

GENERAL INFORMATION

Before completing this application, please read carefully the brochure entitled *Buy-Backs*, available on CARRA's website at the following address: www.carra.gouv.qc.ca, under the Documentation tab. The brochure contains the information required to understand buy-backs. In addition, it will help you determine the periods in your career that you can buy back. The instructions that follow and the brochure are provided for your information and do not replace the provisions of the applicable laws and regulations.

The "Application for buy-back" form is prescribed pursuant to section 150 of the *Act respecting the Government and Public Employees Retirement Plan* (R.S.Q., c. R-10). You must use it to submit an application for buy-back if you are a member of one of these plans:

- the Government and Public Employees Retirement Plan (RREGOP);
- the Pension Plan of Management Personnel (PPMP);
- the Retirement Plan for Senior Officials (RPSO);
- the Teachers Pension Plan (TPP);
- the Civil Service Superannuation Plan (CSSP);
- the Pension Plan of Certain Teachers (PPCT);
- the Pension Plan of Peace Officers in Correctional Services (PPPOCS);
- the Superannuation Plan for the Members of the Sûreté du Québec (SPMSQ).

The form is divided into two main sections:

- in the first section, consisting of parts A, B, C, D, E, F and G, you must provide the information that establishes your identity and makes it possible to submit your application for buy-back;
- in the second section, consisting of Part H, **your current employer** must confirm that you currently hold a job subject to one of the above plans. If you are not employed, but were **eligible for an immediate retirement pension on the last day you worked**, please refer to Part H of this guide.

The signatures in parts F, G and H must be original; reproductions of signatures are not accepted.

ACCESS TO DOCUMENTS HELD BY PUBLIC BODIES AND THE PROTECTION OF PERSONAL INFORMATION

The personal information collected in this form and in any documents that must be attached, is required in order to study your application. The personal information concerning you is confidential and may not be disclosed without your consent unless authorized by law.

At CARRA, access to that information is reserved solely for people with the capacity to receive it when necessary to the performance of their duties.

Not providing the information requested in the mandatory sections may mean that your application is not valid or that its processing will be delayed. This does not apply to the optional sections.

The *Act respecting Access to documents held by public bodies and the Protection of personal information* allows you to consult your personal information and have it corrected.

INFORMATION REGARDING EACH PART OF THE APPLICATION

Part A – Identification of the member

You must enter all the information that establishes your identity as a member. The identification number is the personal number that CARRA attributes to each member; it makes it possible to authenticate your identity. If you know it, you can enter it in addition to, or in place of, your social insurance number.

Part B – Periods to be bought back

You must enter in this table:

- the periods you want to buy back;
- the name of each employer concerned; and
- your job class during that period (the complete official title, without abbreviations).

In addition, in the *Type of buy-back* column, indicate whether the period for which you are applying is a period of work (TRAV) or a period of absence (ABS). To find out exactly which periods in your career may be bought back, refer to the brochure entitled *Buy-Backs*, available on CARRA's website at the following address: www.carra.gouv.qc.ca, under the Documentation tab.

So that CARRA can process your application, each employer concerned by a period of work or a period of absence that you want to buy back must complete the "Attestation of a buy-back period" form (728A) to confirm the information you provided in your application.

We suggest that you photocopy the first page of your application for buy-back and send the photocopy with the "Attestation of a buy-back period" form (728A) to each employer concerned by a period to be bought back. You can make it easier for the employer by circling the letter or letters corresponding to the periods the employer must attest.

Each employer must then return the attestation form to you so that you can enclose it with your application. Before sending your application to CARRA, be sure to collect all the required attestations for the periods you wish to buy back. **CARRA will not accept any other document or letter as attestation of a buy-back period.**

If you are unable to pinpoint your periods of absence during your career, whether they are isolated days or longer periods, you can still buy them back. Simply identify each employer for which you worked and indicate the dates of the beginning and end of your employment for each employer.

The periods attested by an employer must cover those you are applying to buy back. Even if an employer attests a longer period than what you requested, CARRA will analyze the period mentioned in the application that **you** signed.

If necessary, you can correct the periods you apply to buy back so that they correspond to the periods attested by the employer. If the period attested is shorter, you must contact the employer again to ask for the required information for the complete period.

