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# My Transition 101

## Planning My Finances

### Participant Workbook



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## About this Workshop

This participant workbook has been designed to complement the Planning My Well-Being workshop. It includes the learning outcomes, training pre-work, activities, and a resource list for this session. Your Transition Trainer will refer to this workbook; please have it on hand during the workshop.

The goal of this workshop is to provide you with additional knowledge, tools and resources to assist you in setting your goals and actions for your transition plan in several Domains of Well-Being.

You will engage with a combination of short interactive lectures, group discussions, and activities to further your understanding of how these Domains of Well-Being apply to your transition.

The *My Transition 101* self-paced eLearning is a prerequisite to this workshop. By completing *My Transition 101*, you will be better prepared to get the most from the *Planning My Well-Being* workshop. Other components included in My Transition 101 training suite are:

### **Psychological Well-Being** (Self-paced Online Learning)

*Self-paced e-learning unit that focuses on your psychological well-being, factors that can affect it, and strategies that you can use to mitigate challenges you may face as you transition from the military into civilian life.*

### **Planning My Transition** (Workshop)

*A workshop that is available in class or virtually and delivered by a Transition Trainer from the Transition Centre. It will evaluate your preparedness to transition in the Purpose Domain, ensure you are aware of some common challenges and inform you about the Career Transition Services offered by both CAF and VAC.*

### **Planning My Well-Being** (Workshop)

*A workshop that is available in class or virtually and delivered by Transition Trainer's from the Transition Centre. By the end of the workshop you will be able to identify challenges you may face in the domains of Social Integration, Health, Housing and Physical Environment, Life Skills, and Culture and Social Environment. You will be provided with strategies and resources to assist you in addressing the challenges you may face in these domains.*



## Learning Outcomes

By the end of this workshop, you will be able to continue your transition planning process by:

- Identify if there are challenges in meeting monthly revenue requirements to support transition goals/purpose
- Identify resources and strategies to help address member issues in Finance Domain
- Identify common mistakes made on Pension Package Applications



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## Tab 1: Pre-Work



## Questions to Think About

*Instructions: Review the questions for each domain, and indicate whether you have considered it (Y = Yes), haven't considered it (N=No), or whether it doesn't apply to your situation (N/A = Not Applicable).*

Y	N	N/A	Some things to consider:
			Do you have a good understanding of your current financial situation?
<b>Pension</b>			
			Did you receive or develop a pension forecast (CAF)?
			Did you take steps to ensure timely payment of your CAF pension (CFSA)?
<b>Benefits</b>			
			Do you understand the differences in benefits based on retiring or joining the reserves and what will be available in either case?
			Are you aware of and have you made arrangements for all relevant release benefits?
			Do you know how much you can expect in the way of benefits on release?
<b>Expenses</b>			
			Do you understand that your cost of living may increase once you leave the military and how that may impact your plans and decisions related to housing, retirement savings, and health care?
			Did you investigate how your tax payments might change after your transition (federal, provincial, municipal)?
<b>Income</b>			
			Do you know how much income you have to generate to have the quality of life you wish to enjoy after release?
			Will you or your spouse need to secure an income after release to enjoy a comfortable lifestyle?
			If necessary, are you confident that you can find civilian employment that will provide for the same quality of life that you now enjoy in the CAF (considering salary, benefits, and support services)?
			Do you know how you can invest your return of contributions (if applicable)?
<b>Budget</b>			
			Did you develop a realistic budget or financial plan that demonstrates that you will be able to maintain a good civilian quality of life?
			Do you know how you will ensure you have enough money for any financial emergencies during the transition period?





## Action Plan

This Action Plan will help you to be better prepared to meet the challenges you identified in the 'Questions to think about' activity.

Instructions: Conduct research on the questions you marked as 'No' in the 'Questions to think about' exercise. What resources and supports can you find that may offer support and information to assist you in addressing these 'No's'? Identify and star 2-3 resources that you feel are, or would be the most helpful. Think about and be prepared to discuss why you have selected these resources.

