

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- **Days (or partial days) missed with partial pay**

If a member receives any pay for time missed, they must have contributions deducted as if they received full pay for the time missed and the day or partial day must be reported as pensionable service.

# Definitions (cont'd)

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## How to determine whether a day (or partial day) is fully pensionable:

- If a member receives any pay for time missed, the time is fully pensionable.

**For example:** If a teacher misses a day and is deducted the cost of a sub for that day, the day is fully pensionable. If the teacher's daily rate is \$400, and the sub cost is \$150, the teacher will be paid \$250.

In this situation, the day is fully pensionable and should be reported to TRAF. TRAF contributions must be deducted on their regular daily rate of \$400, not on the reduced earnings of \$250.

- If a member receives no pay for time missed, the time is not pensionable.

**For example:** If a teacher misses a day of work and is deducted their daily rate/per diem rate for the full day, the day is not pensionable. If the teacher's daily rate is \$400, and they are deducted \$400, the day is not pensionable. The day should not be reported, and TRAF contributions should not be deducted.

If a teacher misses a half day of work and is deducted their daily rate/per diem rate x .50, the half day is not pensionable. If the teacher's daily rate is \$400 and they are deducted \$200 for the half day missed, that half day is not pensionable. Only half of the day would be reported (the fully pensionable part of the day) as pensionable service, and TRAF contributions should be deducted on that half-pensionable part of the day (but not the half day of missed time).

# Definitions (cont'd)

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- **NSPE (non-serviceable pensionable earnings)**
  - Generally these are earnings that are paid on occasion at a rate outlined in your collective agreement and do not form part of the annual pensionable salary (examples are Acting Head Teacher pay, Acting Principal pay, etc.).
  - If your payroll system does not pick up these earnings, you will need to enter them manually.
- **POS (percent of service) is the same as FTE (full-time equivalent)**

# Service Types

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- 3** Regular Service
- 74** Excess Time (part-time members only)
- 77** Compliance Substitute Service with annualized earnings below the YMPE (TRAF contributions deducted)
- 222** Compliance Substitute Service with annualized earnings above the YMPE (TRAF contributions deducted)
- 123** Non-Compliance Substitute Service (no TRAF contributions deducted)
- 43** Additional Voluntary Contributions
- 130** Retro Contributions
- 140** Variance Adjustment Contributions (refunds/collects typically used for contribution adjustments relating to a prior year)

# Contribution Eligibility

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TRAF must administer the plan in accordance with *The Teachers' Pensions Act* (TPA), which requires every member whose data you submit to TRAF to fall under the TPA's definition of "teacher."

According to the TPA, a "teacher" is someone who holds a valid Manitoba teaching certificate (or limited teaching permit/letter of authority) and who is employed by:

- A school division under a written contract in a form authorized by *The Public Schools Act*.
- A school division as a superintendent, assistant superintendent, deputy superintendent or deputy assistant superintendent, or designated as an "eligible employee" as outlined in the TPA.
- The government under the Minister of Education (i.e., Department of Education), the minister responsible for universities or the government in teaching (for these members, the ability to maintain membership is at the election of the member).
- The Manitoba Teachers' Society, the Manitoba School Boards Association or a school division and meets the criteria required to be considered an "eligible employee" as outlined in the TPA.
- The Faculty of Education in a Manitoba university and has at least 10 years of qualifying service in TRAF (for these members, the ability to maintain membership is at the election of the member).

# Contribution Eligibility (cont'd)

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- In particular, for each member in a senior administrative position who is not a superintendent, assistant superintendent, deputy superintendent or deputy assistant superintendent, please be clear in the comments regarding the basis for membership when communicating to TRAF (e.g., “They have a different title [such as Director], but are classified in one of the above categories” or, “They have been designated as an eligible employee under the TPA”).
- If someone does not meet these requirements, they cannot be a member of TRAF.
- It is acknowledged that not all new teachers have a Professional School Personnel (PSP) number at the time they commence employment. For these teachers, if the school division knows they will obtain a PSP number retroactive to the employment start date, data can be reported as usual, and the PSP number must be submitted with the data once available.



