



**HRM
PENSION
PLAN**

2025 Annual Report



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Message from Our Co-Chairs

Once again, we have navigated a year shaped by market volatility and uncertainty. Despite these challenges, the HRM Pension Plan remains secure and resilient - well positioned to weather economic cycles with our disciplined, long-term approach to pension management.

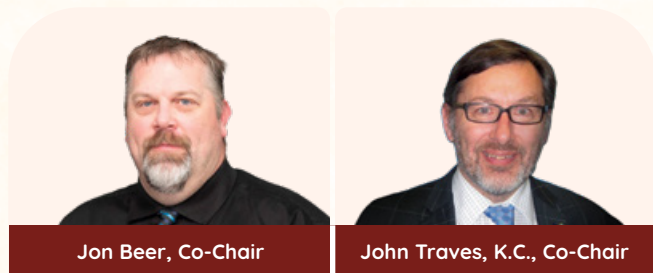
We are pleased to report strong investment results. In 2025, the pension fund achieved a one-year return of 9.0% and a four-year annualized return of 7.9%. Plan assets grew by more than \$200 million, bringing total assets to over \$3.3 billion at year end. Our clearest measure of financial health is the funded ratio, which is preliminarily estimated to be 111% as of December 31, 2025. This means that for every dollar of pension benefits owed to members, the Plan has \$1.11 in assets - an excellent outcome for our membership.

A stronger financial position creates new opportunities and challenges for the Plan. Throughout the year we have discussed, and continue to discuss, if and how to modify our Plan structure and investment decisions in light of a better financial position. To help us navigate these discussions, we have refined the long-term sustainability metrics that guide Plan decision-making. These metrics are grounded in our core objectives, including maintaining a funded ratio above 100% and working toward contribution rates that are both affordable and stable over time.

Our members' best interests remain at the heart of everything we do. We are dedicated to safeguarding our members' financial future, supporting them as they plan for and transition into retirement, and doing so in a prudent and cost-effective manner.

It is our honour to serve as Co-Chairs on your Pension Committee. With a steady focus and clear purpose, we remain committed to navigating the challenges ahead and to protecting the long-term security of the HRM Pension Plan.

Jon Beer and John Traves HRM Pension Plan Committee, Co-Chairs



Jon Beer, Co-Chair

John Traves, K.C., Co-Chair

Message from Our CEO

The historic photographs featured throughout this report remind us that the HRM Pension Plan was created to serve generations of municipal workers who devoted their careers to the Municipality of Halifax.

From the outset, the Plan was built with a long-term perspective - one that looks beyond market cycles and short-term challenges to the enduring needs of our members. That sense of long-term stewardship has guided us for decades and continues to shape our decisions today.

Our Plan continues to grow. In 2025, active membership reached approximately 8,000 - nearly double the number at the Plan's inception in 1998. We are also proud to provide stable, lifetime pensions to more than 5,400 retirees and survivors, clear evidence that we are fulfilling the core purpose for which the Plan exists.

We could not achieve this purpose without the dedication and leadership of our Pension Committee. We extend our sincere gratitude to outgoing Union Co-Chair Melanie Parker for her many years of committed service to the Plan. We are pleased to welcome Jon Beer as her successor and appreciate his willingness to serve in this important role.

The Pension Committee and our excellent Pension Office staff remain focused on securing the long-term sustainability of the Plan. I am continually inspired by the energy and devotion around the decision-making table as we work collectively in the best interests of our members.

Paula Boyd HRM Pension Plan, CEO



Paula Boyd, CEO



2025 at a Glance

9.0%
Net Rate of Return

\$3.3 Billion
Total Plan Assets

\$2.8 Billion
Value of Plan Benefits

111%¹
Funded Ratio

Average pension administration cost per Member:

\$152

Average active Plan Member age:

46

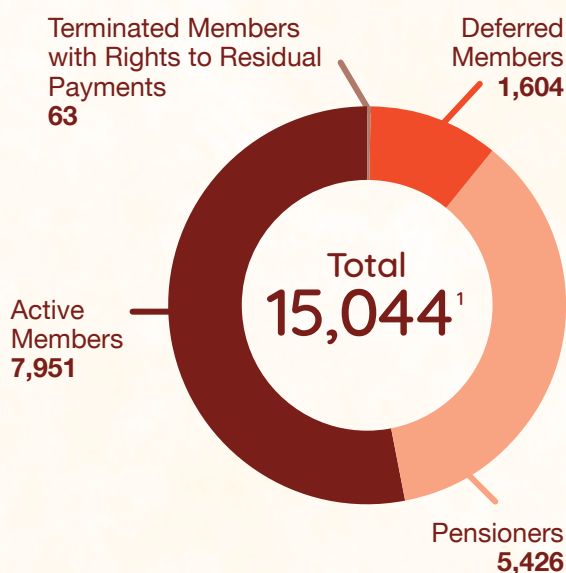
Average retired Plan Member age:

72

Average retirement age for Members who retired in 2025:

61

Asset Class	2025 Net Return
Equities	13.9%
Fixed Income	3.8%
Real Assets	5.7%
Public Market Alternatives	10.5%
Total Portfolio	9.0%
Benchmark	12.8%



¹ Based on preliminary valuation results as at December 31, 2025.





3

Retired
Members
Over the
Age of 100

70

Age of
Oldest
Active
Member

916

New
Members
Joined the
Plan

19

Age of
Youngest
Active
Member

266

New
Retirees

104

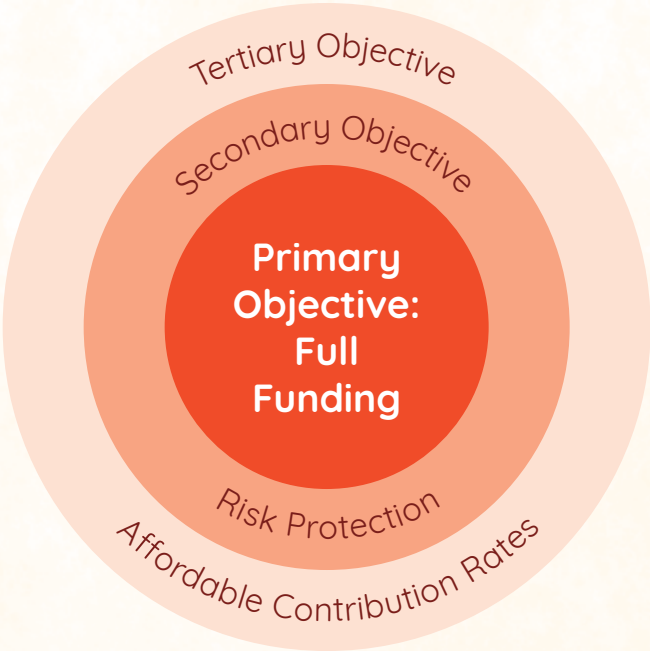
Age of
Oldest
Retired
Member

Our Highlights

Measuring Long-Term Sustainability

In 2025, the Pension Committee fine-tuned the metrics used to evaluate the Plan's long-term sustainability. The Committee's work on long-term sustainability began with the establishment of its Long-Term Planning Committee (LTPC) in 2020. Using the Plan's **Ends Statement** to anchor its work, the LTPC developed metrics to measure Plan success. These metrics are guided by the three key funding objectives outlined in the Plan's Funding Policy.