Items Marked as 'No' in Questions to Consider Worksheet	Resources to Help



## Monthly Household Revenue-Expense Form

Sources of Revenue (Where applicable)	
CAF Pension (CFSA)	\$
VAC Pain and Suffering Compensation	\$
Registered Retirement Savings Plan (RRSP) Return	\$
Income: Yours	\$
Income: Spouse/Partner	\$
Other Income/Savings	\$
<b>Total Family Income</b>	<b>\$</b>

Expenses	
Mortgage/Rental	\$
Municipal Taxes	\$
Groceries	\$
Regular Monthly Bills (electricity, telephone, internet, etc.)	\$
Car Payments	\$
Credit Cards	\$
Car, Home, and Life Insurance (combined, on a monthly basis)	\$
Capital Expenditures (home renovations, landscaping, etc.)	\$
Children's Education and Education-Related Expenses	\$
Continuing Education	\$
Leisure and Travel	\$
Routine Expenses (clothing, tools, home maintenance, etc.)	\$
Other Expenses & Loans	\$
<b>Total Expenses</b>	<b>\$</b>

Monthly Balance	
<b>Total of Family Savings to Date</b>	<b>\$</b>
Anticipated future contributions to savings (monthly savings, Registered Retirement Savings Plan (RRSP))	\$

Note: This form is available on My Transition Service App and transferable in PDF form.



## Eight Common Mistakes

As you prepare to transition one of the most important considerations and tasks will be determining the value of and applying for your pension.

At your initial release interview your Release Administrator will review your pension benefit estimate with you to ensure the specifics are correct and then suggest that you contact the Pension Centre to request your Pension Benefit Package.

The Pension Benefit Package you receive in the mail is not personalized. You will need to determine which forms apply to you. Fill out the Pension Benefit Package carefully and return it by mail to the Pension Centre.

It is common for the Pension Centre to receive forms with mistakes. If this happens they return the package to the member and ask them to correct the error(s). This can cause delays in receiving the first pension payment due to the extra time spent correcting and resending the pension package.

What are the eight most common mistakes? How can *you* avoid making them?

### 1. Not providing proof of age.

Proof of your age is required for all pension payment processing as age factors into both regulatory compliance and the calculation of some benefits. The Pension Centre doesn't have access to your DND personnel files and the files that are transferred likely don't contain a legal document that confirms your date of birth. Without that confirmation of your birthday, the Pension Centre can't proceed with issuing payment.

To avoid a delay in payment make sure you include proof of your date of birth with your pension package submission. This document can be a birth certificate issued by an appropriate civil authority or a baptismal certificate issued by a religious authority within five (5) years of birth which shows your date of birth.

### 2. Not updating beneficiary designations.

While you will have been asked to complete the form CF-FC 2196 Naming or Substitution of a Beneficiary at various times throughout your career, the Pension Centre will not be prompting you to update this form as a veteran. You'll still be experiencing life events that may change who you want to designate as your beneficiary in the event of your death.

Failing to update this form can result in disputes of issues with the payment of your SDB at just the time when you want to make things easy for your beneficiary. You can update your beneficiary at any time by submitting the form, found on the Pension Centre's website or obtained by calling the Pension Centre.



### **3. Not updating contact information.**

The most common challenge with paying Returns of Contributions is not being able to locate you. The Pension Centre can only mail the pension benefit package – or sometimes a paper cheque – to your last known address, so if you've moved and failed to update your phone number and address, you may be missing something.

You should always make sure your contact information is up to date with the Pension Centre. It's as easy as calling. You can always add your e-mail address as an alternative method of contact if you think there's a chance your address and phone number may become out of date.

### **4. Incorrectly completing or not returning the Pension Information Release Form.**

There's a lot of forms to complete with different purposes, and the purpose CF-FC 2265 Pension Information Release Form tends to get confused, leading to people submitting incorrect forms or not returning it at all. CF-FC 2265 requires you to confirm whether you are entitled to CPP/QPP disability benefits, not whether you are opting for early CPP/QPP retirement benefits.