# Deducting TRAF Contributions

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TRAF contributions should be deducted from:

- Regular pensionable earnings for any member.
- Substitute earnings when a teacher is also under regular contract.
- Substitute earnings in the third year when earnings are over 25% of the YMPE for two consecutive calendar years.
- Substitute earnings prior to meeting the above requirement if the member elects to make contributions.
- Allowances (except car and cellular allowances).
- Non-serviceable pensionable earnings (NSPE).
- Pensionable retro earnings (including retired members) if they have contributed on the service in the retro time period.
- Earnings for any retired member under age 65, or over age 65 with less than 15 years of qualifying service, who has worked over 120 days in the school year.

# Deducting TRAF Contributions (cont'd)

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TRAF contributions should **not** be deducted from:

- Paid leaves of absence including (but not limited to):
  - Maternity/parental/adoption leave “top-up” pay
  - Sabbatical leave
- Car and cellular allowances
- Earnings for retired members **unless**:
  - Their pension is cancelled or suspended (i.e., 90-day or 120-day rules), or
  - Retro pay applies to service prior to retirement
- Interest on retro pay
- Lump sum vacation pay for superintendents
- Lump sum vacation pay for colleges/universities, Department of Education, **unless**:
  - The member was employed at the Department of Education prior to July 1989

# Deducting TRAF Contributions (cont'd)

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- Calculate and remit TRAF contributions based on pensionable salary and number of pensionable days paid in each month when service is earned (with the possible exception of superintendents).
- TRAF contributions should be deducted at 8.8% for salary up to the YMPE, and 10.4% for salary above the YMPE.
- Contributions are not required on salary above the maximum salary for which a benefit can be accrued under the *Income Tax Act*.
- Salaries above the limit must be reported.
- Members receiving disability benefits are also not required to contribute.
- Contributions are limited to \$1,000 per year when a member reaches the 70% maximum under TRAF. In such cases, TRAF will advise you. Service and salary must continue to be reported.

# Substitute Service Information

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For substitute teachers, the following rules apply:

- If the individual is employed under a full-time, part-time or term contract and is also concurrently employed as a substitute teacher within the same school division, contributions are required for this substitute service. Therefore, service is recognized under the plan.
- An individual who was employed under a full-time, part-time or term contract who is subsequently employed as a substitute teacher with no concurrent full-time, part-time or term teaching service may continue to be a member of TRAF by contributing for substitute service, but this is not mandatory unless the teacher has earned at least 25% of the YMPE for two consecutive years (inclusive of employment prior to becoming a substitute teacher).

# Substitute Service Information (cont'd)

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Once the substitute teacher has earned at least 25% of the YMPE for two consecutive years, contributions are required in all subsequent years from that school division. In order to determine whether a teacher has earned at least 25% of the YMPE, earnings from any teaching employment (i.e., full-time, part-time, term or substitute) from that school division is included.

In summary, if the teacher has earnings in relation to a previous contract, such earnings would be included for determining when mandatory contributions are required.

# Substitute Service Information (cont'd)

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## **Tips and tricks for Substitute Service Purchase Applications**

Members have the option to increase their pension by purchasing eligible service, including substitute service. To calculate their cost, TRAF asks the member to submit a Substitute Service Purchase Application to each applicable school division. Divisions must return the completed form to TRAF and provide a copy to the member for their records.

Here are a few important notes to keep in mind when completing a Substitute Service Purchase Application:

- In order for a calculation to be performed, TRAF requires a breakdown of the days worked by term (spring term or fall term) and the earnings associated with the specific term. Be sure to fill out the year, term, earnings and number of days substituted.

# Substitute Service Information (cont'd)

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## **Tips and tricks for Substitute Service Purchase Applications (cont'd)**

- If the member is no longer employed, a full-time contractual salary rate for the current year (if they were to be still employed) is required for TRAF to complete a calculation.
- Members can only purchase days that they have not yet made contributions on. Therefore, days or earnings listed on the application cannot include days on which they have already made contributions.
- Forward the completed form directly to TRAF and provide a copy to the member for their records.
- TRAF is unable to accept partially completed forms. Please fill it out thoroughly.