Ends Statement:
Current and future members will receive pension benefits as detailed in the HRM Pension Plan Text



The long-term sustainability metrics finalized in 2025 are assessed using stochastic modelling, an approach that creates results for thousands of potential future paths so the Plan can see the probability of achieving certain targets. Using this model, the Plan can estimate the probability of meeting Committee-set targets over 5-, 15-, and 30-year time horizons for each of the long-term sustainability metrics. The metrics assess the likelihood the Plan remains fully funded, as well as the risk that contribution rates exceed desired levels or become overly volatile. Together, these measures provide a long-term perspective to support Committee decision-making and will also be used to test and optimize asset-mix decisions as part of the 2026 Asset Liability Study process.



Celebrating our History: Q&A with Mike Sampson and Dan White

Mike and Dan bring more than 50 years of combined experience as Pension Committee members. This long-term perspective enables them to offer insights into the key stories that have shaped the Plan since its inception on April 1, 1998.

Q: Mike, as a member of the original HRM Pension Plan Design Committee, how did you determine what features to include in the Plan?

A (Mike): That question took us over two years to answer! We were merging four pension plans into one and each of the prior plans had something a bit different. In the end, we took the best features from each plan and put them together into the HRM Pension Plan, making sure the contribution rate was at an affordable level.

Q: What did you hope to achieve when you joined the Pension Committee?

A (Mike): Once the Plan design was set, our key focus was to get the Plan up and running. There was a lot to tackle! We had to build administration systems, decide how we were going to govern the Plan and choose investments. A key achievement was creating our *Ends Statement*, which remains in force to this day.

Q: What was the biggest challenge during your first few years on the Committee?

A (Dan): I came in at the tail end of the tech bubble, and we were starting to see the effects of that on Plan valuations. We were temporarily in a drawdown position meaning we were looking to liquidate some investments just to pay pensions. Not a good position! We needed to tweak the Plan to handle the deficit, then we were helped by some good investment returns in the following years. Challenging times!

Mike Sampson was a member of the original HRM Pension Plan Design Committee and has remained actively involved with the Plan ever since.



Q: As the Plan evolved, what do you feel were its most critical tests?

A (Dan): There were many individual tests over the years, with the most critical ones centered on managing the deficit. The Committee had to work together on the long path to 100% funding. The idea of “working together” reminds me of the Plan’s most critical test: *Would the Committee govern well?* I believe that if you have good governance, you are going to make good decisions that lead to sound processes. Evidence of the Plan’s good governance was the Committee’s agreement to establish the 10% margin to protect the Plan from future poor experience.

Q: What do you think has most contributed to the Plan’s strong position today?

A (Dan): Our strong investment team comes to mind. We punch above our weight class. When you’re a small plan investing alongside the CPP, that’s impressive! Perseverance and patience have served us well – we carefully decide on a good, long-term approach, and then we stick to it.

A (Mike): We are here to help our members first and foremost, so our excellent Member Services team is essential. And then I think of governance. We give time to it each meeting, everyone gets a chance to speak and say what is working or not working. We have differences of opinion, but we are linked in our vision to deliver on our *Ends Statement*.

Q: What gives you confidence in the Plan’s future?

A (Mike): The Committee has positioned itself strongly to weather the inevitable ups and downs. I’m proud of our commitment to build the 10% margin to protect the Plan in down years. And the Committee is always reviewing processes, being proactive – not just going with the status quo, but asking *how can we do better?*

A (Dan): I love our team in the Pension Office – that gives me confidence! And, of course, the Pension Committee’s commitment to our members’ financial future is central – always guided by good governance and a long-term perspective.



Dan White started his involvement with the Plan around 2002 as the Fire Union Rep. He was the Committee Co-Chair from 2014 to 2023 and now represents Retirees.

Our Performance

Investment Performance

Many of the forces that reshaped markets in prior years became more pronounced in 2025, with some new twists and turns.

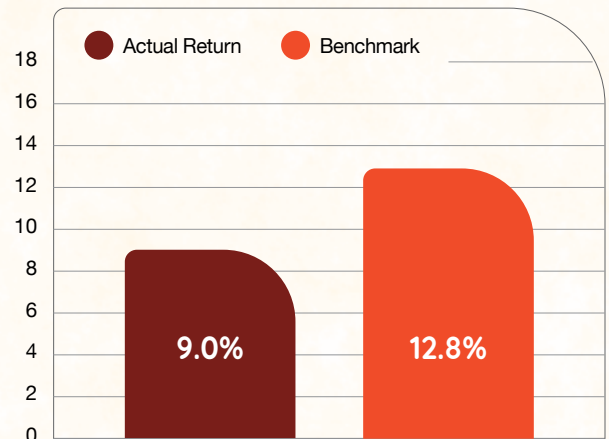
The return of the Trump Administration brought a different policy environment, marked by early and forceful action on trade and immigration. The implementation of these initiatives proved more consequential than markets initially anticipated. The Administration moved decisively on tariffs and border policy, contributing to heightened uncertainty for households and businesses alike, and driving up market volatility.

Financial markets provided early signals that the global economic and financial order may be evolving. Investors witnessed the unusual combination of a weakening U.S. dollar, declining U.S. equity prices and rising Treasury yields. At the same time, capital began moving toward non-U.S. equities, with several international developed and emerging markets outperforming the U.S., particularly on a non-USD basis.

Artificial Intelligence remained a powerful market theme with the investment focus broadening beyond a narrow group of mega-cap companies. The scale of required investment continued to draw in complementary sectors, including energy, infrastructure, and credit markets, creating both risks and opportunities.

Private markets remained characterized by conditions that have prevailed since 2022. Exit activity stayed muted, and liquidity constraints continued to delay distributions. Within Private Debt, investors became more focused on whether certain strategies could continue to generate attractive returns in a more challenging market environment.

