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RREGOP

The Government and Public Employees Retirement Plan

June 2011



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RREGOP

What is RREGOP?

The acronym “RREGOP” stands for Régime de retraite des employés du gouvernement et des organismes publics, which translates as the Government and Public Employees Retirement Plan.

RREGOP has been in force since July 1, 1973. It covers regular and casual employees who work full time or part time in the Québec health and social services and education sectors and in the public service.

MEMBERSHIP IN RREGOP

Is membership in RREGOP mandatory?

Yes, membership in your pension plan is an integral part of your working conditions.

Do I have to contribute to RREGOP during my whole career?

Yes. However, you will pay contributions to RREGOP until you have accumulated 36 years of service as at December 2011, not taking into account the years that gave you a pension credit or a paid-up annuity.

Even if you have not accumulated 36 years of service, you cannot contribute to RREGOP after December 30 of the year of your 69th birthday.

If you continue to hold a job covered by the plan after December 31, 2011, you will also continue to contribute until you reach 37 years of service as at December 31, 2012 or 38 years of service as at December 31, 2013.

How can I know the status of my membership in RREGOP?

You can obtain a statement of your contributions to RREGOP at any time by filing the “Application for statement of contributions” (008A) form. That form is available on CARRA’s Web site.

If I find an error on my statement of contributions, how can I have it corrected?

You must inform your employer of any error. He will contact CARRA to have it corrected.



If I leave my job to work for another employer who is covered by RREGOP, do I have to inform CARRA that I have changed job but still participate in RREGOP?

No. Your new employer will provide CARRA with the information concerning your participation in RREGOP. Your years of service for your new employer will simply be added to those that were already credited to you before you changed job.

CONTRIBUTIONS TO RREGOP

What is the rate of contribution to RREGOP?

In 2011, the RREGOP rate of contribution is 8.69%.

Your contributions are calculated **only** on the portion of your pensionable salary that exceeds 35% of the maximum pensionable earnings (MPE) under the Québec Pension Plan (QPP). In 2011, the MPE is \$48 300 and your contributions are calculated **only** on the portion of your pensionable salary that exceeds \$16 905 (\$48 300 × 35%).

Your pensionable salary is the salary recognized for the purposes of a pension plan.

Example:

Ann works full time and her pensionable salary is \$35 715. In 2011, her contributions to RREGOP are determined as follows:

Basic salary		\$35 715
Exemption (35% of the MPE in 2011)	–	\$16 905
Portion of the salary on which contributions to RREGOP are calculated	=	\$18 810
Rate of contribution	×	8.69%
Contributions for 2011	=	\$1 634.59

Even if Ann pays contributions on \$18 810 only, her total pensionable salary will be used for the calculation of her pension.

Are my contributions calculated in the same manner if I work part time?

Yes. In that case, however, your exemption is determined on the basis of the percentage of your work hours over the work hours of a full-time employee in an equivalent job.

EXEMPTION FROM CONTRIBUTIONS

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

No. While you are eligible for benefits under your disability insurance plan, including any unpaid waiting period, you do not have to contribute to your pension 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 rights during that period.

The same exemption applies if you are eligible for benefits from, among others, the Société de l'assurance automobile du Québec (SAAQ) or the Commission de la santé et de la sécurité du travail (CSST).

For how long can I benefit from that exemption?

The maximum exemption period is **three years**, even if your work conditions provide for the end of the employment relationship after the period of disability has lasted two years.

However, the maximum exemption period is not limited to three years for persons eligible for disability insurance under a mandatory plan in force on December 31, 1989 that provides for the payment of benefits up to age 65 or until retirement, **provided the employment relationship is preserved.**

YEARS OF SERVICE

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

The expression “years of service credited for pension calculation purposes” means the years that will be used to calculate the amount of the annual basic pension to which you will be entitled when you retire. Those are the years of membership in your pension plan.

The expression “years of service credited for eligibility purposes” means the years that will be used to determine whether you are eligible for a pension, with or without reduction. Those years correspond to **the total** of the following years:

- the years of service credited for the calculation of your pension, that is, your years of membership in your plan;



- the years that are credited under your pension plan, but that are not taken into account in the calculation of your pension. For instance, they can be years during which you were a member of a supplemental pension plan (SPP).

A year of service is calculated on the basis of a calendar year, that is, from January 1 to December 31. Generally, one year is made of 260 workdays, that is, 5 days a week for 52 weeks. However, for most teachers, service is calculated on a basis of 200 days.

How can I accumulate a year of service credited for calculation purposes?

In order to accumulate a full year of service **for calculation purposes** under RREGOP, you must work full time for the whole year.

Also, you must not have periods of absence without pay that have not been recognized by your pension plan.

If I work part time, how will RREGOP credit my years of service for calculation purposes?

At the end of each year, the plan will credit you, **for calculation purposes**, a part of a year proportional to your hours of work over the hours worked by a full-time employee in an equivalent job, regardless of overtime.

That part of a year will be used to calculate the amount of your pension when you retire.