If an employer concerned cannot attest, in whole or in part, to a period to be bought back, the employer must complete Part E (Periods of work that cannot be attested) or Part G (Periods of absence that cannot be attested) provided for that purpose in the "Attestation of a buy-back period" form (728A). Note the clarifications provided in Part F (Authorization to contact Revenu Québec) before sending your application to CARRA.

If an employer concerned no longer exists under the name it had at the time, check whether it has another name following a merger or consolidation.

If you have difficulty finding it and you worked in the public service, we recommend that you check with Services Québec. If you worked in the health and social services network or the education network, you can contact the current institution in the area concerned that may have taken over the administration of your former employer (for example, the area's school board or hospital).

It is also possible that the documentation for a period that concerns a prior employer is in your record with your current employer.

Lastly, your research may show that **the employer concerned simply no longer exists**. In that case, please read the information provided in this guide in Part F (Authorization to contact Revenu Québec) before sending your application to CARRA.

Part C – Other information

- 1** and **2.** If you answered “Yes” to one of the two questions, you do not have to enclose the “Attestation of a buy-back period” form (728A) for that period. However, if the period indicated in your application is not identical to what you applied for in the past, you must provide attestations (form 728A) for the periods that were not covered by the previous application.
- 3.** This question is aimed at determining situations of multiple jobs, for different employers in the public and parapublic sectors, which may have an impact on the cost of certain buy-backs. The “public sector” covers departments and bodies, whereas the “parapublic sector” refers to the education network and the health and social services network.

*If you answered “Yes”, **enclose a letter** from each employer indicating, for each calendar year, if applicable: the number of days worked, the basis of remuneration, the percentage of time worked in your position, the number of days of absence without pay, and your annual pensionable salary on the date of the application for buy-back.*

Part D – Information according to type of buy-back

1. For the buy-back of a period of work (TRAV)

- a)andb)** This information makes it possible to calculate, according to the appropriate fee, the cost of buying back the period concerned.
- If you answered “Yes” to question b), **enclose an official attestation** confirming that you are not receiving benefits pursuant to the Canadian Forces Superannuation Act.*
- c)** A member of the RPSO can apply to buy back a prior period although the member elected not to participate in the plan and received a compensatory allowance. Answering “Yes” makes it possible to calculate the cost of the buy-back according to any applicable fee.
- d)** This information makes it possible to determine your right to a buy-back and to calculate any cost of buying back the period indicated according to the appropriate fee.
- e)** Answering “Yes” to that question and entering the dates of the period of work for another employer and of contribution to a pension plan not administered by CARRA make it possible to establish your tax receipt correctly.
- f)andg)** Answering “Yes” to one of those questions makes it possible to analyze your eligibility for the PPCT.
- If you answered “Yes” to question f), **enclose an official attestation** from the religious community of the date on which you took orders (or were ordained) and a copy of your indult of secularization or laicization.*

2. For the buy-back of a period of absence (ABS)

- a)** The choice you indicate is irrevocable for this application. If you do not answer, we will interpret this as “No”. To learn more about the “90-day bank”, refer to the brochure entitled *Buy-Backs*, which is available on CARRA’s website, at the following address: www.carra.gouv.qc.ca, under the Documentation tab.
- b)andc)** For parental leave that began after January 1, 1991, related to maternity or paternity leave, enter the date of birth of the child. For an adoption, you must provide the date of registration of the adoption with the Youth Division of the Court of Québec.
- d)** Having worked for another employer during an absence without pay and having contributed to a pension plan can affect the type of pension adjustment (PA) to be calculated and the benefit granted. To learn more about PAs, refer to the brochure entitled *Buy-Backs*, available on CARRA’s website, at the following address: www.carra.gouv.qc.ca, under the Documentation tab.

If you want to provide explanations about certain elements of your application for buy-back, please enter them in the “Member’s comments” section provided for that purpose.

Part E – Checklist and documents to enclose with your application

The absence of required information or supporting documents can cause additional delays in the processing of your application for buy-back and even prevent CARRA from processing it at all, in which case, the application will be returned to you. Before you submit your application, use the checklist to ensure that you have not omitted any step or neglected to provide the required documents.

