

GENERAL INFORMATION

Before beginning to complete the “Application for buy-back” (727A) form, you are invited to read the enclosed brochure entitled *Buy-backs*. It contains the information you need to understand the service purchase process. In addition, it will help you determine what periods of your career are purchasable. The following instructions and the brochure are provided for your information and do not replace the provisions of the applicable legislation and regulations.

This form is prescribed under section 150 of the *Act respecting the Government and Public Employees Retirement Plan* (R.S.Q., c. R-10). Its use is compulsory in applying for service purchase if you are a member of one of the following plans:

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

This form is made of two different sections:

- In the first section, which includes Parts A, B, C, D, E and F, you must identify yourself and apply for your buy-backs;
- In the second section, which includes Part G, **your present employer** must confirm that you currently hold a job covered by one of the pension plans mentioned above.

INFORMATION ON EACH PART OF THE APPLICATION FORM

Failure to provide the information requested or any supporting documents, if applicable, could delay the processing of your application and even prevent us from considering it. To make sure that you have not forgotten something before mailing your application, please refer to Part E “Checklist and documents to enclose with your application”.

Part A - Identification of member

In this part, you must provide the information that identifies you as a member.

Part B - Periods you wish to buy back

In this part, you must indicate:

- the periods you wish to buy back;
- the name of every employer concerned; **AND**
- the job you held during that period (complete official title, no abbreviations).

In addition, under *TRAV-ABS*, please indicate if the period you wish to buy back is a period during which you worked (*TRAV*) or a period of absence (*ABS*). To know exactly what periods of your career can be bought back, you can refer to the enclosed brochure entitled *Buy-backs*.

Part B - Periods you wish to buy back (cont.)

For CARRA to consider your application, every employer concerned by a period of work or absence you wish to buy back must complete the “Attestation of a buy-back period” (728A) form to confirm the information you entered on your application. We suggest that you make a photocopy of the first page of your application and send it with form 728A to every employer concerned by a period you wish to buy back. You can circle the letter(s) corresponding to the period(s) he must attest. **Each employer concerned must then return form 728A to you**, so that you can enclose it with your application. Be sure to collect all the required attestations for the periods you wish to buy back before sending your application to CARRA. **Please note that 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 buy them back anyway. Simply identify each employer for whom you worked and indicate the dates of beginning and end of your employments.

The periods attested by an employer must cover those you indicated. Even if an employer attested a longer period than what you requested, CARRA will analyze the period mentioned on **your** application. However, you might want to correct the periods you requested so that they correspond to the periods attested by the employer. If the attested period is shorter, contact the employer to ask him to provide all the information required.

If an employer who is concerned by a period says that he cannot attest the entire period or part of the period, he must fill out Parts E or G of the “Attestation of a buy-back period” (728A) form and return it to you anyway.

If an employer who is concerned by a period has ceased to exist, try to find if his name has changed following a merger. It is also possible that the information pertaining to a period of work for a former employer is in your current employer’s files or in another employer’s files.

Part C - General information

1 and 2. If you answered “Yes” to one of those questions, you do not have to send the “Attestation of a buy-back period” (728A) form for that period. However, if the period specified in your application is not identical to what you previously applied for, you must provide attestations (728A forms) for the periods that are not covered.

3. This question will help identify situations of multiple employments that can affect the cost of certain types of buy-backs.

*If you answered “Yes”, **attach a letter** from each employer specifying the number of days worked from January 1 of the current year until today as well as your annual basic salary.*

4. If an employer concerned by a period cannot attest a period of work, CARRA will ask you to provide proof of the remuneration you received from that employer. However, CARRA can contact Revenu Québec in your place since there is an agreement allowing CARRA to obtain from them the information required to process your application for the purchase of periods of work.

This information includes:

- your earnings;
- confirmation that deductions at source were made;
- the amount of your contributions to a pension plan;
- the employer’s name.

To benefit from the agreement, simply check “Yes” and your authorization will be valid for 12 months from the date of your signature in Part F of your “Application for buy-back” (727A) form.

Part D - Information according to buy-back type

1. **a) and b)** Answering “Yes” to one of these questions could help us determine your eligibility for the PPCT.

*If you answered “Yes” to question a), **attach an official confirmation** from the religious community of the date on which you took orders and a copy of your indult of secularization or laicisation.*

c) This information will help us calculate the cost of the buy-back of the period in question with the appropriate rate.

d) If you answered “Yes” you do not have to enclose form 728A for the period concerned. CARRA usually has on file the data required for processing such an application.

e) Answering «Yes» to that question and entering the dates of the periods of work for another employer and of contribution to a pension plan that was not administered by CARRA will help us issue an accurate tax receipt.

2. **a)** The choice you will make will be irrevocable. If you do not answer, we will interpret this as a “No”.

To learn more about the “90-day bank”, refer to the enclosed brochure entitled *Buy-backs*.

b) and c) For a parental leave after January 1, 1991 related to a maternity or a paternity leave, enter the date of birth of the child. However, for an adoption, you must provide the date of registration of the adoption by the Youth Division of the Court of Québec.

d) Having worked for another employer during an absence and having contributed to a pension plan can affect the calculation of pension adjustments (PA) and benefits. To learn more on pension adjustments, refer to the enclosed brochure entitled *Buy-backs*.

Part E - Checklist and documents to enclose with your application

This part contains a list of instructions for the applicant to make sure he has not omitted any important step or document so that CARRA can proceed with his application.

Part F - Signature of member

Your application will be returned to you if you have not signed it. Under the *Act respecting Access to documents held by public bodies and the Protection of personal information* (R.S.Q., c. A-2.1), the information it contains will be disclosed only to authorized agents. The Act allows the applicant to examine his personal information and ask for correction.

In accordance with the tax legislation requirements, CARRA must calculate a pension adjustment (PA) or a past service pension adjustment (PSPA) for the purchase of periods after December 31, 1989. To learn more on pension adjustments, refer to the enclosed brochure entitled *Buy-backs*.

If you feel additional information is needed, please use the Comments section in Part D. For example, you could provide complementary information that would be useful for processing your application.

Part G - Information provided by the member’s present employer

You must have this part completed and signed by your present employer, who will confirm that on the date of your application, you hold a job covered by one of the pension plans mentioned on page 1 of this guide. In addition, he will provide information that will be used to determine the cost of your buy-back.

If you currently work for more than one employer, have this part completed by the employer where you contribute to a pension plan administered by CARRA. If you contribute to all your employers’ pension plans, you can have it completed by any of them.

We wish to remind you that to apply for buy-back, you must be employed by your employer at the time of mailing of the application. Also, if you wish to buy back an absence, you must contribute to the plan at the date of mailing of your application.