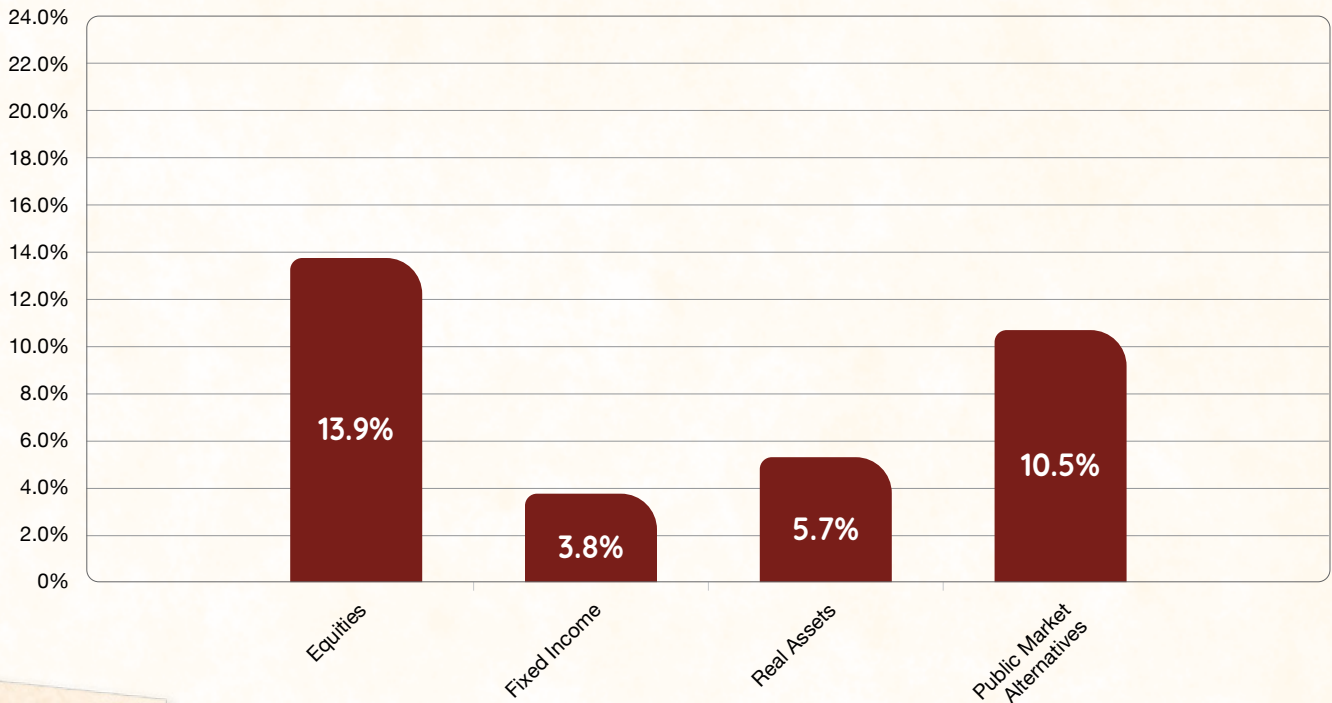
Net Investment Return - 2025



Against this backdrop, the Plan delivered another year of strong absolute results, generating a net return of 9.0%. Performance fell short of the 12.8% benchmark return, with Public Equities modestly underperforming, and Real Assets and Private Equity contributing more meaningfully to the shortfall. The underperformance of Private Equity was consistent with broader industry experience and peer outcomes, as valuation adjustments and limited liquidity continued to weigh on reported returns versus global market cap weighted indices.

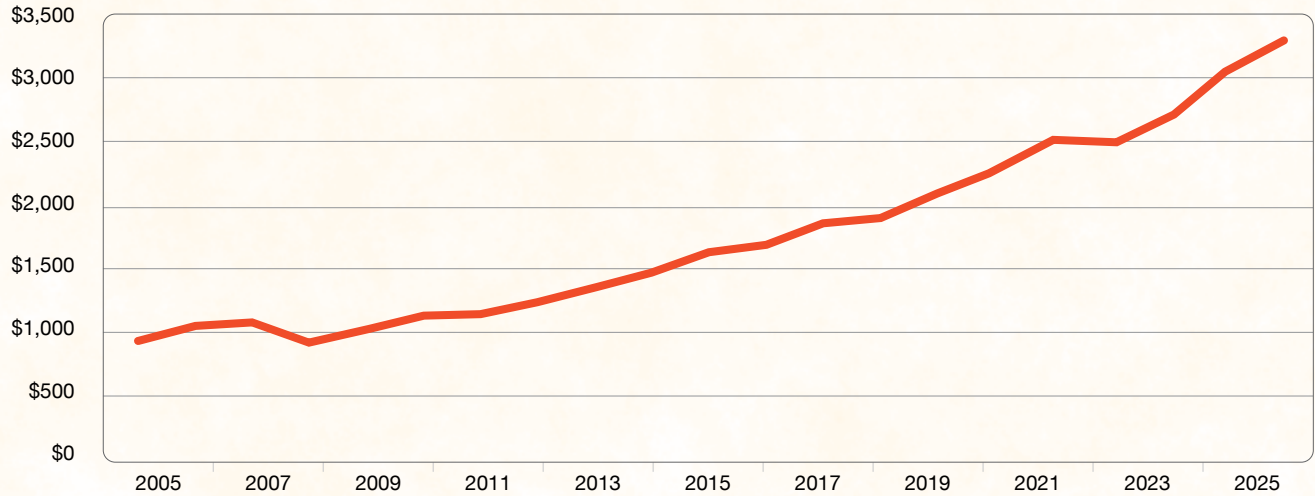
Overall, we believe the Plan's diversified structure proved resilient in a year marked by policy shocks and shifting correlations. Performance compared favorably to Peer Universes, which recorded a median return of 4% to 8%, highlighting the benefits of disciplined portfolio construction and diversification across regions and asset classes.

2025 Plan Performance



Assets continued to grow in 2025 as investment returns and contributions to the Plan exceeded pension payments and Plan-related expenses. Plan assets totaled almost \$3.3 billion at the end of 2025. The chart below shows the growth of Plan assets since 2005.

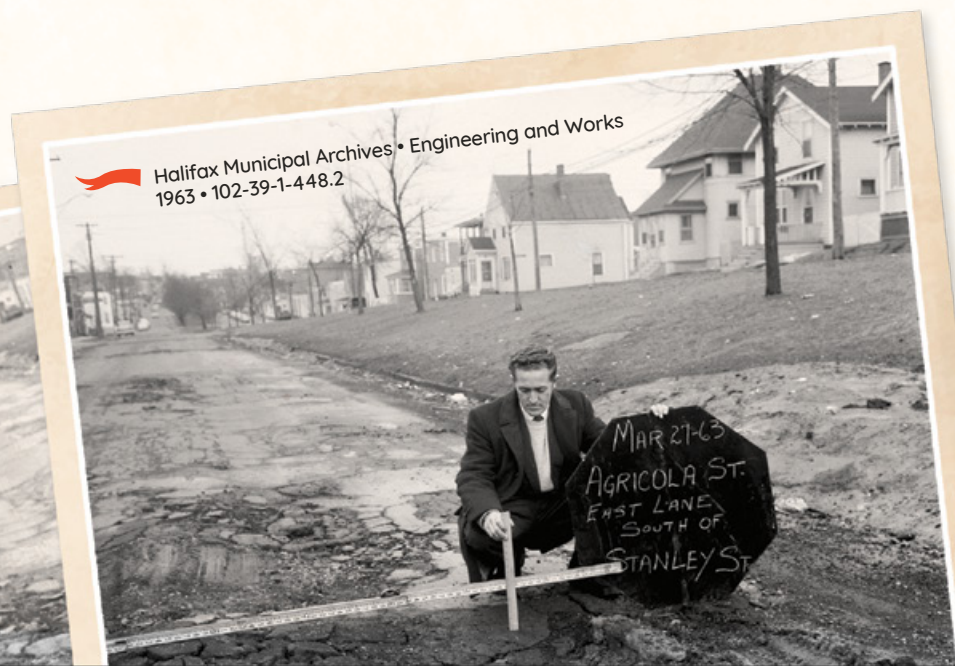
Total Plan Assets (\$ millions)



Long Term Performance

The table below highlights how our assets have performed since the Plan's inception, 27 years ago. With a since inception annualized return 1.2% higher than our benchmark, we continue to demonstrate that our active investment style adds value.