Getting this form wrong will result in an adjustment to your pension benefit – specifically your bridge benefit as it may not be paid at all or, worse, may be overpaid in which case you will be paying it back. Call the Pension Centre to make sure you get this form right.

### **5. Incorrect completion of the Deductions from Annuity or Annual Allowance Form.**

This is form CF-FC 1422, another form that creates confusion about its purpose. To receive a monthly pension you must complete this form indicating what voluntary deductions should be applied in addition to mandatory deductions like income tax. Your voluntary deductions may include medical (PSHCP) and dental (PDSP) coverage where you must collect information from insurance forms, like your certificate, number to complete this form.

How you treat this form will differ depending on whether you are newly applying for this coverage as you release or had already started a plan to cover dependents while serving. Read carefully and call the Pension Centre if you are unsure of which fields to complete based on your insurance situation.

### **6. Not updating contact information. (No, it's not a mistake!)**

A Deferred Annuity becomes payable at age 60 rather than immediately following release; depending on your circumstances quite a few things may have changed between release and your 60<sup>th</sup> birthday. The Pension Centre must mail out a second pension package three (3) months prior to your 60<sup>th</sup> birthday and – like Return of Contributions – it is going to go to your last known address. Without being able to get your



documentation such as banking information, initial payment will be delayed.

You should always make sure your contact information is up to date with the Pension Centre. It's as easy as calling. You can always add your e-mail address as an alternative method of contact if you think there's a chance your address and phone number may become out of date.

#### **7. Late returns of options for Transfer Value.**

If you are under age 50 at release and entitled to a Deferred Annuity, you may be opting for a Transfer Value instead. You may know that you have one year from your Date of Release to exercise your option, but you need to know that there's another important deadline. The Pension Centre must receive the form within one week of the date it was signed with no exceptions.

You may think it's efficient to wait to submit all of your forms together, especially if you are handing them off to a financial institution to forward them on your behalf, but these delays can cut you off from opting for a Transfer Value. Make sure you prioritise taking care of this form yourself; the other forms for a transfer value are not subject to these same tight deadlines if you need to consult a financial advisor for those.

#### **8. Unconfirmed banking information.**

A second common mistake strikes with Transfer Value form CF-FC 2347 Certification of Lock-In for Purposes of the Canadian Forces Superannuation and T2151 direct Transfer of a Single Amount. These forms must have same banking account numbers entered on both forms as both related to the locked-in retirement accounts the funds must transfer to.

It can be hard to catch errors in completing this form if you are having a financial advisor assist you and you may end up with one identifying your personal account instead. Reach out to the Pension Centre for clarification before submitting to prevent delays in your payment.

By ensuring you don't make any of these common mistakes and contacting the Pension Centre with any questions you have, you should be able to avoid delays in receiving your first pension payment.

**You can reach the Pension Centre by calling: 1-800-267-0325.**



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## Tab 2: Workshop Notes



### My Transition 101


### Planning My Finances







### Participation Strategies

- Participation required
- Peer-to-peer sharing; Group exercises
- Discussions
- Remain on mute
- Raise hand
- Chat function only for relevant course input



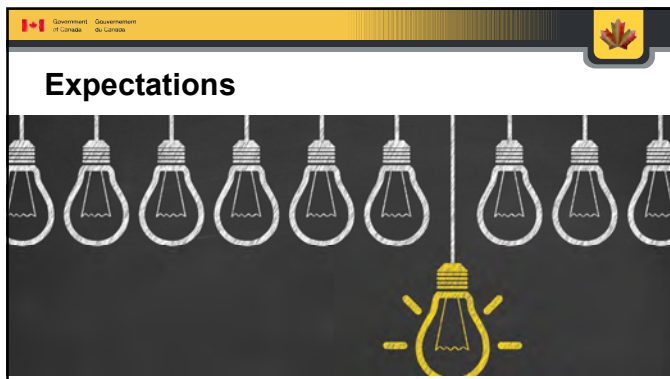


### Finance Planning Objectives



You will be able to:

