

## **BTPS Teacher Retirement Transition Strategy**

Buffalo Trail Public Schools (BTPS) is pleased to offer the Teacher Retirement Transition Strategy (TRTS) program to eligible teachers who are considering retirement.

We recognize that retirement is a highly personal decision, and we are committed to supporting our teachers in making the choice that best meets their individual needs and circumstances. The TRTS program is intended for those who have already decided to retire and would benefit from this opportunity. We want to emphasize that this program is entirely voluntary and is not intended to influence or accelerate retirement plans for those not yet ready to consider this step.

Our goal in offering the TRTS program is to support our dedicated teachers as they transition into retirement while also planning effectively for the future needs of BTPS. The TRTS program offers significant financial benefits by allowing teachers to simultaneously access their pension through the Alberta Teachers' Retirement Fund (ATRF) and conclude their teaching career with additional financial support during the final months of the school year.

From BTPS's perspective, this program enables us to plan for the upcoming school year with the earliest possible notice, allowing us to conduct a comprehensive hiring process to find outstanding educators who will continue to uphold the high standards our teachers have set.

This retirement transition strategy is part of a broader trend across Alberta, and similar programs have been adopted by other jurisdictions. The Alberta Teachers' Association is also aware of these programs and their benefits for retiring staff.

We understand that considering retirement can be challenging, and we respect your decision-making process. Participation in this program is completely optional, and no one from BTPS will contact you regarding TRTS unless you express interest in learning more.

Please take the time to review the attached information, and, if the program aligns with your plans, feel free to reach out for further details. We are here to support you in whichever path you choose.

If any teacher has questions regarding the requirements and procedures for the TRTS, please contact our Human Resources Department via email at [hrteachers@btps.ca](mailto:hrteachers@btps.ca) or call Camille Quinton, Assistant Superintendent – Human Resources at (780) 806 -2062.

## Application Process

The Buffalo Trail School Division, on a without prejudice basis, offers a Teacher Retirement Transition Strategy (TRTS) program to support all eligible teachers transitioning into retirement. Approval for participation in the TRTS program is provided by the Assistant Superintendent – Human Resources in consultation with the Superintendent.

Eligibility is clarified in the following information. The TRTS program will operate on the basis of the following practices and procedures:

1. This program is only available to those teachers who hold continuous/continuing teaching contracts with Buffalo Trail Public Schools upon the date of their application and who are actively teaching at the time of application.
2. Teachers applying to participate in the program must have attained a minimum age of 55 years by or during the school year in which they are applying. A teacher's resignation must be made effective no earlier than the last day of the month in which the teacher attains 55 years of age.
3. Teachers must have applied to the Alberta Teachers' Retirement Fund (ATRF) pension plan before their date of resignation and receive approval for pension benefits to take effect immediately upon retirement from their continuing/continuous teaching contract. (Planning ahead is important to provide time for processing)
4. Contingent upon the Assistant Superintendent – Human Resources receiving a teacher's written resignation (must be received through [hrteachers@btps.ca](mailto:hrteachers@btps.ca) at least **45 days** before the intended retirement date).
  - I. The teacher will be offered a temporary contract for the remaining portion of the school year, or until an end date mutually agreed upon between the teacher and Human Resources.
  - II. To ensure a formal retirement period, the teacher must observe a minimum one-day break in service before the start of the temporary contract. Therefore, the temporary contract will begin on the second teaching day following the effective date of resignation.

**Please Note:** At the end of the temporary contract, there is no ongoing contractual obligation on the part of either the employer or the employee.

5. Teachers who access the TRTS program will be eligible to participate in the ASEBP during their temporary contract.
6. Such resignation must be effective at the end of the given month in order that the pension benefit can take effect on the first day of the next month. (ATRF regulations provide for a teacher to teach up to 0.6 FTE of a given calendar year while receiving pension benefits *without affecting those benefits*).
7. Once a teacher has moved to the temporary contract, they will cease to pay the monthly contribution to the ATRF.

8. TRTS Application Checklist:
  - I. **Eligibility Verification:** Confirm you meet the employment and age requirements.
  - II. **Pension Application:** Apply to the Alberta Teachers' Retirement Fund (ATRF) pension plan and ensure approval is obtained.
    - i. Alberta Teachers' Retirement Fund (ATRF) office in Edmonton (1-800-661-9582) to discuss their pension eligibility, the impact of this program on them personally, and their benefit entitlement under this program. The website for ATRF is <http://www.atrf.com>
    - ii. [From the ATRF Steps to Retirement Info Sheet](#)
    - iii. **Retirement/Transition Incentives**
      1. If an Early Retirement Incentive Plan (ERIP) is offered by your employer, you should estimate your pension with a start date that will qualify for the ERIP and estimate your pension at the date you would have retired if the ERIP had not been offered.
      2. Decide if you prefer an earlier, lower monthly pension with the ERIP compared to a later, higher monthly pension without the ERIP.
      3. Their financial advisor to consider the financial implications of their participation in this program. (tax implications)
  - III. **Resignation Submission:** Prepare a written resignation letter indicating your intent to retire and participate in the TRTS program. Submit the resignation letter to the Assistant Superintendent - Human Resources **at least 45 days** before your desired retirement start date to [hrtteachers@btps.ca](mailto:hrtteachers@btps.ca).
  - IV. **Consultation and Approval:** Await approval from the Assistant Superintendent - Human Resources in consultation with the Superintendent.
  - V. **Temporary Contract:** Upon approval, you will have a one-day retirement period before starting your temporary contract.
  - VI. **ASEBP Coverage:** The Alberta School Employee Benefits Plan (ASEBP) website for information on benefit plans for early retirees. <http://www.asebp.ab.ca> or toll-free number: 1-877-431-4786.
9. A sample letter of resignation is attached for reference. (Applicants should use the content in developing their letter)
10. The intention of this program is to assist teachers with a positive transition to retirement from teaching. Applicants should understand that neither the employer nor the applicants are making commitments to an employment relationship after the completion of the temporary contract.
11. No employee of BTPS is in a legal position to provide advice on the implications with respect to the financial or pension issues related to the BTPS Teacher Retirement Transition Strategy and the impact on the individual.

***SAMPLE LETTER***

Teacher's Name  
Mailing Address School

Insert Current Date

Buffalo Trail Public Schools  
c/o Ms. Camille Quinton, Assistant Superintendent – Human Resources  
1014- 10A Street Wainwright, Alberta

Email: [hrteachers@btps.ca](mailto:hrteachers@btps.ca)

Dear Camille,

I am writing to formally apply to participate in the BTPS Teacher Retirement Transition Strategy (TRTS) Program. In alignment with the conditions of the TRTS Program, I am resigning from my continuous/continuing teaching contract with Buffalo Trail Public Schools, effective (the last day of the month of resignation).

I confirm that I have read and understand the requirements of the TRTS Program, including my responsibilities related to my pension plan and benefits. I also acknowledge that this program is intended to support my transition to retirement, and I understand that neither BTPS nor I are making any commitments beyond the temporary contract period.

This resignation is contingent upon my receiving a temporary teaching contract with BTPS, effective (the second teaching day following my resignation date). I understand that my temporary contract will conclude either at the end of the current school year or at a time mutually agreed upon between myself and Human Resources.

I look forward to receiving a temporary teaching contract with Buffalo Trail Public Schools at your earliest convenience.

Sincerely,

(teacher's signature)  
Print Your Name

cc: (insert Principal's name)