Performance	2025 Return	5-Year Annualized Return	Since Inception Annualized Return
Total Portfolio (net of all expenses)	9.0%	8.7%	7.5%
Benchmark	12.8%	8.5%	6.3%
Value Add	-3.8%	0.2%	1.2%



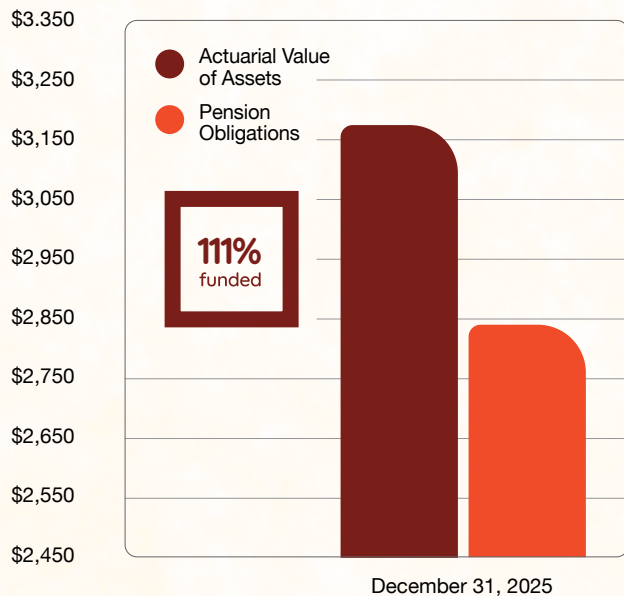
Financial Position

The Plan's financial position is the primary way the Pension Committee measures the overall health of the Plan. To determine the Plan's financial position, we must consider the value of both the Plan's assets and liabilities under different sets of assumptions. The results of these valuations drive the ongoing cost of the Plan.

The chart below presents the preliminary results of our December 31, 2025 going-concern funding valuation. A going-concern valuation assumes the Plan continues to operate into the future, and the results are used to determine the level of contributions required to be made to the Plan until the next valuation is completed. On this basis, the Plan is estimated to be 111% funded as at December 31, 2025. This means that there is approximately 1 dollar and 11 cents of pension assets supporting every 1 dollar of pension benefits earned.

If the December 31, 2025 valuation is filed, the next valuation must be completed no later than December 31, 2028.

Plan Assets & Obligations (\$ millions)



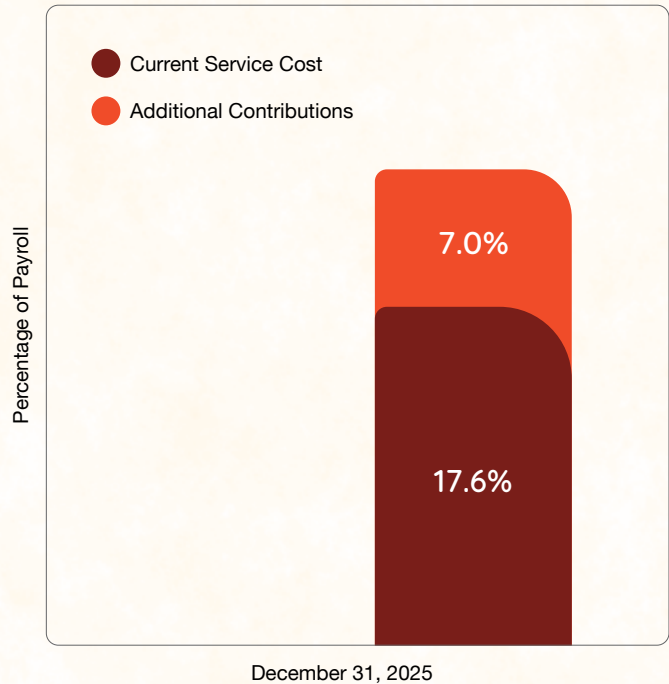
Plan Contribution Requirements

Contribution rates to the Plan are driven by the Plan's going-concern valuation results. The contribution rates must cover the current service cost of the Plan. Excess contributions above the current service cost are used to cover special payments required to fund the Plan's deficit (if applicable) or add additional margin to the funded position. As demonstrated by the chart to the right, total contributions to the Plan equaled 24.6% of payroll in 2025. Contribution amounts are generally split equally between employees and employers.

The Plan's current service cost is the value of the benefits earned by active Members in the upcoming year. The current service cost for the Plan is estimated to be 17.6% of payroll.

As at December 31, 2025, the Plan has a surplus equal to approximately 11% of the value of benefits earned. The Plan had a surplus in 2024 of 9%. Extra contributions are being made, over and above the current service cost contributions, to conservatively grow this surplus over time. At December 31, 2025, these extra contributions were estimated to equal 7.0% of payroll. Prudently growing the Plan's surplus over time is a goal of the Committee. This will help ensure the Plan remains sustainable well into the future and help control fluctuations in contribution rates over the long-term.

Total Contributions (as a % of payroll)



Solvency Valuation

In addition to a going-concern valuation (described above), provincial legislation requires that defined benefit pension plans periodically conduct what is known as a solvency valuation. A solvency valuation assumes the plan stops operating on a specific date and all benefits are settled via transfers out of the plan or annuity purchases. The assumptions used on this valuation basis are prescribed by government regulation.

Municipal pension plans are exempt by provincial regulation from funding any solvency deficits. This exemption reflects the long-term nature of these entities and the low risk of plan termination. As such, the HRM Pension Plan is not required to make contributions in respect of any solvency deficits. However, we are still required to periodically measure the Plan's funded position on this basis. As at December 31, 2025, the Plan's funded ratio on a solvency basis is estimated to be 107%.



Our Foundation

Member Services

The Plan Member Services team is a dedicated resource committed to assisting our Members. In addition to providing Plan education sessions throughout the year, the team assists our Members with their HRM pension-related transactions and queries. They complete 100% of Member-related transactions in-house, which facilitates quick turnaround times and ensures that the highest level of quality control is in place.

We are pleased to report that, once again, our Members rated the services they received from the Pension Office as 'Excellent' during 2025.

The Pension Office has been rated excellent on their level of knowledge, courteousness and helpfulness since the surveys began in 2011.

The information on the next page highlights various additional statistics related to the Member Services team from 2025.





Team Highlights from 2025:

- Received approximately **2,811** Member calls
- Plan Member survey overall rating was **4.4/5** or “**Excellent**”
- Enrolled approximately **916** new Plan Members
- Processed pension estimates for **157** Plan Members considering retirement and cost estimates for **46** Plan Members considering purchasing past service
- Prepared benefit entitlement packages for **276** retirements, **646** terminations and **171** deaths
- Completed **32** reciprocal transfers in/out of the Plan and **8** past service purchases
- Presented **1 virtual** general pension information session and **4 in-person** sessions
- Processed payments for **314** terminations, plus an additional **122** residual payments
- Our online HRM retirement calculator was accessed **4,502** times during 2025
- Members accessed their Annual Statements electronically via the online retirement tool **3,577** times

Engaging with our Members

The Pension Office is always looking for ways to improve the Member experience and ensure the Members have access to the resources they need. We have active Members as young as 19 and pensioners as old as 104. Communication cannot be “one size fits all” so we offer our Members many ways to connect. As our Membership changes and grows, we have prioritized adding to the communication options available, particularly for those interested in accessing their Plan information online. Read on to see the many ways Members can connect with us!