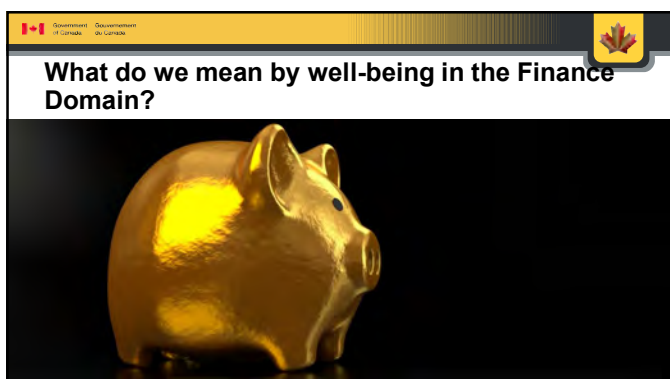
- Identify if there are challenges in meeting monthly revenue requirements to support transition goals/purpose
- Identify resources and strategies to help address member issues in Finances Domain
- Identify common mistakes made on Pension Package Applications



**Agenda**

- Finance Domain Challenges
- Monthly Household Revenue – Expense Form
- Pension Package Application – Most Common Mistakes
- Wrap Up

The slide features a header with the Canadian flag and the text "Government of Canada / Gouvernement du Canada" and a small Canadian flag icon in the top right corner. To the right of the agenda list is a small image of a line graph with a pen pointing to a data point.









## Small Group Activity





- You will each be going into a breakout room where you will be asked to brainstorm types of challenges you think members may face in the Finance domain
- List the challenges on the whiteboard
- Tip:** Think of the challenges of people you have known who have transitioned
- You have 10 minutes to discuss
- Choose a spokesperson for your group






## Activity Debrief







## Financial Questions from Purpose Domain

If I plan to further your education, will I receive benefits and will they cover all my expenses?

If I plan to join the civilian job market, how am I going to support myself and/or my family in the time it takes to find the right job?

If I am starting my own business, how am I going to support myself and/or my family in the time it will take to realize a profit?

If I am retiring, will I have enough funds to support the quality of life I want?





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Home > Canadian Retirement Income Calculator > General Information

### Canadian Retirement Income Calculator - General Information

[Frequently Asked Questions](#) [Help](#)

CRIC Income: Other Income, Time Government: Starting at Age: 65, Actual Pension: \$60,000  
 CPP (est.) Status: CPP Age Eligibility: 65, CPP Pension: \$1,000  
 Total Social Security: \$61,000

**Results**

Annual Retirement Income Goal: \$60,000  
 Annual Average Retirement Income Estimate: \$61,070  
 Difference: \$1,070

**Notes:**  
 The horizontal line represents the annual retirement income goal that you entered.  
 Each bar in this chart reflects your estimated annual retirement income by amount of income at a given age.  
 If your retirement income is different than your desired retirement income, you may want to use what happens if you change some of your information. This bar can be done by selecting the values in the summary table below.

**Estimated Annual Retirement Income**

Age	Estimated Annual Retirement Income
60	\$0
61	\$0
62	\$0
63	\$0
64	\$0
65	\$61,070
66	\$61,070
67	\$61,070
68	\$61,070
69	\$61,070
70	\$61,070
71	\$61,070
72	\$61,070
73	\$61,070
74	\$61,070
75	\$61,070
76	\$61,070
77	\$61,070
78	\$61,070
79	\$61,070
80	\$61,070
81	\$61,070
82	\$61,070
83	\$61,070
84	\$61,070
85	\$61,070
86	\$61,070
87	\$61,070
88	\$61,070
89	\$61,070
90	\$61,070

**To use the CRIC, you will need:**

- Access to <https://srv111.services.gc.ca/GeneralInformation/Index>
- CPP Statement of Contributions or QPP Statement of Participation
- Financial information about your employer pension (if applicable)
- Recent RRSP statement(s) (if applicable)
- Statements for other savings that will provide ongoing monthly retirement income (annuities, foreign pensions; survivor pensions, etc.)

