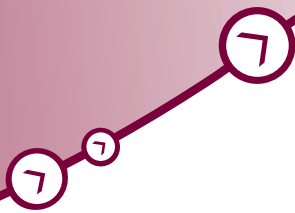




1.01255487
 1.25480635
 1.54448759
 1.98044588
 2.11457066
 2.24158758
 2.31214578
 2.54805759
 2.66897845
 2.87745154
 2.88956421
 2.94586541
 3.01125486
 3.21145777
 3.25469875
 3.45577480

1.01255487
 1.25480635
 1.54448759
 1.98044588
 2.11457066
 2.24158758
 2.31214578
 2.54805759
 2.66897845
 2.87745154
 2.88956421
 2.94586541
 3.01125486
 3.21145777
 3.25469875
 3.45577480
 4.78701454
 4.86500159
 4.98875444
 5.01414215
 5.10241158
 5.35884041
 5.54068021
 5.75698432
 5.84001454
 6.01244189
 6.25013259

6.45882112
 6.80259477
 7.01145798
 7.21448905
 7.59814035
 7.42159860
 8.35214975
 8.39775647
 8.60074662
 8.78854955
 9.45875668
 9.80774415



The RPSO

The Retirement Plan for Senior Officials
 (Public Service)

August 2011



TABLE OF CONTENTS

INTRODUCTION	1
THE RPSO	1
MEMBERSHIP	2
CONTRIBUTIONS	2
EXEMPTION OF CONTRIBUTIONS	2
YEARS OF SERVICE	3
MEMBERSHIP IN AN SPP	3
BUY-BACKS.....	3
PHASED DEPARTURE	4
ELIGIBILITY FOR RETIREMENT	4
CALCULATION OF A PENSION	5
INTEGRATION OF THE RPSO AND THE QPP	7
INDEXATION OF YOUR PENSION	7
TERMINAL ILLNESS	8
IN THE EVENT OF A MARRIAGE OR CIVIL UNION BREAK-UP	8
DEATH BENEFITS.....	9
GOING BACK TO WORK	10
RECOURSES	10
LIST OF ACRONYMS	10

INTRODUCTION

In this document, the Commission administrative des régimes de retraite et d'assurances (CARRA)¹ sets out the main provisions of the Retirement Plan for Senior Officials (RPSO). The plan was created on January 1, 1992 for certain categories of management personnel of the public service, the education sector and the health and social services sector. **This document was prepared specifically for the plan members in the public service.**

THE RPSO

Who is covered by the RPSO?

The persons covered by the plan belong to certain specific employment categories and usually are incumbents of the following positions:

- Administrators of state, deputy ministers, associate deputy ministers and assistant deputy ministers, including those who are hired by contract;
- Vice-chairmen, vice-presidents or full-time members of government bodies whose salary levels correspond to class DMO4 or higher;
- The Executive Secretary to the Prime Minister, delegates general, heads of post, the Auditor General and assistant auditors general.

Any other employee of a department, a public or parapublic body or an agency designated by the Government is covered if the Government issues an Order in Council to that effect.

1. A list of the acronyms used in this publication is provided on page 10.



MEMBERSHIP

Is membership in the RPSO mandatory?

Usually, yes. Membership in your pension plan is **mandatory** and is an integral part of your working conditions.

However, if you are a member of the PPMP, RREGOP, the TPP, the CSSP or the PPPOCS when you become eligible for the RPSO, you may remain in your plan. You have one year after the date on which you become eligible for membership in the RPSO to make a decision and your decision will be retroactive to that date. You can reverse that decision at any time and apply for membership in the RPSO. In that case, your decision will not be retroactive.

Please note that if you are a member of the PPCT when you become eligible for the RPSO, you will not automatically become a member of the RPSO. You must make a specific request.

What will happen if I cease to belong to an employment category covered by the RPSO, with or without a break in my employment relationship, to hold a job covered by RREGOP or the PPMP?

Your membership in the RPSO will be maintained or will resume, but you might stop accumulating certain rights related to the supplementary pension. (See "Calculation of a pension".)

And what will happen if, while I participate in the RPSO, I hold another job covered by the PPMP or RREGOP, even during an absence without pay?

In this case, or if you hold at the same time more than one job covered by the PPMP or RREGOP, you also participate in the RPSO for your other job. However, you cannot accumulate more than one year of service in a calendar year.