Pension Information Sessions

The Pension Office provides in-person and virtual education sessions for Members multiple times every year. These sessions provide Members with information related to the Plan's benefit structure.

More information about upcoming virtual and in-person information sessions can be found on the Plan's website (www.hrmpensionplan.ca), via HRM weekly bulletins and from the Plan employers.



Retiree Website

Retirees can update their address or banking information and access tax documents and digital pay stubs via the retiree website hosted by our Plan custodian, Northern Trust. Retirees can register for this service on the Northern Trust website:

www.bppcanada.ca/bpp/public.

For enrollment related questions retirees may contact Northern Trust's Benefit Payment Participant Service Center at 1-800-826-8653.

Plan Website

Our Plan website provides Members with information related to their pension benefit that many Members find helpful when they are making retirement-related decisions. Plan Members can reach our staff via the website by accessing the 'Contact Us' section and requesting a call back.

Online Member Portal

Active Members can register on the website for a Member portal where they can access personalized pension information, Annual Statements, and special tools to help them get retirement-ready. To create a Member portal, visit our Plan's website and go to the '[Employee Self Service Website](#)' link.

Members can access the Plan's online retirement tool in their Member portal; this resource is designed to help Members gain a better understanding of the benefits they will receive from their HRM Pension during retirement. In addition, the tool can model retirement income that may be available to them from the Canada Pension Plan, Old Age Security and any other pension benefits or personal resources they have.



Active Members may add, remove, or change their beneficiary designations using their online portal. Member portals are protected by multi-factor authentication, enhancing the security of our Members' personal information.

Annual Statements

Each year, by the end of June, we are required to provide active Plan Members with an annual statement describing their current HRM Pension Plan entitlement. The annual statements for the 2025 calendar year were issued in May.

Members who have provided us with consent to communicate electronically receive an email outlining how to access their Annual Statement online. Please continue to help us reduce paper waste by signing up for electronic communication – more information is provided below.

Electronic Communication

Electronic communication is the most efficient way for our office to provide Members with their HRM pension related information. By providing us consent to communicate electronically, Members can receive their Plan information in a timely manner and help us become more environmentally friendly. Members who haven't already done so can complete an [Electronic Consent Form](#) and return it to our office. This form is available on the Plan's website.

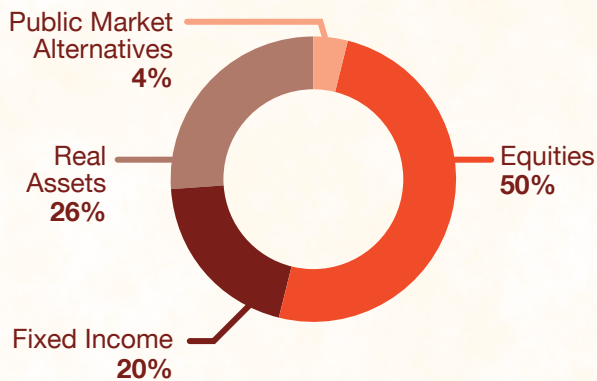


Portfolio

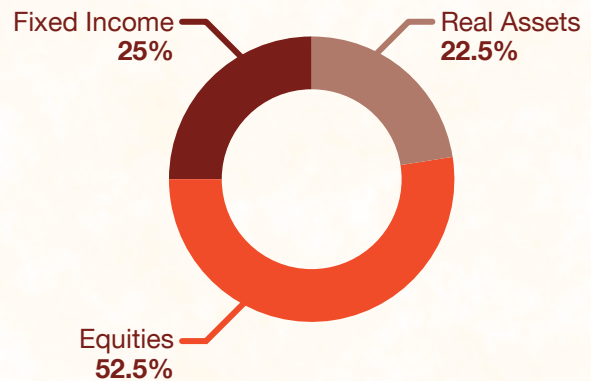
Asset Mix

The Plan has an investment strategy designed to fund its long-term pension liabilities while limiting the risk of contribution volatility. The Plan's Policy asset mix, including targets and acceptable ranges for each asset class, are defined in the Plan's Statement of Investment Policies and Procedures. Small deviations from the Plan's Policy asset mix are permitted to allow participation in attractive investment opportunities. The investment team monitors deviations and rebalances the portfolio towards the Policy mix as required. A summary of the Policy asset mix and the Plan's actual asset mix at December 31, 2025 are below.

**Actual Asset Mix
at December 31, 2025**



**Policy Asset Mix
at December 31, 2025**



Each of the broader asset classes contain a variety of more specific sub-asset classes. Within the 52.5% allocation to Equities, the Plan Policy is to invest 4% in Canadian Equities, 30% in Global Equities, 6% in Emerging Market Equities, and 12.5% in Private Equities. Within Fixed Income, the Plan Policy of 25% is allocated to Cash (2.5%), Canadian Government Bonds (7.5%), North American Credit (7%), Global Bonds (3%), and Private Debt (5%). Real Assets have a Policy asset mix split between Infrastructure (10%) and Real Estate (12.5%).



2025 Projects and Themes

In 2025, the investment team continued to focus on portfolio construction and process improvements.

Portfolio construction activities included a continued commitment to disciplined annual deployment in private markets, a reflection of the long-term nature of this asset class. In our four private asset classes – Private Equity, Infrastructure, Real Estate and Private Debt – we committed approximately \$270 million across 12 investments.

Our program aims for broad diversification across geographies and sectors, while looking to partner with best-in-class investment managers. There were no major themes to our deployment, however we showed modest favouritism to non-U.S. allocations, particularly in Private Equity.

In public markets, we made some small allocation adjustments to Emerging Markets and Global Equities, with total changes around 3% of the aggregate portfolio.

Incrementally, these tilted our equity portfolio to a bigger position within systematic strategies, which lean more into data and algorithmic driven decisions. We still believe in discretionary managers – despite challenges they've faced the last several years – but we believe our allocation is more balanced because of the changes made.

In addition to portfolio construction, a key focus in 2025 was strengthening our processes for sourcing, selecting and monitoring managers.