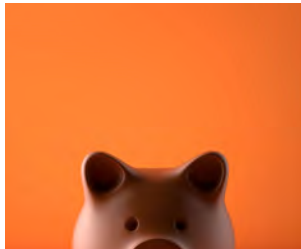
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## Expenses

- Mortgage/Rent
- Groceries
- Regular Monthly Bills
- Car Payments
- Credit Cards
- Car, Home and Life Insurance
- Capital Expenditures
- Children's Education and Education-related Expenses
- Continuing Education
- Leisure and Travel
- Routine Expenses
- Other Expenses and Loans

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## Savings



- Total of family savings
- Anticipated future contributions to savings (e.g. monthly savings, RRSP)

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## Changes to Cost of Living

- Will the expenses decrease?
- Will expenses increase?
- Will there be new types of expenses?

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## Cost of Living Calculator

[Go live](#) [Feedback](#)

You can enter an amount and built-in Cost of Living Calculator will determine how much more (or less) you would need to maintain the same standard of living in another city. It takes into consideration current prices in your current city and the city you are considering for relocation. If you enter how much you need for living in the current city, you'll get an approximate information how much you will need in another city. This tool works with net earnings therefore do not forget to subtract an income tax.


This tool allows comparison for over 450 cities worldwide.


- Where do you live now?  
Current city:   
Your city is not here? Please add information for your city.
- Where are you comparing?  
Comparison city:
- How much do you spend in your current city?  
Monthly spending:   
Currency:

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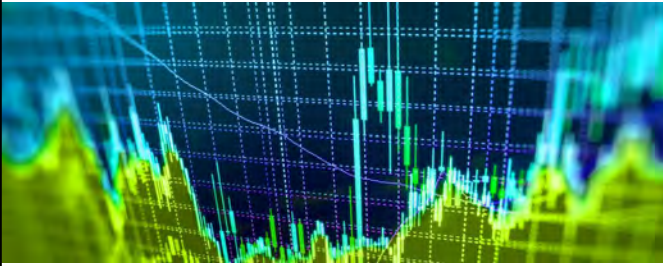
## Financial Questions from Purpose Domain


- If you plan to further your education, will you receive benefits and will they cover all your expenses?
- If you plan to join the civilian job market, how are you going to support yourself and/or your family in the time it takes to find the right job?
- If you are starting your own business, how are you going to support yourself in the time it will take to realize a profit?
- If you are retiring, will you have enough funds to support the quality of life you want?



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## Monthly Budget Conclusion




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## Financial Planning Contact Form

Organization	Point of Contact & Phone #	Actions taken
SGP Financial Planner		
LFI Insurance		
Home Insurance		
Car Insurance		
VAC: Plan and Suffering Compensation		
VAC: Caregiver		
CRMAAS: (MFS, SGP, etc)		
Debtors Section		
Financial Institutions		
Government Disability Review Unit		

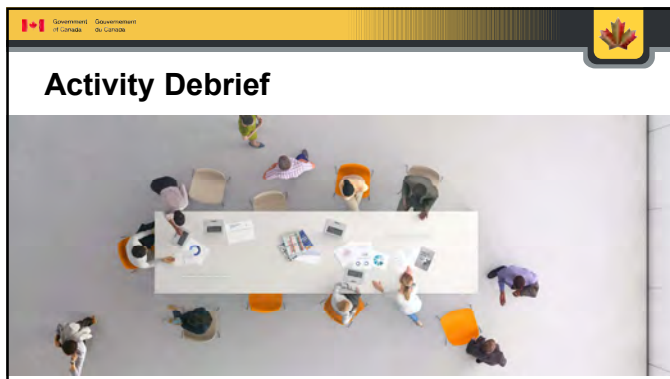

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## Small Group Activity

- Discuss Resources you found that can help you become better prepared to meet the challenges in this domain.
- Add/update your Action Plan with resources others found useful.
- You have 10 minutes to discuss.