How can I know the status of my membership in my pension plan?

Each year, CARRA sends to the members an "Annual Statement", showing the detail of their participation.

You can also apply for that document at any time by contacting CARRA's Direction des contacts clients.

CONTRIBUTIONS

What is the rate of contribution to the RPSO?

For 2011, the rate of contribution is 11.54%.

Your contributions are calculated only on the portion of your salary that exceeds 35% of the MPE under the QPP. In 2011, since the MPE is \$48 300, your contributions are calculated only on the portion of your salary which exceeds \$16 905 (\$48 300 x 35%).

In addition, you do not contribute on the portion of your salary that exceeds the maximum pensionable salary of \$150 131 in 2011.

Example: Joan's annual salary is \$145 000. In 2011, her contributions to the RPSO are determined as follows:

<i>Pensionable salary</i>		\$145 000
<i>Exemption (35% of the MPE)</i>	-	\$16 905
<i>Portion of the salary on which contributions to the RPSO are calculated</i>	=	\$128 095
<i>Contribution rate</i>	x	10.54%
<i>Contributions</i>	=	\$14 782.16

Do I have to contribute to my pension plan during my whole career?

Contribution to the RPSO will stop when you have accumulated 36 years of service as at December 31, 2011 or after December 30 of the year in which you reach age 69.

If you continue to hold a job covered by the plan after December 31, 2011, you will stop contributing to the plan when you have 37 years of service as at December 31, 2012 or 38 years of service as at December 31, 2013.

EXEMPTION OF CONTRIBUTIONS

Do I have to contribute to the RPSO if I am eligible for salary insurance benefits?

No, you do not have to contribute to your pension plan while you are eligible for benefits under your disability insurance plan. The contributions that you would normally have paid are credited to you just as if you had paid them. You do not lose any right during that period.



The same exemption applies if you are eligible for benefits from SAAQ or the CSST.

For how long can I be exempted?

The exemption of contributions is assumed by your pension plan for the first three years. After that period, if you are a member of the basic long-term disability insurance under the mandatory plan for management personnel of the public and parapublic sectors, that plan will pay your contributions. You will then continue to accumulate years of service under your pension plan.

YEARS OF SERVICE

What is the difference between “credited service” and “service for eligibility purposes”?

The **credited service** is the service that will be used to calculate the amount of your pension. It includes:

- Service for which you contributed to the RPSO, the PPMP, RREGOP, the CSSP, the TPP, the PPCT or the PPPOCS;
- Service bought back or transferred that does not entitle you to a pension credit (See “Buy-backs”.);
- Days from the 90-day bank (See next question.).

The **service for eligibility purposes** is the service that entitles you to a pension. It includes:

- Credited service for the calculation of your pension;
- Service added to complete a year of service (See second next question.);
- Service bought back or transferred that entitles you to a pension credit (See “Membership in an SPP” and “Buy-backs”).).

When I retire, a certain number of days will be added to my years of service. Is that true?

If some of your years of service are incomplete following periods of **absence without pay** that were not recognized by your plan, CARRA will automatically fill these periods of absence by adding to your service the corresponding number of days, **up to a maximum of 90 days**.

Since January 1, 2011, only the days of absence without pay related to parental leaves (maternity, paternity or adoption) can be offset by that 90-day bank.

Can an incomplete year of service be credited as a full year of service?

Yes. Within certain limits set under the *Income tax Act*, your pension plan will credit you a complete year of service for **eligibility purposes** if, during a given year, your situation was one of the following:

- You worked part time;
- You worked only a part of a year;
- You were on leave without pay during part of a year or for the whole year.

The provision applies to service performed under RREGOP since **January 1, 1987**.

MEMBERSHIP IN AN SPP

I was once a member of an SPP. What was that exactly?

In health, social services and educational institutions, certain employees were members of supplementary pension plans before RREGOP became applicable to their employer. These SPPs were administered by insurance companies and not by CARRA.

What happened to the contributions my employer and I paid to that SPP?

If your SPP contract provided that the money could not be transferred, the insurance company that administered the plan still holds your contributions and your employer’s contributions to your SPP. The company will pay you pension benefits in accordance with the provisions of your contract, but you must apply for them. This is what is called a **paid-up annuity**.