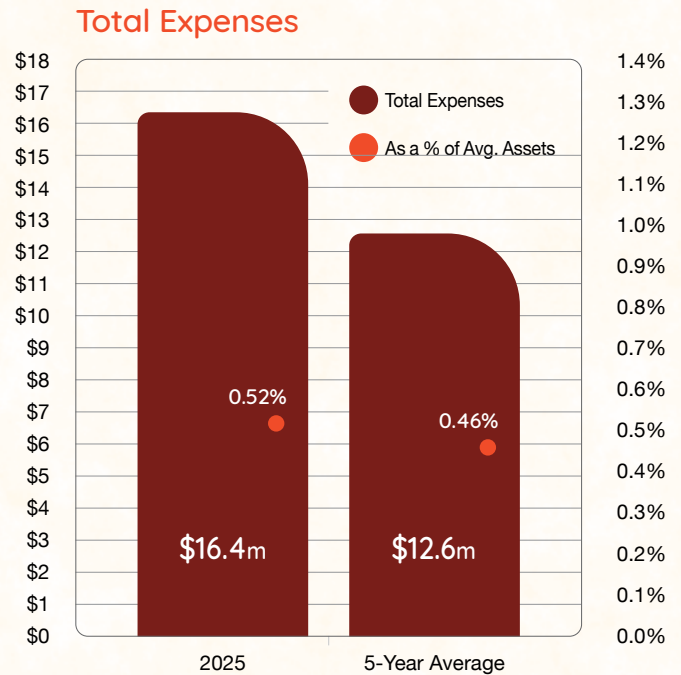
In 2025 and early 2026 we onboarded a new consulting partner, initiated implementation of a new private markets technology suite, participated in niche training courses related to investment manager selection, enhanced our overall due diligence pillars and made minor tweaks to our decision making. While these changes reflect an approach of evolution rather than revolution, we are pleased with the trajectory and expect it to continue.



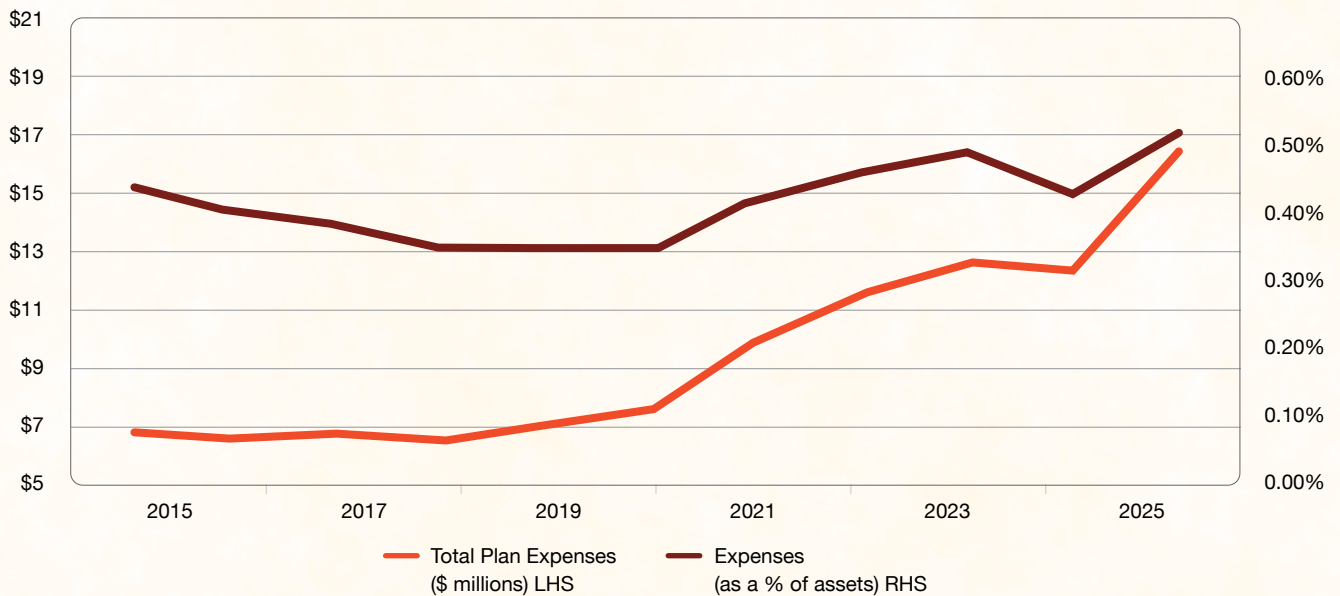
Operations

The Pension Office is always looking for ways to be cost conscious when delivering on the Plan's pension promise to its Members. To help us monitor this, we benchmark ourselves against a number of other Canadian pension plans that publish their pension administration costs. Consistent with prior years, the Pension Office is once again a lower cost provider of pension administration services compared to its peers. In 2025, our annual cost of administration per Plan Member was \$152. This compares to an average cost of \$239 per Member for our benchmark group.

The dollar amount of total expenses (administrative, governance and investment-related) paid from the Plan during 2025 was \$16.4 million, which equates to 0.52% of average Plan assets during the year. As demonstrated by the chart below, the dollar amount of total Plan expenses can fluctuate from year to year depending on the number and type of projects we undertake.



Plan Expenses

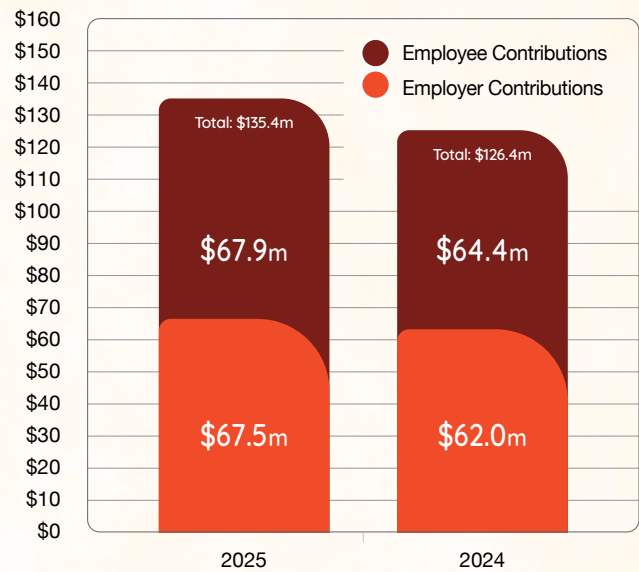


Fiscal 2025 Expenses	\$ millions	%
Investments	\$13.7	84%
Pension Administration	\$2.2	13%
Governance	\$0.5	3%
Total Expenses	\$16.4	100%

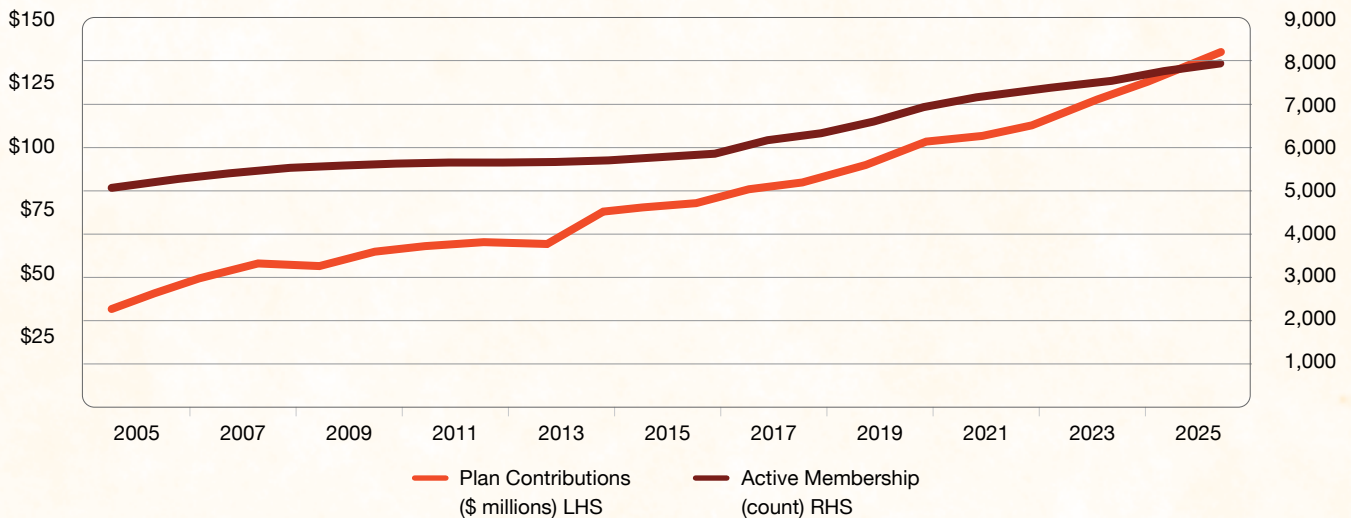
Plan Members and participating employer groups both contribute to the Plan in approximately equal amounts. Employees and employers each contribute 12.21% of payroll for most Non-Public Safety Occupation positions and 12.56% for most Public Safety Occupation positions.