Part F – Authorization to contact Revenu Québec

If an employer concerned indicates in Part E of the attestation form (728A) that it cannot attest a period of work and does not indicate information on the remuneration it paid you in the column provided for that purpose in Part E, you must enclose proof of the remuneration you received from that employer. In that case, CARRA can make a request to Revenu Québec for you. An agreement allows CARRA to obtain from Revenu Québec the information required to process your application to buy back periods of work.

The information that Revenu Québec can provide is as follows:

- employment income;
- confirmation of source deductions;
- amount of contributions to a pension plan;
- name of employer.

To avail yourself of that agreement, sign the authorization for CARRA to disclose the personal information in your application so that Revenu Québec can provide the information required to analyze your application for buy-back. The authorization will be valid for 12 months from the date of your signature in Part F of the “Application for buy-back” form (727A).

If you do not sign the authorization allowing CARRA to obtain the information from Revenu Québec, you must provide proof of remuneration, such as:

- the history of employers, obtained from the Régie des rentes du Québec;
- tax slips (T4, RL-1 slips);
- pay slips.

Furthermore, you must provide a copy of the collective agreement salary scale, or whatever can be substituted for it, corresponding to your job class during the period you want to buy back.

Lastly, if your research has shown that **your employer no longer exists** and you therefore cannot submit the attestation form (728A) with Part D or Part E completed, you must also provide the same proof of remuneration and documents (copy of the salary scale) as mentioned above.

Part G – Attestation of the accuracy of the information provided

Your application for buy-back will be returned to you if it is incomplete or if you have not signed it.

Part H – Information provided by your current employer

1. Identification of the employer

You must have this part completed and signed by your **current employer**.

If you currently work for **more than one employer** and you submit an application to buy back an absence without pay, please have this part completed by the employer where you contribute to a pension plan administered by CARRA. If you contribute to a pension plan at all your employers, you can have that part completed by the employer of your choice.

If you are no longer employed, but you were **eligible for an immediate retirement pension on the last day you worked**, you can submit an application for buy-back and ask your **last employer** to complete and sign that part of the form. Note that, in such a case, CARRA must receive your application no later than the date of receipt of your application for a retirement pension.

Part H – Information provided by your current employer (cont.)

2. General information about the member

Your employer must provide the information requested.

- a) The annual pensionable salary, established on the basis of 26 pay periods, on the date of the application.

The annual pensionable salary corresponds to the basic salary paid an employee during a calendar year, including a retroactive amount related to the basic salary of a prior year, as well as the salary to which the employee would have been entitled in the following circumstances:

- working time management and reduction;
- salary insurance;
- maternity leave;
- sabbatical leave with deferred pay;
- absence without pay subject to contribution or buy-back;
- absence for family or parental obligations;
- absence for illness or disability;
- phased departure;
- early retirement;
- placement on reserve.

If you are no longer employed, but you were eligible **for an immediate retirement pension on the last day you worked**, that is the salary you would have received if you had still been employed at the time of the application; that salary corresponds to your job class on the last day you worked.

In a number of cases, that salary is used to determine the cost of your buy-back or buy-backs. It is **recommended that you check that this information is accurate** before you submit your application for buy-back to CARRA.

- b) One of the plans listed at the beginning of the guide is concerned.

- c)and d) This information helps to determine your right to a buy-back.

To submit an application for buy-back, you must, when CARRA receives your application, be in an employment relationship with an employer subject to one of the pension plans administered by CARRA. Moreover, for an application for buy-back concerning an absence without pay, you must also contribute to a plan on the date of receipt of your application, unless, at the end of that period, you are absent owing to disability or on maternity leave, you are benefiting from a transfer agreement or you take your retirement.

However, you do not have to comply with these requirements if you are no longer employed and you were **eligible for an immediate retirement pension on the last day you worked**.

- e) This information makes it possible to process your application for buy-back even if you have changed jobs and CARRA has not yet received the contribution information for the new employment.
- f) This information is used in certain buy-back calculations.

3. Signature of the employer's authorized person

The person in charge of fringe benefits for the employer must complete and sign this section.

Website: www.carra.gouv.qc.ca

Do not hesitate to consult CARRA's website; it contains the information and forms you may need.