However, if the money was transferred to CARRA, you have a pension credit. (See “What about my pension credit?”)

BUY-BACKS

Is it possible to increase the benefits provided under my pension plan?

Yes, your pension will be calculated on the basis of the number of your years of service when you retire. Consequently, if you can buy back certain periods of service or leave that were not recognized by your pension plan, you could have them credited to you. Certain types of buy-backs can increase the amount of your pension and, in certain cases, allow you to retire earlier. (See “What about my pension credit?”)



What are the most common types of buy-backs?

The most common types of buy-backs concern the following periods of service or absence:

- Service as a casual employee after RREGOP became applicable to the employer between June 30, 1973 and January 1, 1987 or 1988;
- Absences without pay (including parental leave) taken during membership in the RPSO, the PPMP, RREGOP, the CSSP or the TPP;
- Periods of maternity leave that began before January 1, 1989 or were in progress on that date;
- Service during which you chose to receive an allowance for compensation² instead of contributing to the RPSO, the PPMP or RREGOP.

How much does a buy-back cost?

It is impossible to answer this question on a general basis. The cost may vary according to:

- The type of buy back;
- Your salary for the period purchased, the date of enrolment in the PPMP or RREGOP, or the date of the application; or
- Your age at the time the application is filed.

Please note that periods of maternity leave are usually credited at no cost.

PHASED DEPARTURE

Can I reduce my work schedule before I retire?

Depending on your work conditions, you can sign a phased departure agreement with your employer. You must retire at the end of the period stated in the agreement and meet certain other conditions.

Will phased departure affect my pension?

No, because the contributions you must pay during the period of the phased departure agreement are calculated on the salary you would have received had you not signed an agreement. Therefore, the service and the salary you would have normally accumulated are recognized under the pension plan.

ELIGIBILITY FOR RETIREMENT

When can I receive an immediate pension with no reduction?

You will be entitled to an immediate pension with no reduction when you retire, provided you meet one of these requirements:

- You are 60 or over (regardless of your years of service);
- You have at least 35 years of service (regardless of your age);
- You have reached the "85 factor" (age + years of service).

Can I retire before I reach one of the eligibility requirements?

Yes. You can retire if you are at least 50 years of age. In this case, however, the amount of your annual pension will be reduced **permanently**.

In that case, what percentage of reduction will apply to my pension?

The percentage is 0.25% per month (3% a year) before you meet the earliest requirement for an immediate pension with no reduction.

Is it possible to minimize or totally avoid the reduction?

Yes, in accordance with the tax rules, except for the portion of your pension that represents your supplementary pension. (See "Calculation of a pension".)

Compensation of the reduction consists in transferring to CARRA funds from an RRSP, an RRP or the part of a retirement allowance that is transferable to an RRSP or an RRP in accordance with the *Income Tax Act*.

2. An allowance for compensation may be paid to employees who renounce membership in the pension plan offered by their employer.



What will happen if I leave my job before I am eligible for an immediate pension, with or without reduction?

You can choose between these two options:

A. Receive a deferred pension payable at age 60 or when you reach the “85 factor”, taking into account only the service you have accumulated at the end of employment. If the value of this deferred pension is lower than your total contributions with interest, the amount of your pension will be increased until the actuarial value of your pension is equal to that total.

You can apply for your deferred pension as of age 50. It will then be permanently reduced by 0.25% per month included between your retirement and the first of your 60th birthday or the date you reach the “85 factor”.

That pension will have been fully indexed between the date of the end of employment and the date on which payment begins.

You could also apply for your pension after your 60th birthday or after the date you reach the “85 factor”, but no later than December 31 of the year of your 69th birthday. In this case, however, it would not be retroactive to one of those dates.

B. Transfer to a LIRA, or an RRSP if you have less than two years of service, the amount corresponding to the value of your accrued benefits, which cannot be higher than the maximum set under the *Income Tax Act*. If the amount to be transferred exceeds that limit, the difference will be refunded. **This value excludes the supplementary pension, which remains payable as a deferred pension.**

This option is also offered if you are eligible for an immediate pension, with or without reduction when you quit your job.

If I go to work for a private organization, can I have my years of service recognized under my new employer’s plan?

