

The Pensioner

NEWSLETTER FOR PENSIONERS OF THE UBC STAFF PENSION PLAN

December 2025

Cost-of-living increase to your SPP Pension

On January 1, 2026, the lifetime pension you receive from the UBC Staff Pension Plan will **increase by 1.4%**. This increase will be automatically applied to your pension, beginning with your January payment. This amount becomes part of your pension going forward and will be subject to future cost-of-living adjustments (COLA).

How is the SPP cost-of-living adjustment calculated for 2026?

As with previous years, our adjustment amount uses the average of the Consumer Price Index (CPI) for the 12-month period ending in October, as well as the average for the same period for the previous year. This is similar to what the Government of Canada uses to determine the increase applied to your Canada Pension Plan (CPP) benefit.

What if I retired in 2025?

If you retired in 2025, you will receive a prorated COLA in 2026. For example, if you retired on July 1, 2025, your adjustment will reflect the six months you received a pension in 2025:

$$\frac{6 \text{ months}}{12 \text{ months}} \times 1.4\% = 0.7\%$$

In this scenario, on January 1, 2026, your pension would increase by 0.7%, while pensioners who were retired for the full 12 months in 2025 will receive the full 1.4% adjustment. After 2026, you will receive the full COLA each year, without proration.

For more information about COLA, including how your 2026 adjustment is calculated, please visit the SPP website at staff.pensions.ubc.ca/COLA.

Share your retirement story!



Our podcast, *Pension Airwaves*, is looking for SPP pensioners to provide their valuable insights, reflections and tips to younger colleagues about retirement.

As someone who has already walked this path, you may have wisdom and perspective that can inspire and guide others. If you are open to sharing your experiences in a short audio interview, we would love to feature your retirement story in a podcast episode.

To learn more, please contact the Communications team at the UBC Pension Administration Office at pension.comms@ubc.ca or call 604-827-0336.



THE UNIVERSITY OF BRITISH COLUMBIA

staff.pensions.ubc.ca

Your Pensioner Profile Information:

Please confirm by March 31, 2026

You may have already received an email or paper letter in the mail requesting you to review, confirm and/or update the profile and contact information we have on file for you. **Thank you** to everyone who has already participated — we sincerely appreciate your effort and assistance.

If you haven't yet confirmed or updated your information, we ask that you please kindly do so by March 31, 2026.

Why are you asking me to confirm my information?

All pension plans periodically ask their members to confirm or update their profile and contact information. Life events happen: members may move, phone & email addresses change, sometimes spouse or beneficiary information changes, and some members may even get a power of attorney for their financial matters. Your pension plan needs to know about these kinds of life events. This helps us ensure that we are consistently and accurately delivering pension payments, without interruption, to the correct person.

How can I confirm my information?

We ask that pensioners confirm and/or update their information one of two ways described below:



ONLINE VIA MYPENSION

The quickest and most secure method is to visit myPension at my.pensions.ubc.ca and log in using your UBC Campus-Wide Login (CWL) information.

UBC CWL is UBC's preferred way of authenticating your identity. myPension is an efficient and convenient online tool that allows

you to review, confirm and make changes to your contact and profile information, wherever you may happen to be.

As well, you can now upload and download PDF copies of documents and forms using the Documents tab, making it easier than ever to securely share information with us.

For the best user experience, we recommend accessing myPension with a desktop or laptop computer. Mobile devices may not support all features.



BY PAPER FORM

We understand that some pensioners don't have a CWL or may encounter additional barriers with logging in online.

As an alternative method, paper SPP *Pensioner Profile Update* forms were mailed to pensioners at the end of November. Please keep an eye out for that in your mailbox. You may review, complete and sign the form in ink, and then return it to us by fax or by mail. You may use the self-addressed envelope included with the form. Please ensure that you affix sufficient postage.

Why can't I confirm by email?

Despite its convenience, email is unfortunately not a secure enough method for us to verify your identity or to accept changes to your profile information.