To keep informed, subscribe to CARRA's electronic mailing list at www.carra.gouv.qc.ca/ang/liste_diffusion/listes.htm.

Espace réservé à la CARRA

Part A – Identification of the member

Last name First name Identification number
 Social insurance number
 Name at birth (if different) Sex Female Male Date of birth Year Month Day
 Number Street, avenue, boulevard Apartment P.O. box Postal station
 City, town, municipality Province Postal code Country
 Area code Telephone at home Area code Telephone at work Ext.
 Area code Other number Language of correspondence French English

Part B – Periods to be bought back

Refer to the brochure entitled *Buy-backs* to find out which periods can be bought back.

Check the appropriate box according to the type of buy-back: period of work (TRAV) or period of absence (ABS).

	Beginning			End			Name of employer (at the time of the period to be bought back)	*Job class	Type of buy-back	
	YYYY	MM	DD	YYYY	MM	DD			TRAV	ABS
A									<input type="checkbox"/>	<input type="checkbox"/>
B									<input type="checkbox"/>	<input type="checkbox"/>
C									<input type="checkbox"/>	<input type="checkbox"/>
D									<input type="checkbox"/>	<input type="checkbox"/>
E									<input type="checkbox"/>	<input type="checkbox"/>
F									<input type="checkbox"/>	<input type="checkbox"/>
G									<input type="checkbox"/>	<input type="checkbox"/>
H									<input type="checkbox"/>	<input type="checkbox"/>
I									<input type="checkbox"/>	<input type="checkbox"/>
J									<input type="checkbox"/>	<input type="checkbox"/>

***Specify the job class for each period to be bought back. This information is mandatory for each buy-back period.**

If you apply to buy back a period of work (TRAV), be sure to read Part F – Authorization to contact Revenu Québec.

Part D – Information according to type of buy-back (cont.)

If you answer “Yes” to question f), you must provide supporting documents. Refer to the guide for more information.

f) Were you a member of a religious community or a secular priest during at least one of the periods of service?

Yes No

• If “Yes”, enter

- the date that you took orders (or were ordained):

AND

- the date of your secularization or laicization:

Year	Month	Day					

Year	Month	Day					

g) Did you teach in one of the following institutions during at least one of the periods?

Yes No

- an institution belonging to a religious community or to the secular clergy;
- a youth protection institution;
- a nursing school in a Québec hospital.

• If “Yes”, enter, in the space provided, the letter from the table in Part B that corresponds to each of the periods.

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2. For the buy-back of a period of absence (ABS)

Refer to the guide for more information.

a) For this application, do you want CARRA to use the 90-day bank to offset, in whole or in part, your absences without pay at no cost to you, if applicable?

Yes No

b) For parental leave beginning after January 1, 1991, related to maternity or paternity leave, enter the date of birth for each child.

Child 1								Child 2								Child 3								
	Year	Month	Day						Year	Month	Day							Year	Month	Day				

c) For parental leave beginning after January 1, 1991, related to an adoption, enter the date of registration of the adoption of each child with the Youth Division of the Court of Québec.

Child 1								Child 2								
	Year	Month	Day						Year	Month	Day					

d) Do you want to buy back an absence without pay that ended in the current year or the preceding year?

Yes No

• If “Yes”, did you work for another employer during that period and contribute to a pension plan?

Yes No

• If you answered “Yes” to the preceding question, enter the period during which you contributed to a pension plan while working for the other employer.

Date of beginning of employment								Date of end of employment								
	Year	Month	Day						Year	Month	Day					

Member’s comments, if any

If you wish to provide explanations concerning elements of your application, enter them here.

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Part E – Checklist and documents to enclose with your application

Your application will be returned to you if you have not signed it (Part G) or if your current employer has not signed it (Part H).

Check the appropriate boxes.

