

pension @ccess

*Your gateway to sound retirement planning*

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Your Pension Plan Web Site  
**USER GUIDE**

No matter how far or close retirement may be, your future is important to us. **Pension @ccess** is a secure and convenient tool to help you plan for your retirement.

Pension @ccess is easily accessible and linked directly to the Concordia University pension administration database. It contains all your up-to-date personalized information. With Pension @ccess, you can:

- estimate what you can expect in terms of retirement income, choosing various assumptions and finding out how they affect your projected retirement income;
- retrieve your latest annual statement;
- consult at-a-glance information about your Pension Plan;
- view or download pension forms you may need;
- access other useful links.

## Easy to use ... Interactive ... And always accessible

All you need to do is enter your employee number and password to get on the site (refer to the *How to get on the site* section of this guide).

What's more, you'll be able to surf from any computer with Internet access and a compatible browser, **24 hours a day, 7 days a week.**

And since planning NOW is the key to your financial well-being tomorrow, read on to see how you can get clicking.



# How to access the site

1. At the top of the Web page you are on, enter the following address: **concordia.pension.hroffice.com**. We suggest you add this address to your list of favorite Web sites.
2. Type in your employee number in the *Employee Number* box (ex. 123456).
3. Type in your password (see below for details), then click *Log in*.

A link to Pension @ccess is also included on the Human Resources Web site at <http://hr.concordia.ca/>, through the *Pension* link. Select the *Tools* section in the left navigation menu and then click on Pension @ccess.

## Your password

The **first time** you visit the Web site, **your temporary password will be your date of birth in the format MMDDYYYY, followed by the last three digits of your employee number.**

For example, if your date of birth is March 12, 1960 and your employee number is 123456, your temporary password will be 03121960456.

After you access the site for the first time, you will be asked to change your temporary password—just follow the on-screen instructions.

You will also be asked to select **challenge questions** from a list and provide answers to these questions. If you ever forget your password, click on the *Forgot your password?* link on the login page and you will be redirected to your challenge questions. If you answer them correctly, your password will be reset automatically to your temporary password (see above for format).

## Browse safely

Various measures have been implemented to ensure that the information contained in the Pension projection section of the Web site remains secure. The Web site is protected by a 128-bit version of Secure Sockets Layer (SSL), which uses the highest level of encryption available for your browser.

**You too have a role to play in protecting your personal information, especially if you access the site from work or public Internet booths:**

- Never share your password with anyone. Memorize it. Don't write it down anywhere.
- Do not leave your computer unattended when you have a session open on the Web site. After 20 minutes of inactivity the system will automatically terminate the session. Your employee number and password will be required to reactivate the session.

# How to use the Pension Projection tool

## Easy as 1, 2, 3 ...

The Pension Projection tool is easy to use. Clicking on the *Pension Projection* link on the left navigation bar allows you to obtain an estimate of how much money you will be receiving from your pension plan at various retirement ages. Want to know the financial impact of such a decision? Simple. It's easy as 1, 2, 3 ...

Review your personal information

Personal information	
Name	JOHN SAMPLE
Date of birth	August 24, 1977
Employee number	123456
Salary as of January 1, 2009	\$20,937
Pensionable service as of December 31, 2009	2.00 years
Spouse's date of birth <sup>1</sup>	<input type="text"/>
Spouse gender	<input type="radio"/> Female <input type="radio"/> Male
Employment type	Part-Time Non-Contributory Member

Enter or validate some basic assumptions

Employment information	
Expected annual salary increase	<input type="text" value="0"/> %/yr
Future percentage worked	<input type="text" value="100"/> % of a full-time job from now

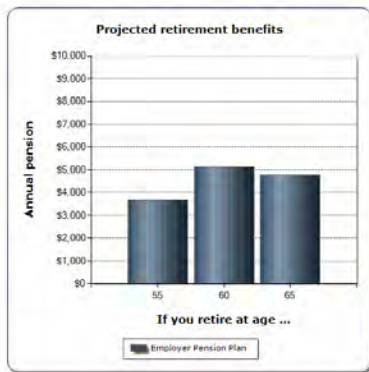
Retirement age between 65 and 71 (you can choose up to three)

<input checked="" type="radio"/> Age	<input type="text" value="65"/>	<input checked="" type="radio"/> Age	<input type="text" value="65"/>	<input checked="" type="radio"/> Age	<input type="text" value="65"/>
<input type="radio"/> Date	<input type="text" value="2031-08-24"/>	<input type="radio"/> Date	<input type="text" value="2031-08-24"/>	<input type="radio"/> Date	<input type="text" value="2031-08-24"/>

- 1 Review your personal information since it will be used to calculate the estimated results the tool gives you.
- 2 Choose the assumptions you want to use for your estimate (i.e. the expected salary increase, future percentage worked and retirement age or date).
- 3 Select up to three expected retirement ages or dates. Click *Calculate* to view your results in just a few seconds.

## Pension projection results

This page displays a graph illustrating the estimated annual pension you would be entitled to at one, two or three different retirement ages.



To view additional details, select the appropriate projection below and click *Details*.

Age 55 (August 1, 2017)  Age 60 (August 1, 2022)  Age 65 (August 1, 2027)



For each of the three ages, you can click *Details* to view additional information on one specific age/date, such as death benefits payable.

Once you've had a good look at these results, you can return to the previous page, change your assumptions and request a new calculation.



# What's in it for you

The screenshot shows the Pension @ccess web site interface. At the top left is the Concordia University logo. At the top right is the 'pension @ccess' logo and a navigation bar with links for HOME, CONTACTS, CHANGE PASSWORD, FRANÇAIS, and LOGOUT. On the left side, there is a vertical navigation bar with links for PENSION PROJECTION, PERSONAL ANNUAL STATEMENT INFORMATION, PENSION AT-A-GLANCE, FORMS AND DOCUMENTS, and RELATED SITES. The main content area is titled 'Pension @ccess—your Pension Plan Web Site' and includes a 'Welcome' message and a table of links to various sections.

Pension projection	To obtain estimates of your pension at various retirement ages.
Annual statement	To view your latest annual statement.
Information	To access an at-a-glance version of your pension plan provisions.
	To view or download pension forms and documents.
	To access related sites about pension, such as Canada Pension Plan, Old Age Security and Canada Revenue Agency.

In the upper right hand corner of the toolbar,

**click ...**

**HOME**

To return directly to the main page of the Web site.

**CONTACTS**

To find out who to call for questions.

**CHANGE PASSWORD**

To change your password or your challenge questions or answers.

**FRANÇAIS**

To switch to the French-language version of the site.

**LOGOUT**

To end your current visit in the most secure way.

On the vertical navigation bar at the left, **click ...**

**PENSION PROJECTION**

To obtain estimates of your pension at various retirement ages.

**PERSONAL ANNUAL STATEMENT**

To view your latest annual pension statement.

**INFORMATION**

- To get a quick overview of how your pension plan works under *Pension at-a-glance*.
- To view or download pension forms and documents under *Forms and documents*.
- To find other useful links, such as links to the government-sponsored retirement plans and additional pension-related information.