Contributions are used to fund future benefit payments and generate investment income for the Plan. In 2025 total Plan contributions equaled \$135.4 million, a \$9.0 million increase compared to 2024. As our active Member base continues to grow and assuming contribution rates remain stable, annual contributions to the Plan will continue to increase as well.

Employer/Employee Contributions

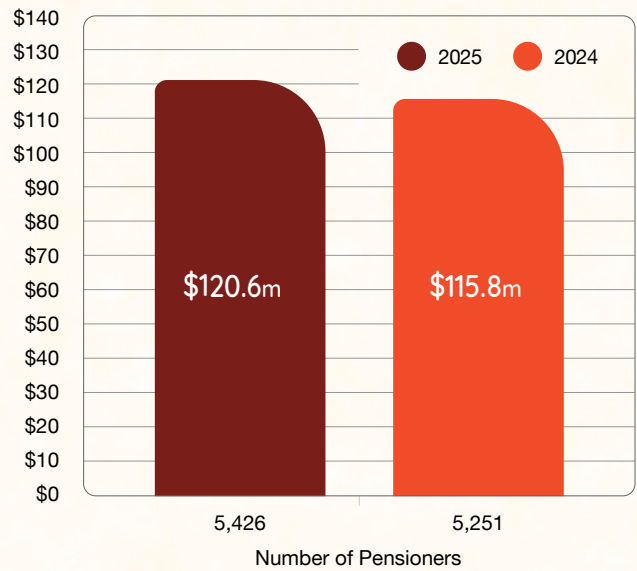


Plan Contributions vs. Active Membership

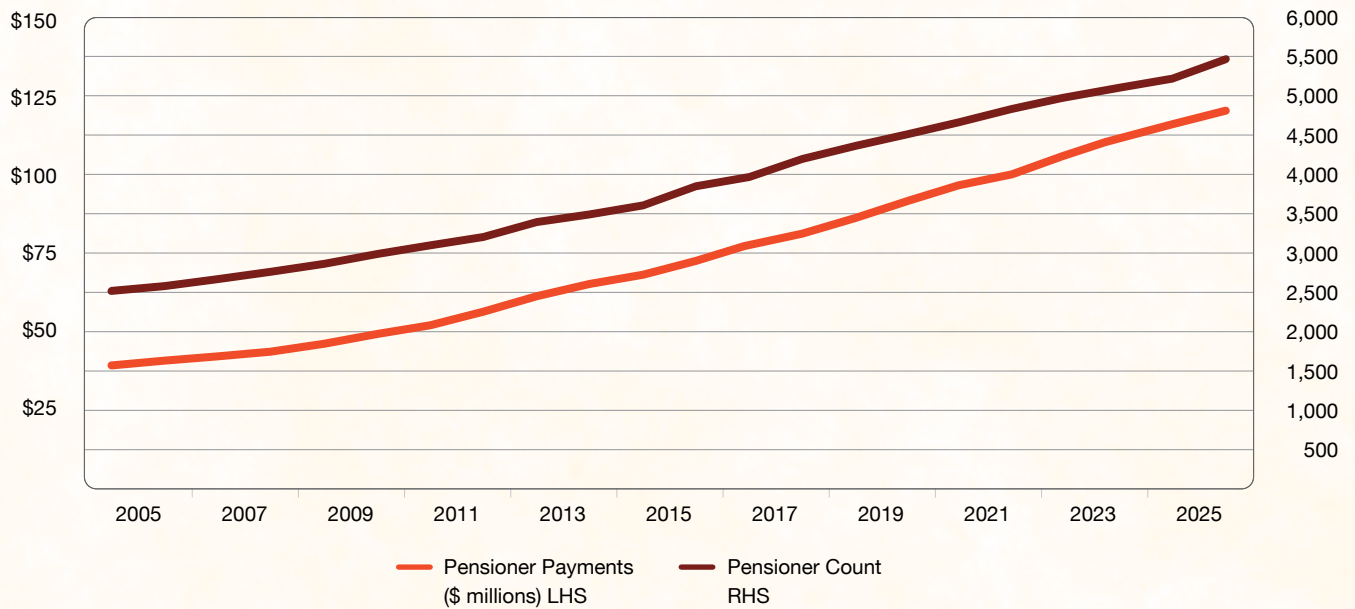


During 2025, our Plan distributed approximately \$120.6 million in pension payments to our retired Members and their beneficiaries. This represents an increase of \$4.8 million compared to 2024 and is consistent with the Plan's growth in recent years. We expect that this trend will persist as our pensioner population is expected to continue to grow in the coming years.

Pension Payments



Annual Pension Payments vs. Pensioner Count



Governance

The HRM Pension Committee (the "Committee") is tasked with the overall governance of the Plan as well as ensuring that the Plan can deliver its promised benefit. As fiduciaries, it is the Committee's responsibility to act with the best interest of our Members in mind and to ensure that the Plan is administered within the requirements of provincial pension legislation, the Income Tax Act, and the HRM Pension Plan Text. In addition, the Committee relies on guidelines from the Canadian Association of Pension Supervisory Authorities (CAPSA) to determine best practices for the Plan.

The Committee meets quarterly, and on an as-needed basis, to review the Plan's various policies and procedures. In addition, the Committee reviews the Plan's funded position and other metrics related to the Plan's investment portfolio and Member services. There are also several subgroups of the Committee that meet periodically throughout the year to address specific topics. These include the Audit Sub-Committee and the Training & Education Sub-Committee.

The Committee is always looking for ways to strengthen the Plan's governance processes. To this end, during 2025 the Committee received training on good governance practice from a legal expert and a summary of CAPSA governance guidelines from the Nova Scotia pension regulatory office. The Committee also updated the Code of Conduct agreement that each Committee Member is required to sign annually.

Good risk management is essential for a well-governed pension plan. The HRM Pension Plan's current risk management program is consistent with CAPSA guidelines. To support the Plan's risk management practices in 2025, the Plan completed external reviews of Internal Controls and Cybersecurity risks. In addition, the Plan developed watch lists for both public and private market investments and implemented an Artificial Intelligence policy for the Pension Office.