## Pension Package Application

**Reminder:**

Your Transition Trainer is not a pension or financial advisor. The information provided is general guidance on completion of forms to assist you in the pension process.

Call the Pension Centre for specific advice.  
1-800-267-0325

**Your Pension Roadmap**  
Seven release pension steps towards receiving your pension payment.

1. Plan for your retirement
2. Request your pension
3. Complete your pension application
4. Submit your pension application
5. Review your pension application
6. Receive your pension payment
7. Receive your pension payment

At least one month before your pension payment date, you must submit your pension application. This includes completing the necessary forms and providing the required information.

For more information, visit [www.pensions.gc.ca/en/cap-community-benefits](http://www.pensions.gc.ca/en/cap-community-benefits) or call 1-800-267-0325.

## Forms on Web Portal

Find forms related to:

- Pension
- Leave Without Pay
- Service Buyback
- Retirement
- Public Service Healthcare Plan
- Other forms

Your Pension Portal  
Accessible on DWAN devices with your PKI card.


<https://www.tpsgo-pwgsc.gc.ca/fac-cafac/fmml-fm-eng.html>




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## Small Group Activity




- Once you are in your team's breakout room, choose a scribe.
- There are 16 cards to sort in this activity. Your task is to match the cause and impact cards with the common mistake.
- You will have 10 minutes to complete this activity.




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## Activity Debrief







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## Time Frames for Requesting and Receiving Packages and Benefits







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## Take Aways






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## Feedback

Self-Assessment




<https://forms.office.com/r/IPz90KN9T1>


Workshop Evaluation




<https://forms.office.com/r/ABLyXrj80y>



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## Session Conclusion



- Talk to your TA about your action plan
- Access the resources you have found
- Research the new resources your peers have shared



## Tab 3: Post-Work





## Reassess Your Monthly Budget

Consider what you worked on today – reviewing what you know about your sources of revenue, the Cost of Living Calculator (<https://www.numbeo.com/cost-of-living/calculator.jsp>), and how these relate to the opportunities you want to or can pursue with your new post-release financial status. Complete another Monthly Household Revenue-Expense form. Is it more accurate? Does it mean you need to think more about your plans? Take what you learn back into your Transition Plan.

## Monthly Household Revenue-Expense Form

Sources of Revenue (Where applicable)	
CAF Pension (CFSA)	\$
VAC Pain and Suffering Compensation	\$
Registered Retirement Savings Plan (RRSP) Return	\$
Income: Yours	\$
Income: Spouse/Partner	\$
Other Income/Savings	\$
Total Family Income	\$

Expenses	
Mortgage/Rental	\$
Municipal Taxes	\$
Groceries	\$
Regular Monthly Bills (electricity, telephone, internet, etc.)	\$
Car Payments	\$
Credit Cards	\$
Car, Home, and Life Insurance (combined, on a monthly basis)	\$
Capital Expenditures (home renovations, landscaping, etc.)	\$
Children's Education and Education-Related Expenses	\$
Continuing Education	\$
Leisure and Travel	\$
Routine Expenses (clothing, tools, home maintenance, etc.)	\$
Other Expenses & Loans	\$
Total Expenses	\$

Monthly Balance	
Total of Family Savings to Date	\$
Anticipated future contributions to savings (monthly savings, Registered Retirement Savings Plan (RRSP))	\$

Note: This form is available on My Transition Service App and transferable in PDF form.



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## Tab 4: Resources



## Resource List

### Key Transition Resource List

**MyTransition Guide – Transitioning from Military to Civilian Life**, available from CAF in hard copy, online, and in downloadable PDF version, and in both official languages.

**Military Career Transition** online portal for centralized access to CAF and VAC information, including links to supporting mechanisms for transition/release and available benefits.