# Part-Time Members with an Allowance at a Different FTE than their Contract

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If a member's **contract is less than 100%** and their allowance is at a different percentage, the allowance must be broken out of the pensionable salary and reported as NSPE. In these circumstances only, rather than including the allowance as part of the pensionable salary, the allowance must be reported separately as NSPE.

**Exception:** If a member was at 100% contract and went on disability partially (e.g., 50% disability, 50% regular employment service), the above does not apply.

**Example:**

80% contract with 50% of an allowance

Full-time pensionable salary	\$75,000
Annual full-time allowance: \$7,500 paid at 50% =	\$3,750
Pensionable salary to be reported	\$75,000
NSPE to be reported each month: \$3,750 / 10 months =	\$375 each month

**Note:** If the allowance is not being paid for the full year, calculate the daily rate. For example: \$3,750 / 193 = \$19.43 per day.



# Additional Voluntary Contributions

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- Members can make additional voluntary contributions (as a deduction from pay) to their required contributions, up to the lesser of:
  - (a) 18% of their current annual salary, and
  - (b) the maximum Money Purchase limit allowed under the *Income Tax Act*, less the current year's PA (pension adjustment) for their TRAF pension.
- Direct members to the [Additional Voluntary Contribution Calculator](#) on our website (under “Increase Your Pension”).
- They may start or stop these additional voluntary contributions at any time.
- Members must re-apply each tax year. The application form needs to be completed electronically before printing. Handwritten changes to the form are not acceptable.
- TRAF requires a copy of the Additional Voluntary Contributions application.

**Note:** Members cannot contribute more than the maximum amount determined by the calculator even if they have RRSP room from prior years.

# Uploading Your Miscellaneous File

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Any file, other than your salary file, can be uploaded following these instructions:

- Log in to TRAF's Online Services.
- Click on "File Management" and a dialogue box will appear allowing you to browse for the file you wish to transmit.
- Once you have selected the file, the filename will appear beside the "Browse" button.
- Click "Upload File."
- TRAF will receive an email advising that a miscellaneous file has been uploaded by your division.

# Uploading Your Salary File

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- Log in to Online Services with your username and password. Online Services includes access to:
  - The 5250 session for editing monthly/term batch details
  - File uploads
  - File downloads
- Salary files must be in a CSV (comma separated value) format or as a TXT file.
- Select “Salary File Upload.” A dialogue box will appear allowing you to browse for the file you wish to transmit.

# Uploading Your Salary File (cont'd)

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- Once you have selected the file, the file name will appear beside the “Browse” button. You may enter a description of the file (example: TRAF January 2023).
- Click “Upload File.”
- Once completed, the status column will show “Processed” or “Error.”
  - If the status field shows that the file has been “Processed,” proceed to editing your file (see instructions starting on the next page).
  - If there is an error, click on “Error Log” to determine where the error occurred. Go to your file, fix the error, re-save the file and then re-upload it.

# Editing Your Monthly/Term Batch

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Once your salary file has been uploaded successfully, you can begin editing the file.

- Click on the “5250 Session” which will open a new tab in your web browser with a web-based 5250 Session.
- Log in with your 5250 Session username and password.  
Note: This password changes periodically so it may be different than your Online Services password.
- Choose “Option 1,” and enter an “x” to select your division.
- With an “x,” select the batch you wish to edit.
- Proceed to edit your batch using the [Edit Checklist](#) on our website.

# Editing Your Monthly/Term Batch (cont'd)

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- In instances where you are adjusting a salary (not a regular contract settlement) or FTE back to a prior date, TRAF contributions must be adjusted as well.
- **Example:** In December, you are advised that a teacher should have received an increment effective September of that year. When you are making the salary adjustment, calculate the TRAF contributions (you may use the TRAF Calculator) that should have been paid from September to November based on the corrected salary, calculate the difference between what was actually deducted and what should have been deducted, then make the appropriate adjustment to the TRAF contributions. You could also wait until TRAF has finalized the December batch and sent you the Variance Edit Report. The adjustment can be made on their January pay.

