

It's an app!



We are thrilled to welcome [BabySteps](#) to our mobile family. Available now for iPhones and iPads, BabySteps simplifies the decision and process of buying back credit in the plan, not earned during maternity leave, right on your mobile device.

BabySteps is our third mobile app and our first secure app, enabling you to sign in with your Teachers' account to view your maternity buyback activity. This is one of many ways we are continuing to evolve the way we connect with you to provide the utmost service.

Why a maternity app?

Many members believe they don't need to start paying attention to their pension until they are getting ready to retire. But in fact, one of the biggest milestones in life is also one of the most important times to think about your pension.

On average, more than 5,000 members go on maternity leave every year, but many don't realize the important retirement decision they have to make – whether or not to [buy back credit](#) for that leave. It may not seem like a long time, but one year away from teaching may have an impact on your retirement date and your total pension.

[Meet Oxford](#), the world's leading expert on maternity leave buybacks.

"Sure, buying back my maternity leave was a little scary at the beginning because I had to put all this money against my pension so early in my career," said retired teacher, Sandy Doble. "But I knew it was a safe investment. In fact, later on in my teaching career, I remember going on to the Teachers' website to check my retirement date. Not only was my pension higher thanks to buying back my maternity leave, but I was able to retire earlier and start enjoying my retirement sooner."

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Still on the fence about whether or not to buy back your leave? Here are five reasons to consider that may help you to make up your mind:

1. You have five years from the time your leave ends to pay for your buyback.
2. You can transfer your RRSPs to pay for all or a portion of your buyback.

3. Contributions to your pension plan, including buybacks, are matched by your employer. Essentially, this means you are paying for 50% of your retirement.
4. Adding an extra year to your career may not seem like a big deal now, but as you approach retirement, you may have a different view.
5. The security of Teachers' defined benefit pension plan is hard to beat.