**VAC Career Transition Services**: Links from the main page will lead you to the current information for serving CAF members, transitioning members and veterans.

**My VAC Account: A simple and secure way to do business online with VAC**

**Employment and Social Development Canada (ESDC)**: Links from main page will lead you to the current information for the Canadian public

**Welcome to Veterans Affairs Canada**: Links from main page will lead you to the current information for CAF members, family, and Veterans.

**Second Career Assistance Network (SCAN) Online**: Material, accessible anytime/anywhere for members and their families, through the Transition on the CAF online portal.

### Finance Domain Resource List

My Needs	Available Resources
<b>Estimating my retirement income</b>	
Where can I learn about CAF pension plans, including retirement income sources and pension options?	<ul style="list-style-type: none"> <li>• <a href="#">Canadian Armed Forces pensions</a></li> <li>• <a href="#">Second Career Assistance Network (SCAN) Online</a></li> </ul>
Do I qualify for a pension benefit under Canadian Forces Superannuation Act (CFSA)? What are my options? How are they calculated?	<ul style="list-style-type: none"> <li>• <a href="#">CFSA- Pension benefits for members</a></li> </ul>
What is a bridge benefit? How is it calculated?	<ul style="list-style-type: none"> <li>• <a href="#">Bridge Benefit - Canadian Armed Forces pension plans</a></li> </ul>
How can I estimate my Canadian Retirement Income (Old Age Security [OAS], Canada Pension Plan [CPP])?	<ul style="list-style-type: none"> <li>• <a href="#">Canadian Retirement Income Calculator</a></li> </ul>
Where can I find information on the Canadian Forces Severance Pay (CFSP) including how it is calculated on release?	<ul style="list-style-type: none"> <li>• <a href="#">Canadian Forces Severance Pay (CFSP) - FAQs</a></li> </ul>
How can I get my CPP statement of contributions?	<ul style="list-style-type: none"> <li>• <a href="#">My Service Canada</a></li> </ul>



<b>Obtaining financial and investment advice</b>	
Where can I get financial guidance regarding release benefits, tax planning and budgeting? If I am medically releasing?	<ul style="list-style-type: none"><li>• <a href="#">SISIP Financial Planning and Investments</a></li><li>• <a href="#">VAC financial programs and services</a></li><li>• <a href="#">Choosing a Financial Advisor - Financial Consumer Agency of Canada (FCAC)</a></li></ul>
Where can I find services, information and tools for managing my money post-release, for savings and investments?	<ul style="list-style-type: none"><li>• <a href="#">Financial Consumer Agency of Canada (FCAC)</a></li></ul>
<b>Creating a budget</b>	
Where can I find tools to help me create a budget and improve my finances?	<ul style="list-style-type: none"><li>• <a href="#">Financial Consumer Agency of Canada (FCAC) - Budget Planner</a></li><li>• <a href="#">My Transition Guide</a></li></ul>
How can I find cost-of-living expenses at my new location?	<ul style="list-style-type: none"><li>• <a href="#">Cost of Living Calculator</a></li></ul>
<b>Obtaining financial assistance</b>	
Where can I get help if I need financial assistance?	<ul style="list-style-type: none"><li>• <a href="#">Royal Canadian Legion</a></li><li>• <a href="#">VAC Financial Programs and Services</a></li></ul>
<b>Obtaining mortgage planning information</b>	
Where can I find information on calculating mortgage payments? On estimating how much mortgage or rent I can afford?	<ul style="list-style-type: none"><li>• <a href="#">Canada Mortgage and Housing Corporation – Financial Information and Calculators</a></li><li>• <a href="#">Financial Consumer Agency of Canada (FCAC)</a></li></ul>
<b>Determining my insurance needs</b>	
How can I learn about my insurance needs post-release and what coverage is available?	<ul style="list-style-type: none"><li>• <a href="#">SISIP Insurance</a></li><li>• <a href="#">VAC Group Health Insurance</a></li></ul>