**Note: It is extremely important that you notify TRAF of any retroactive salary or FTE changes so that we may update the member's file accordingly.**

# Retirement Reporting

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- If a member is 55 years of age or older, or will be turning age 55 in the next few months **and** is terminating their contract, you must submit a retirement list through TRAF's Online Services **by the 15<sup>th</sup> of the month** in which they are retiring (remember to include members who have been on a leave or absence or long-term disability, etc.).
- A retirement list must be submitted for substitute teachers who are 55 years of age or older, or turning age 55 in the next few months, and are terminating their sub contract.
- **Exception:** For members who are terminating their contract in June, a retirement list should be submitted by **June 1**.
- Remember to include any excess time, sub time, variance adjustments, retro contributions, etc., that were also paid in the term. They must be reported as separate records.
- Information on the retirement list must be reported exactly as the information that will be reported in the term/monthly uploads.
- Do not make any adjustments to contributions (i.e., any variance adjustments after the retirement list has been sent unless you advise TRAF).

# 90-Day Rule

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- Members who retire and return to work under a regular teaching contract **within 90 calendar days of retirement** cannot receive a TRAF pension.
  - They are not considered to be retired (according to *The Teachers' Pensions Act*) and they must repay any pension payments and must again contribute to TRAF.
- Please advise TRAF's Member Services if a retired member works under a regular contract within 90 days after retirement. Note that this rule does **not** include sub contracts. A member may sub within the first 90 days after retirement.

**Note:** If a member returns to work at a college, university or Department of Education, they are exempt from the 90-day rule unless an Election to Continue TRAF Membership was previously completed. Members who are age 65 with at least 15 years of qualifying service are also exempt from this rule.



# 120-Day Rule

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- Retired members can receive pension and work for a **maximum of 120 days within a school year** (July 1 to June 30), at which time legislation requires that the member's pension be suspended.
- The member's pension stays suspended, and they must contribute until their contract is terminated.
- How to count days to determine when the member will reach 120 days:
  - Half day = teaching 50% of the day or less
  - Full day = teaching more than 50% of the day
  - Substitute service and excess time, including service in the first 90 days, must be included in determining the 120 days

**Note:** If a member returns to work at a college, university or Department of Education, they are exempt from the 120-day rule unless an Election to Continue TRAF Membership was previously completed. Members who are age 65 with at least 15 years of qualifying service are also exempt from this rule.

# 120-Day Rule (cont'd)

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- Contact Member Services as soon as you determine that a retired member may reach 120 days.
- TRAF requires the following information:
  - Start date of contract
  - % of contract
  - Details of working schedule if known (working a morning or afternoon may be considered more than a half day)
  - Missed days without full pay
  - Expected “retirement” date
  - Sub days or excess time worked
- TRAF will send a letter to the member advising that their pension is suspended effective the 121<sup>st</sup> day.
- TRAF will also confirm the 121<sup>st</sup> day by letter to the division.
- If a member (with 15 years of service) turns age 65 before the 121<sup>st</sup> day, their pension is not suspended.
- If a member turns age 65 after the 120<sup>th</sup> day, they will have their pension suspended until subsequent retirement.

# 120-Day Rule *(cont'd)*

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- If a member reaches the 120<sup>th</sup> day (including sub and excess time):
  - You must start deducting contributions on the 121<sup>st</sup> day.
  - TRAF will suspend the member's pension.
- When the member has terminated this contract, you will need to complete a retirement list and report the days worked beyond the 120 days.
  - The member is again subject to the 90-day rule and the 120-day rule.
- If the member's contract is not terminated in June, they must continue to contribute in the next school year.

# Special Rules for Members Over Age 65

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- If a member works past age 65 and has 15 years of qualifying service with TRAF, they can elect to start receiving their pension without having to terminate their contract and contributions are no longer required.
  - Member Services will advise you to submit a Retirement List for these members (the final term pensionable information is required even though they are continuing to work).
  - Contributions should stop on the last pay period in the month in which they turn age 65.
- If a member works past age 65 and does **not** have 15 years of qualifying service with TRAF, they must contribute to TRAF until they attain 15 years.
- A member must receive their pension no later than the end of the calendar year in which they turn age 71 (CRA rule).
  - You will be required to stop deducting contributions by the end of November in that year and submit a retirement list.