Yes, provided your new employer has entered into a transfer agreement with CARRA and you meet the requirements of the agreement. However, the value of the supplementary pension to which you could be entitled cannot be transferred to the new employer’s plan. It will be payable as a deferred pension.

CALCULATION OF A PENSION

What is my retirement pension made of?

Your retirement pension is made of your **basic pension** and your **additional pension**, to which may be added a **pension credit**, a **life annuity** and a **temporary annuity** granted for the service that corresponds to that pension credit, and a **supplementary pension**. All those pensions are life annuities except the additional pension and the temporary annuity.

How will my basic pension be calculated?

The amount of your basic pension depends on the period in which your service was performed, the plan under which it was credited and your best salaries, subject to the limits set by the tax rules.

The basic pension is calculated as follows:

Service under the PPMP, RREGOP, the C SSP, the TPP or the PPCT before 1992	x	Annual accrual rate (2% or 1.6% for the PPCT)	x	Unlimited average pensionable salary of your 3 best-paid years of service
Plus Service under the PPMP, RREGOP, the C SSP, the TPP or the PPCT after 1991	x	Annual accrual rate (2% or 1.6% for the PPCT)	x	Limited ³ average pensionable salary of your 3 best-paid years of service
Plus Service under the RPSO after 1991 and before 1997	x	Annual accrual rate (1.6%)	x	Limited ³ average pensionable salary of your 3 best-paid years of service
Plus Service under the RPSO after 1996	x	Annual accrual rate (1.7%)	x	Limited ³ average pensionable salary of your 3 best-paid years of service
Plus Service under the RPSO after December 31, 2010 in excess of 35 years of service	X	Annual accrual rate (2%)		Limited ³ average pensionable salary of your 3 best-paid years of service

3. The average pensionable salary is limited by the maximum pensionable salary applicable to each credited year of service. In addition, for each credited year of service since 1992, your basic pension cannot exceed the maximum benefit set under the tax rules. In 2011, it is \$2 552.22.



How is the additional pension calculated?

The additional pension is payable until age 65. It is determined on the basis of the period when your service was performed. It totally or partially bridges the accrual rate gap up to 2% for the years credited under the RPSO after 1991. It cannot exceed 0.7% of the average MPE of the three years preceding your retirement, multiplied by your credited service.

However, if you have less than 10 years of service when you retire, an additional reduction of 10% will apply for each missing year.

The additional pension is calculated as follows:

Service under the RPSO after 1991 and before 1997	x	Annual accrual rate (0.15%)	x	Limited ⁴ average pensionable salary of the 3 best-paid years of service
Plus Service under the RPSO after 1996	x	Annual accrual rate (0.3%)	x	Limited ⁴ average pensionable salary of the 3 best-paid years of service

What about my pension credit?

The pension credit is an annual fixed benefit that results from the transfer from an SPP, the purchase of a period of work prior to enrolment in RREGOP, the PPMP or the RPSO or from a transfer agreement. It is added to your basic pension and is calculated on the basis of your salary at the time of your enrolment in the plan.

If you are entitled to a pension credit, it becomes payable at the same date as your basic pension. However, as a rule, if you retire before you are entitled to an immediate pension with no reduction, your pension credit will be reduced by 0.25% per month (3% a year) included between your retirement date and the earliest date on which you would have become entitled to an immediate pension with no reduction.

If your pension credit is equal to a percentage of your average pensionable salary, your 5 best-paid years will be used to determine this average salary.

What are the life annuity and the temporary annuity for pension credit service?

Members who have a pension credit or a paid-up annuity are entitled to the revaluation of the years of service that correspond to those benefits.

The revaluation takes the form of another **life annuity** (usually 1.1% x average pensionable salary of the 3 best-paid years x service related to a pension credit or a paid-up annuity) and a **temporary annuity** (usually \$230 x service related to a pension

credit or a paid-up annuity) payable until age 65 or until death if it occurs before.

Please note that the total of the life annuity, the temporary annuity and the paid-up annuity or the pension credit must not exceed the amount to which you would have been entitled if you had acquired these benefits through regular service. In addition, because of certain tax rules, **the revaluation often has no effect on your pension.**

Am I entitled to the supplementary pension?

