

## **List of available monthly pension payment options**

1. Single Life pension, guaranteed for 60 months (Normal Form)
2. Single Life pension, guaranteed for 120 months
3. Single Life pension, guaranteed for 180 months
  
4. Joint & Survivor pension, no reduction
5. Joint & Survivor pension, no reduction, guaranteed for 60 months
6. Joint & Survivor pension, no reduction, guaranteed for 120 months
7. Joint & Survivor pension, no reduction, guaranteed for 180 months
  
8. Joint & Survivor pension, reducing to 2/3 on first death
9. Joint & Survivor pension, reducing to 2/3 on first death, guaranteed for 60 months
10. Joint & Survivor pension, reducing to 2/3 on first death, guaranteed for 120 months
11. Joint & Survivor pension, reducing to 2/3 on first death, guaranteed for 180 months
  
12. Joint & Survivor pension, reducing to 2/3 on member's death
13. Joint & Survivor pension, reducing to 2/3 on member's death, guaranteed for 60 months
14. Joint & Survivor pension, reducing to 2/3 on member's death, guaranteed for 120 months
15. Joint & Survivor pension, reducing to 2/3 on member's death, guaranteed for 180 months
  
16. Joint & Survivor pension, reducing to 1/2 on first death
17. Joint & Survivor pension, reducing to 1/2 on first death, guaranteed for 60 months
18. Joint & Survivor pension, reducing to 1/2 on first death, guaranteed for 120 months
19. Joint & Survivor pension, reducing to 1/2 on first death, guaranteed for 180 months
  
20. Joint & Survivor pension, reducing to 1/2 on member's death
21. Joint & Survivor pension, reducing to 1/2 on member's death, guaranteed for 60 months
22. Joint & Survivor pension, reducing to 1/2 on member's death, guaranteed for 120 months
23. Joint & Survivor pension, reducing to 1/2 on member's death, guaranteed for 180 months
  
24. Integration with Canada Pension Plan Benefits (for retirement prior to age 60)\*
  
25. Integration with Old Age Security Benefits (for retirement prior to age 65)\*

\*A plan member who retires prior to the Normal Pension Commencement Date may wish to integrate his/her University pension with government retirement benefits, in order to receive a pension that is at a higher level until the Canada Pension Plan and Old Age Security Benefits commence and at a lower level thereafter, so as to provide, as nearly as possible, a level income for the lifetime of the plan member from the combined sources.