# Maternity, Parental and Adoption Leaves

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- It is important that you confirm which part of the leave is maternity leave and which part is parental/adoption leave, because the cost to purchase maternity and parental/adoption leaves is different.
  - This will be based on how your school division grants the period of leave.
- Whether or not a member is currently at your division, we will need the following information from you regarding the leave:
  - Confirmation that a leave of absence was granted.
  - Confirmation that the member did not terminate their contract.
  - Current annual salary rate.
  - Dates of the maternity and/or parental/adoption leaves.

# Maternity, Parental and Adoption Leaves (cont'd)

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Currently members have the option to purchase their maternity or parental/adoption leave directly with TRAF:

- During the leave:
  - The member must initiate this process by using Online Services.
  - The school division must confirm the information such as the dates of the leave and the member's salary.
  - If the dates of the leave change, TRAF should be notified immediately by amending the date information through Online Services.
- After the leave (within 18 months):
  - A member has up to 18 months after the end of the leave to purchase this service.
  - The member must initiate this process by using Online Services.
  - The school division must confirm the information such as the dates of the leave and the member's salary.
- After the leave (after 18 months):
  - It is a different process to purchase the leave beyond 18 months.
  - The member must complete the Maternity/Parental/Adoption Leave application form.
  - The school division must confirm the information such as dates of the leave and the member's salary.

# Maternity, Parental and Adoption Leaves (cont'd)

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- Before your division can process maternity/parental/adoption leaves online, you will have to set up the parameters your division uses for these leaves based on your collective agreement. Once they are set up, you only have to update them if there is a change in your collective agreement regarding the length of the leaves.

# Substitute Service

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- If a member has worked as a substitute teacher and had no TRAF contributions deducted from those earnings, they are eligible to purchase this service. The following information is required:
  - Number of days by calendar year broken down by term
  - Earnings for these days
  - Current annual salary rate (if available)
- If you have been reporting Non-Compliance Substitute Service (Service Type 123) you will only need to look up information prior to that date.
  - We strongly encourage Non-Compliance Substitute Service information be reported.
  - Do not report substitute service on the Service Purchase Application form if TRAF contributions had already been deducted.



# Educational Leave

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- School divisions must fill out the Service Purchase Application form.
- A member can purchase service for a period of leave if they attend a recognized educational facility during the leave.
  - The leave should be designated as an educational leave.
  - The leave cannot be purchased until the member returns to teach.
- For a member to purchase an educational leave, we require confirmation from the school division of:
  - The period of the leave.
  - The date the member returned to teach after the leave.
  - Annual salary rate when the member returned to teach.
  - The current annual salary rate.

# Current Service Purchases

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- When a member purchases a period of leave (maternity, parental or educational) relating to the current tax year, the school division is responsible for reporting a pension adjustment (PA) that includes this purchased service.
- To facilitate the reporting of complete PAs, TRAF sends a letter to school divisions each January that lists members who have made current service purchases during the prior year, and the additional PAs generated from these current service purchases. School divisions should add this additional PA to the PA that their system has generated and report this as the total PA amount.
- Members have until April 30 of the year after the leave ends to purchase service under PA provisions. Afterwards, TRAF sends another letter to school divisions each May that lists members who have made current service purchases from January through April, and the additional PAs generated from these current service purchases. School divisions should add this additional PA to the PA that their system has generated and report an amended PA.
- Please note that if service is purchased after April 30, TRAF will calculate and report any PSPA (Past Service Pension Adjustment).

# Disability

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- Members are eligible to have service while in receipt of disability benefits that count as pensionable service. Long-term disability coverage is generally provided by The Manitoba Teachers' Society Disability Benefits Plan who provides TRAF with service and salary information.
- When your division receives confirmation of the disability claim, please ensure that the benefit start date and salary are correct. If not, please advise TRAF.
- TRAF will calculate a PA and issue a T4A to members who are on disability.
- Disability coverage for superintendents (or for employees of colleges/universities) may be under a different plan, so please inform TRAF if a member goes on disability.