Yes. However, the pension differs depending on whether you are among the following categories of employees:

- Administrators of state of level 1;
- Deputy ministers hired by contract;
- Full-time chairmen or presidents of Government bodies whose levels in the pay structure are equal to or higher than the DMO6 level;
- The Executive Secretary to the Prime Minister;
- The Auditor General;
- The General Secretary of the National Assembly if he is concerned by the basic pension plan;
- Persons for whom the Government issues an Order in Council to that effect;
- The General Secretary of the Executive Council.

4. The average pensionable salary is limited by the maximum pensionable salary applicable to each credited year of service. In addition, for each credited year of service since 1992, your basic pension cannot exceed the maximum benefit set under the tax rules. In 2011, it is \$2 552.22.



If I am among one of those categories of employees, what will that pension represent?

For each year of service in such employment, the supplementary pension:

- will make up for the difference resulting from the fact that your basic pension (1.6% or 1.7%) is calculated on the basis of the maximum pensionable salary on which you contributed instead of your unlimited average pensionable salary;
- will increase your additional pension so that it is equal to 0.3% of your unlimited average pensionable salary for service earned since January 1, 2000;
- will make up for the difference resulting from the limit set under the tax rules for the years before 1992;
- will increase the annual accrual rate of your pension by an additional percentage applied to your unlimited average pensionable salary as follows:

1992 to 1996	0.9%
1997 to 1999	0.8%
2000 and after	1%

Since January 1, 2011, the excess benefit plan provides a benefit equal to 2% of the portion of your average pensionable salary that exceeds the portion used for the calculation of your basic pension for each year of service credited in excess of 35 years of service after December 31, 2010.

And if I am not among those categories of employees, what will that pension represent?

In this case, the supplementary pension is equal to the amount required to compensate the fact that your basic pension and your additional pension do not take into account the difference between the limited average pensionable salary and your unlimited average pensionable salary for your RSPQ membership since January 1, 2000. It also makes up for the difference resulting from the limit set under the tax rules for the years of service before 1992.

INTEGRATION OF THE RPSO AND THE QPP

Is it true that my pension will be reduced when I turn 65?

Yes. When you turn 65, your pension plan will take into account the fact that you will receive a QPP pension, which will cause a reduction of your RPSO pension. This is what is called the "QPP integration⁵". It corresponds, per year of service (maximum 35), to 0.7% of the average MPE of your 5 last or 5 best-paid years (excluding the years of service in excess of 35), depending on your previous plan.

Integration is not applied to the years of service in excess of 35.

We also wish to point out that payment of your additional pension (0.15% or 0.3%) and your temporary annuity (\$230) will stop.

If I apply for my QPP pension at age 60, will my RPSO pension be reduced at the same time?

No. Your retirement pension will be reduced only as of the month following your 65th birthday.

INDEXATION OF YOUR PENSION

When I am retired, will my RPSO pension be adjusted to the cost of living?

Once you begin receiving your pension, it will be indexed on January 1 of each year as follows:

- The part of your pension that corresponds to service performed **prior to July 1, 1982** will be fully indexed to the Pension Index adjustment rate set by the Régie des rentes du Québec;
- The part of your pension that corresponds to service performed **after June 30, 1982 but prior to January 1, 2000** will be indexed to the Pension Index adjustment rate, minus 3%;
- The part of your pension that corresponds to service performed **after December 31, 1999** will be indexed according to the more advantageous of the following formulas:
 - 50% of the Pension Index adjustment rate; **or**
 - the Pension Index adjustment rate, minus 3%.

5. The QPP integration is not applied if you have accumulated years of service under the RPSO only.



Example: Norman retires on January 1, 2011, on his 60th birthday. He has 30 years of service credited for both eligibility and calculation purposes. His total pension is \$60 000: \$18 000 for service performed before July 1982, \$34 000 for service performed between July 1982 and January 2000, and \$8 000 for service performed after 1999. Let's assume that on January 1, 2012, the Pension Index adjustment rate is 2%.

Each portion will be indexed on January 1, 2012 as follows:

Before July 1982	$\$18\,000 \times 2\%$	=	\$360
From July 1982 to December 1999	$\$34\,000 \times 0\%$	=	\$0
After 1999	$\$8\,000 \times 1\%$	=	\$80
			\$440

On January 1, 2012, Norman's annual pension will reach \$60 440.

Please note that the first indexation of your pension only applies to the number of days it was payable in the first year of your retirement.

Will my pension credit also be indexed?

