

New Brunswick Nursing Homes



Your Pension Plan Web Site

Planning for your future
is just a click away

User Guide

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How to get on the site

1. At the top of the Web page you are on (your Web browser), enter the following address:
NBNH.pension.hroffice.com
We suggest you add this address to your list of favorite Web sites.
2. Type in your Social Insurance Number in the appropriate box (ex. 123456789).
3. Type in your password (see below for details), then click *Log in*.

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 Social Insurance Number (SIN).**

For example, if your date of birth is March 12, 1960 and your SIN is 123 456 789, your temporary password will be 03121960789.

After you access the site for the first time, you will be asked to change your password to a series of letters, numbers or a combination of both—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, clicking on the *Forgot your password?* link on the login page will redirect you to your challenge questions. If you answer them correctly, your password will be reset automatically.

Have you ever thought about what you will be doing after you retire? Whether you plan to play golf, travel the world or simply watch your grand-children grow, one thing is sure: you will need some income to make all your dreams come true.

In order to help you plan for your new life after retirement, New Brunswick Nursing Homes is launching a **pension plan Web site**. Because your future is important to us, this Web site includes:

- A personalized Pension Projection tool that you can use to estimate what you can expect in terms of retirement income. You'll be able to choose various assumptions and see how they affect your projected retirement income.
- An at-a-glance summary of your pension plan provisions.
- And much more!

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

Perhaps you're not quite familiar with browsing the Web? Don't worry. Looking for information on the site will be a breeze. All you'll need to do is enter a minimum of information about you (refer to *How to get on the site*).

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

And since there is no better time than now to start planning, read on to see how you can get clicking.

Plan for your future **NOW** at

NBNH.pension.hroffice.com

How to use the Pension Projection tool

Easy as 1, 2, 3 ...

The Pension Projection tool is easy to use. By clicking on the Pension Projection link on the left navigation bar, it lets you know how much money you will be receiving from your pension plan at various retirement ages. If you are planning to retire early, your pension will be different than if you retire at the normal retirement age. 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	XXXXX XXXXX
Date of birth	XXXXXXXX XX, XXXX
Salary as of January 1, 2008	\$XX,XXX
Pensionable service ¹ as of December 31, 2007	X.XX years
Spouse's date of birth ¹	<input type="text"/>

Enter or validate some basic assumptions

Employment Information

Future percentage worked

Retirement age between 55 and 65 (you can choose up to three)

Age Age Age
 Date Date Date

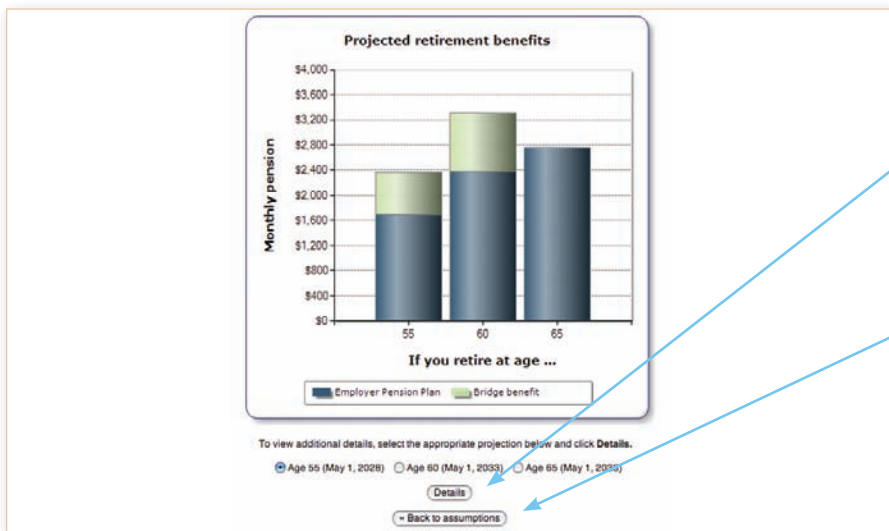
Review your personal information since it will be used to calculate the estimated results the tool gives you.

Choose the assumptions you want to use for your estimate (i.e. the future percentage worked and retirement age).

Select up to three expected retirement ages or dates. Click on **Calculate** to view your results in just a few seconds.

Pension projection results

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



For each of the three ages, you can click on **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

On the toolbar on the top of your screen, **click ...**

HOME

To go directly to the screen you land on each time you wish to visit the site.

CONTACTS

To find out who to call for questions.

CHANGE PASSWORD

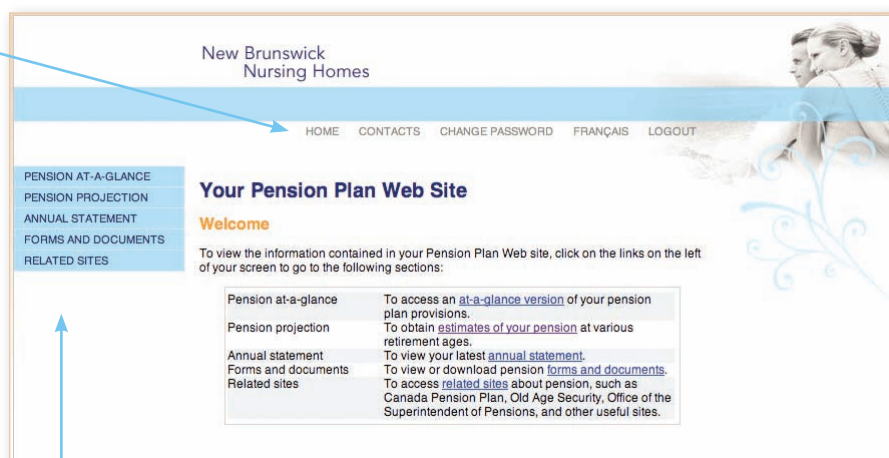
To change your password or your challenge questions or answers.

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 AT-A-GLANCE

To get a quick overview of how your pension plan works.

PENSION PROJECTION

To obtain estimates of your pension at various retirement ages.

ANNUAL STATEMENT

To view your latest annual statement.

FORMS AND DOCUMENTS

To view or download pension forms and documents.

RELATED SITES

To find out about pension income you may be eligible to receive from the Canada Pension Plan (CPP) and Old Age Security (OAS) programs.

NBNH.pension.hroffice.com

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.

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

- 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. If you or anyone else tries to continue browsing on the site after 20 minutes of inactivity, the system will automatically terminate the session. Your SIN and password will be required to reactivate the session.