# Deaths

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- If an active member passes away, please complete the Active Teacher Death form located on our website. TRAF will require the following information:
  - Name
  - SIN or PSP number
  - Date of death
  - Current term information including days paid, FTE, contractual salary and TRAF contributions
  - Next of kin information, if available
- Upload the completed form through Online Services under the File Management link.

# Contract Settlements/Retro Payments

- When your school division settles a contract, please advise us by email and include the following details:
  - Percent/dollar increase for each year of the settlement.
  - Month that the retro will be paid.
  - Month that you will begin to report new salaries.

Earnings subject to TRAF contributions	Earnings not subject to TRAF contributions
<ul style="list-style-type: none"><li>• All regular pensionable earnings* and Service Type 222 earnings at the current contribution rate of 10.4% applicable for the year(s) to which the retro applies</li></ul>	<ul style="list-style-type: none"><li>• Retro earnings paid on maternity/parental/adoption top-up</li></ul>
<ul style="list-style-type: none"><li>• Service Type 77 substitute teachers should have retro contributions deducted at 8.8%.</li></ul>	<ul style="list-style-type: none"><li>• Retro earnings paid for service after a teacher's retirement date (unless pension is cancelled or suspended due to the 90-day or 120-day rule)</li></ul>
	<ul style="list-style-type: none"><li>• Interest</li></ul>

- Because they have very few members, colleges and universities may choose to upload a retro report or just advise TRAF of the correct salaries.

\* Except:

1. Members whose contributions that have been limited to \$1,000 per year (members with long service).
2. Salary that exceeds the maximum salary (\$195,313 for 2023; this figure is different each calendar year) prior to retros.

## Contract Settlements/Retro Payments (cont'd)

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- When advising TRAF of the settlement details for a new contract, it is important to let us know if any individuals or service types are treated differently (e.g., administrators; Service Types 123, 77 and 222; and NSPE). You will need to identify these members, if there are any.
- Retro contributions must be reported as Service Type 130.

# Records Retention

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- Section 3.38 (Subsections 1, 2 and 3) of the *Pension Benefits Regulation* states that records must be retained for the later of:
  - Seven years after the date of the last transaction
  - or
  - Seven years after the record ceases to be effective
- This means:
  - You must retain any information at least for seven years after it has been sent electronically to TRAF.
  - Any Non-Compliance Substitute information that has not been sent to TRAF must be kept for seven years after the member retires (which could be any time after age 55; normal retirement age is 65).

# Communications for New and Leaving Members

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- Provide new members with the “Your TRAF Pension” digital publication.
- Provide members leaving your division with the “Leaving Teaching” fact sheet and the “Leaving Teaching Notice” form.
- Additional resources include:
  - Publications
  - Fact sheets
  - Member Services



# Reminders

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- If a member has a salary or percent (i.e., FTE) change during the current month, the record must be “split” into two or more records.
- Excess time can also be added using the “split” function (easier than adding a separate record).
- If a member has a salary or percent change prior to the current month, details of the change and the effective date must be provided by entering a miscellaneous comment on the record.
- Keep comments as brief as possible, keeping in mind that anything entered as a miscellaneous comment will go into the member’s file, which they can view.

# Reminders (cont'd)

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- When a sub teacher gets a retroactive teaching contract, you should adjust sub earnings and days paid if those sub records are in the current batch.
- If the member's coverage in the pre-tax benefit plan(s) is changing, we do not need a specific reason (i.e., relationship breakdown, a change to family status, etc.). Indicate that they have a change in pre-tax dental and/or extended health care coverage (and the effective date of the resulting salary change).
- An updated TRAF Calculator should be downloaded each year from our website (as the YMPE and maximum salary change every year).
- Monthly batches should be kept up to date to take full advantage of the Variance Edit Program.

# Reminders (cont'd)

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- Update your contact information through Online Services whenever there is a change. You will get an email reminder twice a year to confirm your information is correct.
- In June, you will get an email directing you to complete the School Days Calendar for the next school year. You are required to confirm the days on the default calendar or edit if your division has different days.

# Contact Us

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- Please contact us with any questions. We are happy to help.

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Member Records

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