The Committee consists of 12 voting members. 5 of the voting members are appointed by the below listed unions and another 5 are appointed by HRM management. A retired member and a representative from the Non-Union Municipal Employees Association (NUMEA) make up the remainder of the voting members of the Committee.

The five employee unions who appoint the voting members on the Committee include:

- International Association of Firefighters, Local 268 (IAFF)
www.iaff.org
- Canadian Union of Public Employees, Local 108 (CUPE)
<https://108.cupe.ca>
- Nova Scotia Government and General Employees Union (NSGEU)
www.nsgeu.ca
- Halifax Regional Police Association (HRPA)
www.halifax.ca/fire-police/police
- Amalgamated Transit Union, Local 508 (ATU)
www.atu508.ca



As at June 2, 2026

Halifax Regional Municipality Pension Committee (Joint representation consisting of 12 voting members)

5 Management

Jerry Blackwood
Rob Ritchie
Vicki Robertson
John Traves
Britt Wilson

5 Union

Jonathan Beer
Halifax Regional Police Association (HRPA)

Jason Colville
*Amalgamated Transit Union (ATU),
 Local 508*

Kimberley Taylor
*Nova Scotia Government and General
 Employees Union (NSGEU)*

Mark Voisin
*Canadian Union of Public Employees (CUPE),
 Local 108*

Dan Axford
*International Association of Fire Fighters (IAFF),
 Local 268*

1 Non-Union
Chris Giddens
Non-Union Municipal Employees Association (NUMEA)

1 Retired Member

Mark Hartlen

Co-Chairs: 1 union representative
 and 1 management representative

John Traves *Management*
Jonathan Beer *Union*

*Each voting member may have two alternates;
 an alternate can vote in the absence of the voting
 member. There are 10 non-voting Participating
 Employer representatives.*

Participating Employer Representatives:

Mike Cogdon
Halifax Forum Community Association

Chelsy Flemming
QUEST

Jen Heddon
Cole Harbour Place

Tracy LeBlanc
Zatzman Sportsplex

Shannon McAllister
Halifax Public Libraries

Angela Martell
Halifax Regional Centre for Education

Louis de Montbrun
Halifax Water

Stuart Poteri
Centennial Arena

Robert Rines
Lake District Recreation Association

Steve Vincent
*Ocean View
 Continuing Care Centre*



Contact Us

The Pension Office is always looking for ways to engage with our Members and ensure they are well informed about their HRM Pension Plan entitlement. We would encourage you to contact our office if you have any questions about your HRM pension benefit.

Contact us by Phone or Fax:

Phone: (902) 490-6213

Toll Free: 1 (888) 490-6213

Fax: (902) 490-5597

Email us:

E-mail: HRMPension@halifax.ca

If a virtual or telephone appointment is not convenient for you, please book an appointment to visit us in person:


1809 Barrington Street
Suite 1108, CIBC Building
Halifax, Nova Scotia B3J 3K8

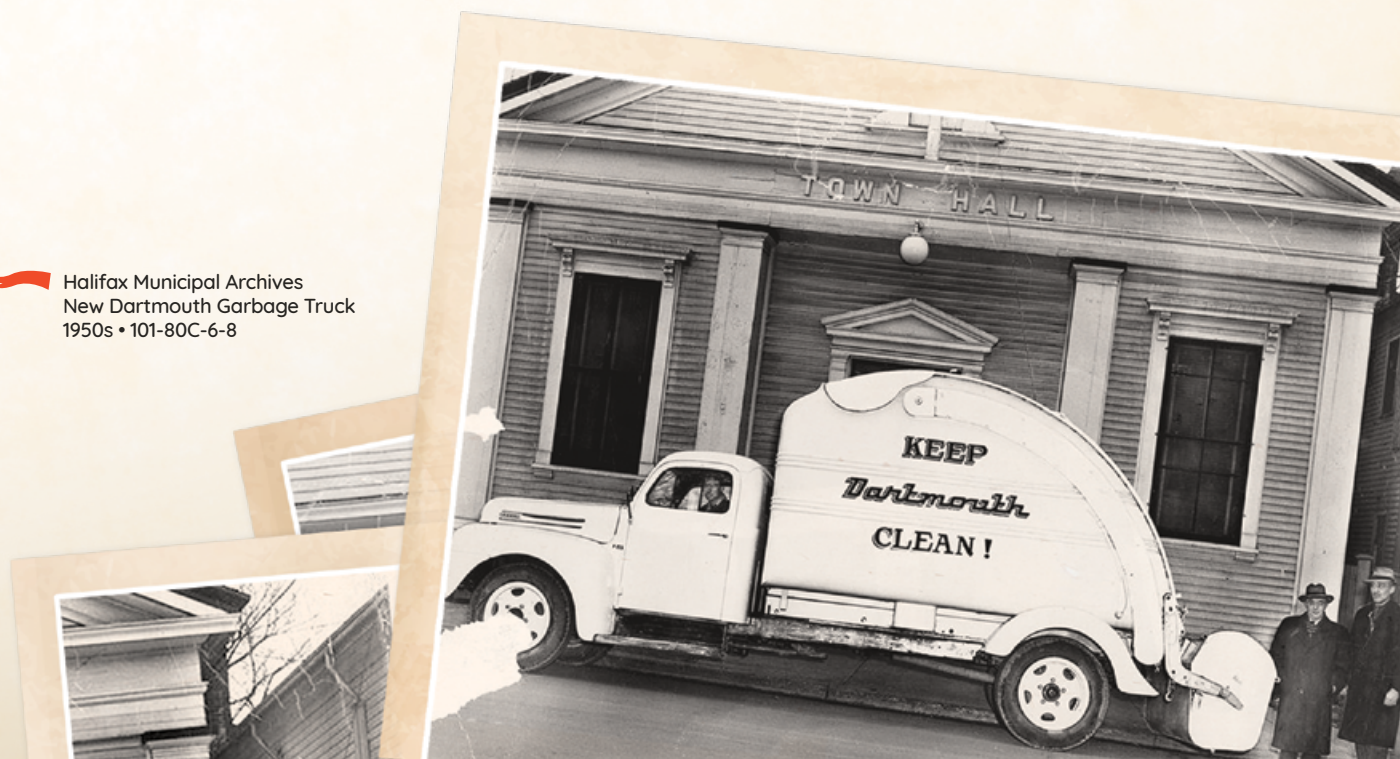
Regular Office Hours: Monday - Friday | 8:30 am - 4:30 pm

For more information about our Plan and additional retirement resources, we would encourage you to visit the Plan's website (www.hrmpensionplan.ca).

Allow us to Communicate with you Electronically:

Electronic communication is the most effective way for our office to provide you with all your HRM pension related information. By providing us with your consent to communicate with you electronically you'll receive your Plan information in a timely manner, reduce paper waste and the financial cost associated with paper correspondence. If you haven't already done so, complete an Electronic Consent Form and return it to our office via email or regular post. This form is available on the Plan's website in the '**Forms**' section located at the bottom of the homepage.

 Halifax Municipal Archives
New Dartmouth Garbage Truck
1950s • 101-80C-6-8





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www.hrmpensionplan.ca