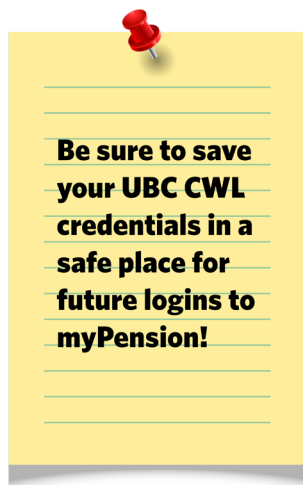
Out of an abundance of caution, we ask that you do not send your personal updates through email. Please use myPension online or our paper form instead.



What should I do if I'm having trouble signing in with my UBC CWL?

UBC CWL is an authentication service that is used by many different UBC systems and tools, including myPension. UBC CWL is managed by the UBC IT Service Centre Help Desk.

You can reach the Help Desk by calling **604-822-2008** or you may visit it.ubc.ca/got-question-about-it-products-and-support for more contact options.



What if I have additional questions?

Our SPP Member Services team would be happy to assist you. Please see the table below for the contact person that can help you based on the first letter of your last name.

Name	Contact for	Phone	Email
Carol Brodie	Member last names A - C	604-822-6008	carol.brodie@ubc.ca
Pravin Khan	Member last names D - J	604-822-2167	pravin.khan@ubc.ca
Carol Liao	Member last names K - M	604-822-8646	carol.liao@ubc.ca
Selma D'Silva	Member last names N - S	604-827-3189	selma.dsilva@ubc.ca
Betty Jay	Member last names T - Z	604-822-8883	betty.jay@ubc.ca
Reception	General Inquiries	604-822-8100 Fax: 604-822-9471	spp@hr.ubc.ca

Email security

We take email security seriously. Pensioners are encouraged to always be careful and vigilant with their email use. With phishing scams being more common than ever, we want you to feel confident that our emails are coming from us.

Here are some useful facts about email notifications that come from the UBC Staff Pension Plan:

- Our emails are sent from “**email@pensions.svc.ubc.ca**” and we use many levels of email authentication behind the scenes. You can add this email address to your safe senders list.
- We use tracked links to confirm delivery and improve communications. Tracked links can often have a long string of characters, but ours will always begin with “**https://email.pensions.ubc.ca.**”
- Our buttons and links always direct you to official UBC websites, including **staff.pensions.ubc.ca** and **my.pensions.ubc.ca** — the latter will take you to the UBC CWL login page.
- If you prefer not to click on tracked links, you can always copy and paste website addresses (URLs) into your web browser, or you can manually type them in.
- We will **never** ask you for your CWL password or any verification codes by email.

If you ever receive a suspicious email claiming to be from the UBC Staff Pension Plan, contact us directly at pension.comms@ubc.ca or call **604-822-8100** before clicking on any links. We would be happy to help verify its authenticity for you.

myPension: Your Pension info when you need it

On pages 2 & 3 of this newsletter, we touch on why myPension is one of the best ways to **securely** confirm and/or update your personal profile information for us — **but did you know there are other great reasons to log in?**

- ✓ myPension is **convenient**. If you are connected to the internet, you can access your pension information at any time of day, no matter where you happen to be.
- ✓ myPension is **sustainable**. Logging in minimizes the environmental impact and administrative costs of producing and sending paper mail.
- ✓ You can view and print current and past **annual statements** all in one spot.
- ✓ You can view and share forms and other PDF documents with SPP Member Services, which can lead to **faster processing times**.
- ✓ You can add information for an **alternate contact person**. This is great for us to have on file in the event that we ever aren't able to reach you directly.
- ✓ You can update your **preferred communication method** (electronic or paper) for receiving your annual statement and newsletters.

For more information about myPension, visit staff.pensions.ubc.ca/mypension

Pension Administration Office Holiday Closure

The UBC Pension Administration Office will be closed from December 25, 2025 to January 1, 2026 inclusive, and will resume business operations on Friday, January 2.

A reminder that on Fridays, our physical office is closed, however we are available to help you by phone and email. Our physical office will reopen on Monday, January 5.

If you have an urgent pension inquiry during the holiday closure, please leave a message at 604-822-8119. These messages will be monitored over the holiday period.

We wish you and your family a safe and happy holiday season.



How to contact us

UBC Staff Pension Plan
Pension Administration Office
201 - 2389 Health Sciences Mall
Vancouver, B.C. V6T 1Z3 Canada

For our hours of operation and wayfinding directions to our office, visit: staff.pensions.ubc.ca/contact