Pension credits resulting from buy-backs may be revised upward every three years should actuarial valuations reveal any surplus. Pension credits resulting from the transfer from a non-deficient SPP or a transfer agreement are fully indexed to the Pension Index adjustment rate. Pension credits obtained by the transfer from a deficient SPP are indexed according to the most profitable between 50% of the Pension Index adjustment rate and the Pension Index adjustment rate, minus 3%.

Will the life annuity and the temporary annuity also be indexed?

Yes. These benefits are indexed each year to the Pension Index adjustment rate, minus 3%. When the rate is equal to or lower than 3%, they are not indexed.

TERMINAL ILLNESS

If I had a terminal illness, could I receive a special benefit under the RPSO?

Yes. If you have a terminal illness, that is, an illness which, in the opinion of your physician, is such that your life expectancy is less than 2 years, you can receive the **higher** of the following amounts:

- Your total contributions to your pension plan, with accrued interest; or
- The value of your basic pension, QPP integrated, if applicable, and your life annuity, if any, both indexed.

However, you do not have this option if, at the time of your application, you are eligible for an immediate retirement pension with no reduction.

Can I continue working after I receive this benefit?

Yes. However, you cease to be a member of the RPSO and you are no longer considered an employee within the meaning of the plan.

IN THE EVENT OF A MARRIAGE OR CIVIL UNION BREAK-UP

Will a separation or a divorce affect my pension plan?

The benefits accrued in a pension plan during marriage or civil union are part of the family patrimony. The value of these benefits can therefore be partitioned in the event of divorce, legal separation, annulment of marriage, payment of a compensatory allowance, dissolution or annulment of civil union.

Upon request and after such proceedings are instituted (or before if an accredited mediator confirms family mediation), CARRA will establish the value of your benefits. If the Court then decides that the value of the benefits must be partitioned, CARRA will transfer on demand the sum allocated to your spouse to a LIRA, a LIF or an annuity contract in his name at the financial institution of his choice.

For more information on the subject, read the publication entitled Partition of the Family Patrimony, available from CARRA.

You can also access that publication at www.carra.gouv.qc.ca under "Documentation".



Will the transfer affect the amount of my pension?

Yes. In order to take into account the sum that was transferred to your spouse, CARRA will determine the reduction due to partition. When you retire, or if you are already retired, your pension will be reduced by that amount.

DEATH BENEFITS

What benefits are payable under the RPSO at death?

A survivor's benefit is payable to the spouse or to the heirs, as the case may be, depending on whether you are eligible for an immediate retirement pension or not or are already retired.

What will that benefit be if, at the time of my death, I am not eligible for an immediate retirement pension?

In this case, your spouse or, if you do not have a spouse, your heirs, will receive the value of your deferred pension, QPP integrated if applicable, your additional pension, your supplementary pension, your life annuity, if any, indexed if applicable. In addition, any amount paid to obtain a pension credit will be added, with interest.

If you have years of membership in the TPP or the CSSP, your spouse or your dependent children could be entitled to a pension with respect to those years.

What if I am eligible for an immediate retirement pension?

Your spouse will receive for life 60% of that pension, QPP integrated, and if applicable, of the supplementary pension and the life annuity. The additional pension and the temporary annuity are not payable to the spouse.

If you do not have a spouse, your heirs will receive the value of the pension to which you would have been entitled for the first 10 years of your retirement.

If you obtained a pension credit as a result of an SPP transfer or under a transfer agreement, your spouse will receive for life 50% of your pension credit. However, if your pension credit results from a buy-back, your spouse, or if you do not have a spouse, your heirs, will receive in a single payment the amount paid for the pension credit, with interest.

What if I already receive my pension?

If you have a spouse, he will receive 60% of your basic pension and your pension from your previous plan, QPP integrated, and of the supplementary pension and the life annuity for pension credit service, if applicable.

If you do not have a spouse, your heirs will receive the value of the pension to which you were entitled, for a period equal to 10 years minus the time elapsed since the date of the first payment of your pension.

If you obtained a pension credit as a result of an SPP transfer or under a transfer agreement, your spouse will receive for life 50% of your pension credit. However, if your pension credit results from a buy-back, your spouse, or if you do not have a spouse, your heirs, will receive in a single payment the difference between the amount paid for the pension credit and the amount of the pension credit, with interest.

