

## Purchasing Pensionable Service

### What time is available for purchase?

- Service previously refunded from the NB Teachers' Pension Plan or the NB Public Service Pension Plan
- Any supply teaching time with NB public schools
- Maternity, parental, or adoption leave
- Leave of Absence (up to two years cumulative during a career)
- Leave of Absence to return to full-time studies (up to 1 year)
- Full-time teaching service in public schools elsewhere in Canada (teacher pays both their own and employer's pension contributions)
- An estimate of the cost of purchase can be obtained by using this calculator:  
[Purchase of Service Calculator](#)

### How do I purchase service?

- Contact your district HR department and request a Purchase of Service application
- The district will provide you a document which identifies available time which will be sent to Vestcor for processing
- Vestcor will provide you (within approximately 60 days) an official estimate and options for purchasing the service
  - RRSP Transfer
  - Bi-weekly payroll deductions
  - Lump sum payment
  - Post-dated cheques
  - Using Retirement Allowance (only available at time of retirement)

### District Contacts

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