Before sending your application for buy-back, you must:

- complete all sections** concerning the buy-back for which you are applying;
- sign Part F**, if you authorize CARRA to obtain information from Revenu Québec;
 - If you do not sign the authorization for CARRA to obtain information from Revenu Québec, you may have to provide proof of remuneration. Refer to Part F – Authorization to communicate with Revenu Québec, of the guide;
- sign Part G** and have your current employer complete and sign Part H of your application for buy-back;
 - If you are a non-active member, refer to Part H, 1. Information regarding the identification of the employer, of the guide;
- attach the form** “Attestation of a buy-back period” (728A) for each employer concerned by the periods you want to buy back;
- attach the supporting documents** if you answered “Yes” to question 3 of Part C. You must enclose a letter from each of your employers indicating the number of days worked, the basis of remuneration, the percentage of time worked in your position, the number of days of absence without pay and your annual pensionable salary on the date of the application for buy-back. This information must be obtained for the current year and for the preceding year, if necessary;
- attach the supporting document** if you answered “Yes” to question 1 b) of Part D. You must enclose proof that you do not receive benefits pursuant to the *Canadian Forces Superannuation Act*;
- attach the supporting documents** if you answered “Yes” to question 1 f) of Part D. You must attach an official attestation from the religious community of the date you took orders (or were ordained) and a copy of your indult of secularization or laicization.

Part F – Authorization to contact Revenu Québec

It is recommended that you read the information provided in the guide.

I authorize CARRA to give Revenu Québec the personal information in this application so that it can obtain from Revenu Québec the information required to process my application for buy-back concerning one or more periods of work.

The information required to process my application is as follows:

- employment income,
- confirmation of source deductions,
- amount of contributions to a pension plan,
- name of employer.

Signature of member

Date | | | | |
 Year Month Day

Part G – Attestation of the accuracy of the information provided

Sign the application and submit it to CARRA at the address indicated at the end of this form.

I attest that the information provided in parts A to D of this form and in the enclosed documents is accurate and complete.

Signature of member

Date | | | | |
 Year Month Day

Part H – Information provided by your current employer

Part H must be completed by an authorized representative of your current employer, or your last employer if you are a non-active member. Refer to the guide for more information.

For a public service employer, also indicate the number of the department or body.

Fields with an asterisk (*) must be completed.

1. Information about the employer

Employer's name		Identifier of employer	
Number	Street, avenue, boulevard, P.O. box, rural route	Number of department or body	
City, town, municipality		Province	Postal code

2. General information about the member

- a) *What is the member's annual pensionable salary, calculated on the basis of 26 pay periods, on the date of this application? _____ \$
- b) *What is the member's current pension plan?
- | | | | |
|---------------------------------|-------------------------------|---------------------------------|--------------------------------|
| <input type="checkbox"/> RREGOP | <input type="checkbox"/> PPMP | <input type="checkbox"/> RPSO | <input type="checkbox"/> PPCT |
| <input type="checkbox"/> TPP | <input type="checkbox"/> CSSP | <input type="checkbox"/> PPPOCS | <input type="checkbox"/> SPMSQ |
- c) *Does the employee have an employment relationship with you on the date of the application? Yes No
- If "No", give the reason. _____
- d) *Is the employee contributing to the pension plan on the date of the application? Yes No
- If "No", give the reason. _____
- e) *Was the employee hired during the last 18 months? Yes No
- If "Yes", enter the date of beginning of employment. _____
Year Month Day
- f) *Information on current financial data
- | | |
|---------------------------|--|
| Basis of remuneration | <input type="checkbox"/> 200 <input type="checkbox"/> 260 |
| Daily factor | <input type="checkbox"/> 200 <input type="checkbox"/> 260 <input type="checkbox"/> 260.9 |
| Percentage of time worked | _____ % |

Employer's comments, if any

3. Signature of the employer's authorized representative

I attest that the information provided in Part H of this form is from the employer's records, and is accurate and complete.

Last name and first name of authorized representative (IN BLOCK LETTERS)

Title or function

Aera code Telephone

Ext.

Aera code Fax

Signature of authorized representative

Date _____
Year Month Day

To the member

Please return the **original** of this form to the following address before you retire:

Commission administrative des régimes
de retraite et d'assurances
475, rue Saint-Amable
Québec (Québec) G1R 5X3

418 643-4881 (Québec area)
1 800 463-5533 (toll free)

Person with a hearing impairment
418 644-8947 (Québec area)
1 855 317-4076 (toll free)

To keep informed, subscribe to CARRA's
electronic mailing list

(www.carra.gouv.qc.ca/ang/liste_diffusion/listes.htm).