Payment of your additional pension and your temporary annuity will stop the month following your death.

The monthly payment of your pension for the month of your death is payable in full to your heirs.

Upon my death, will my pension plan recognize my de facto spouse?

If you are not married or civilly united, your pension plan will recognize as your spouse the person of the opposite sex or the same sex that you presented as your spouse and who, at the time of your death, was not married or civilly united to anyone else and had been living maritally with you for at least three years.

This period is one year instead of three if:

- A child is born or to be born of your union; or
- A child was jointly adopted by you and your spouse during your union; or
- Your spouse or you have adopted the child of the other during your union.

Can my spouse renounce his rights?

Yes. Your spouse may waive the spousal benefits granted under your pension plan in favour of your heirs and may also revoke that waiver with a written notice to CARRA. That notice must be received no later than the day before your death.



GOING BACK TO WORK

Once I have retired, will my pension be affected if I go back to work?

Going back to work in the Québec public service, the education or the health and social services sectors or for any employer covered by RREGOP or the PPMP, on a full-time or part-time basis or as a casual employee, could cause the suspension or the reduction of your retirement pension.

Therefore, **we strongly suggest** that you make sure the employer about to hire you or CARRA provides you with all the information you need on the **possible consequences** of your going back to work, before reaching a decision.

RECOURSES

If I have a complaint regarding the quality of CARRA's services, whom must I contact?

If you wish to submit a complaint regarding the quality of the service you received from CARRA, please contact the Complaints Officer by the means most convenient for you:

By mail:

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

By telephone:

418 644-3092 (Québec region)
1 855 642-3092 (toll free)
1 866 239-2985, reference no.: 2009 (toll free)

By fax:

418 644-5050

By e-mail:

bplainte@carra.gouv.qc.ca
or www.carra.gouv.qc.ca (under CARRA –
Complaints)

If I disagree with a decision rendered by CARRA, should I also contact the Complaints Officer?

No. The Complaints Officer deals **only** with complaints related to the quality of CARRA's services.

If you wish to contest a decision rendered by CARRA in your regard, you may apply for arbitration within the prescribed time limit.

LIST OF ACRONYMS

CARRA	Commission administrative des régimes de retraite et d'assurances
CSSP	Civil Service Superannuation Plan
CSST	Commission de la santé et de la sécurité du travail
LIF	life income fund
LIRA	locked-in retirement account
MPE	maximum pensionable earnings under the Québec Pension Plan
PPCT	Pension Plan of Certain Teachers
PPPOCS	Pension Plan of Peace Officers in Correctional Services
QPP	Québec Pension Plan
RPP	registered pension plan
RPSO	Retirement Plan for Senior Officials
RREGOP	Government and Public Employees Retirement Plan
RRSP	registered retirement savings plan
SAAQ	Société de l'assurance automobile du Québec
SPP	supplemental pension plan
TPP	Teachers Pension Plan



**TO LEARN MORE, GO TO CARRA'S WEB SITE
(www.carra.gouv.qc.ca)**

In addition to the publications and forms referred to in this document, here is a brief summary of what it contains:

**The "Life events" section:
For answers to your questions**

In this section, you will find all the information you need to make an informed decision when certain events in your life may affect your retirement plan.

The subjects addressed are "Starting to work," "Absences," "Disability," "Breaking up," "Leaving your job," "Retirement," "Going back to work" and "Death."

To keep informed, register to our electronic mailing list

Registering on CARRA's electronic mailing list will allow you to obtain information about changes affecting the various pension plans it administers. By tabling on sustainable development, CARRA wishes to favour that means of communications over the use of paper documentation. The mailing list is available on our Web site under "Mailing list."

If you wish to obtain more information on your pension plan, please contact the human resources department at your place of work or CARRA.

By mail:

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

By telephone:

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

CARRA's Web site:

www.carra.gouv.qc.ca

An application must be sent to CARRA to obtain any benefit provided in your plan.

This document is published by the Direction des communications.

The information it contains does not supersede the legislation governing your pension plan and its regulations.

The masculine form is used to designate either sex.

Legal deposit – Bibliothèque et Archives nationales du Québec, 2011

ISBN 978-2-550-62465-3 (printed version)

ISBN 978-2-550-62466-0 (PDF)

© Gouvernement du Québec, 2011

