

November 5, 2025

Members of the Telecommunication Workers Pension Plan Eligible to Purchase “Days of Pay” for 2025

To be entitled for a full year of credited service you must have a minimum of 250 Days of Pay in a year. The 250 days include days worked and days on LOA due to Sick Leave, WCB or ill-health.

If you have a shortfall of Days of Pay in a year, you may be entitled to Purchase Days of Pay. To be eligible you must have 36 months of seniority to purchase any shortfall on the 250 days. You cannot purchase more service that was earned in 2023 or 2024. Nor can you purchase more than 5 years of service (plus three years for parenting).

To calculate the cost to purchase, you add the Employer Contributions of 10.00% and the percentage applicable to your age as set out in your Collective Agreement.

- 3% less than 30 years old
- 4% age 30 or more but less than 40
- 5% age 40 or more but less than 50
- 6% age 50 or more

Take your daily rate, multiply by the Employer and Employee contribution percentage, multiply by the number of days you are purchasing.

For Example:

Daily rate is \$188.51, member is 42 years old, short 20 days for the year

15.00% X \$188.51 X 20 = \$565.53

Total amount of contributions \$565.53 to buy 20 days

Additional Annual Pension from purchase would be approx. \$66

Should you decide to purchase Days of Pay for any shortfall this year, please submit the following form along with your cheque no later than **December 31, 2025** to:

Telecommunication Workers Pension Plan (TWPP) 303 – 4603 Kingsway, Burnaby, BC V5H 4M4

If you have any questions or require assistance please contact the Pension Administration Office.

Telecommunication Workers Pension Plan

WORKSHEET FOR PURCHASING DAYS OF PAY FOR YEAR 2025

*You will need your Daily Rate
and an estimate of your shortfall in days*

Age	Daily Rate	Contribution Percent	Cost to Purchase One Day	# of Days you elect to purchase	Cost to Purchase
	\$	X	%	= \$	X = \$

Daily Rate	Pension Credit	Pension Credit for One Day	# of Days you elect to purchase	Pension Credit
\$	X	1.75%	=	X =

Name: _____

Employee # _____

I am enclosing the contributions to purchase service for the 2025 Pension Plan year.

Signed: _____

Date: _____