I heard that to determine my eligibility for a pension and to calculate my pension CARRA would add a certain number of days to my years of service. Is that true?

If some of your years of service are incomplete **following periods of absence without pay** that have not been recognized by your pension plan, RREGOP provides that, in calculating your pension, CARRA will add to your service the number of days corresponding to those absences, **up to 90 days**.

Those years may be incomplete because of a strike, a lock-out or an absence without pay that you did not buy back.

Regarding absences without pay since January 1, 2011, only those related to parental leaves (maternity, paternity or adoption) can be offset with the 90-day bank.

Is it true that an incomplete year of service for calculation purposes can be credited as a full year of service for eligibility purposes?

This is a provision that concerns only those who were members of RREGOP as at January 1, 2000 or who became members after that date.

Under that provision, within certain legal limits set under the *Income Tax Act*, RREGOP will credit you a complete year of service **for eligibility purposes** if, during a given year, your situation is **one** of the following:

- you work part time;
- you work only a part of the year;
- you are absent without pay during part of the year or for the whole year.

That provision applies to service **since January 1, 1987**.

It must also be pointed out that, for the first and last year of membership in RREGOP, service credited for eligibility purposes cannot exceed the number of days included between the date membership began and December 31 of the year in question or between January 1 of the year in question and the date membership ended, as the case may be.

Example:

Louis has a part-time job. In 2011, he works 17½ hours a week, which is 50% of the hours worked in an equivalent full-time job of 35 hours a week.

At the end of the year, RREGOP credits Louis with half a year of service for calculation purposes and a full year for eligibility purposes.

MEMBERSHIP IN A PENSION PLAN BEFORE ENROLMENT IN RREGOP

Before I became a member of RREGOP, I was a member of an SPP. What was that exactly?

Certain hospital and school board employees were members of various pension plans before RREGOP became applicable to their employer. Those plans, called “supplemental pension plans” (SPP), were administered by insurance companies, for instance, and not by CARRA.



What happened to the contributions 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 the SPP. The company will pay you pension benefits in accordance with the clauses of your contract, probably when you turn 65, but you must apply for them. This is what we call a "paid-up annuity."

However, if the money was transferred to CARRA, you have what is called an "SPP pension credit." This means that a certain amount will be added to your RREGOP pension.

Will CARRA take into account my years of membership in the SPP?

Yes. However, they will be used only to determine your eligibility for a pension and not to calculate the amount. They could also be revalued. See the section entitled "Revaluation of certain years of service credited prior to enrolment in RREGOP" on page 8.

Some of my colleagues were members of the Teachers Pension Plan (TPP) or the Civil Service Superannuation Plan (CSSP) and they had their years of membership in those plans transferred to RREGOP. How will this affect their pension?

Their pension will be calculated as if they had been members of RREGOP during all those years.

However, as long as they are not eligible for a retirement pension under RREGOP, they keep their rights to a disability pension, a surviving spouse's pension or an orphan's pension under the TPP or the CSSP with respect to the years during which they made contributions to those plans.

When I became a member of RREGOP, I had the money accumulated in my former employer's pension plan transferred to RREGOP. How will that transfer affect my pension under RREGOP?

It depends on the provisions of your former employer's pension plan and the transfer agreement under which the funds were paid into RREGOP.

In most cases, the credited years are considered years of membership in RREGOP and are taken into account to determine your eligibility for a pension and to calculate your pension.

In other cases, however, those years serve only to determine your eligibility for a pension and are not used to calculate your RREGOP pension. They entitle you to what is called a "transfer agreement pension credit." This means that a certain amount will be added to your RREGOP pension. Those years can also be revalued. See section entitled "Revaluation of certain years of service credited prior to enrolment in RREGOP" on page 8.

BUY-BACKS

Can I maximize the advantages provided under my pension plan?

Your pension is calculated, among other things, on the basis of the number of years credited to your account at the time of your retirement. Therefore, if you are entitled to buy back certain periods of service or absence without pay that were not credited to you, you could have them recognized by your plan. Purchasing service could increase the amount of your pension and, in some cases, allow you to retire earlier.

Note: If you are close to reaching the maximum number of years of service for calculation purposes, it may not be worthwhile to buy back service. For further information in this regard, contact the pension plan administrator at your present place of work, generally in the human resources department.

Are purchased years of service considered years of membership in RREGOP?

It depends on the type of buy-back. In some cases (for absences without pay and casual service, for instance), the purchased years are considered years of membership in RREGOP and are used both to determine your eligibility for a pension and to calculate the amount of your pension.

In other cases (for instance, for the years of service prior to your membership in RREGOP during which you did not contribute to a pension plan), the purchased years are used only to determine your eligibility for a pension and not to calculate its amount.

However, they entitle you to a "buy-back pension credit." This means that a certain amount will be added to your RREGOP pension. Those years can also be revalued. See section entitled "Revaluation of certain years of service credited prior to enrolment in RREGOP" on page 8.



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 between June 30, 1973 and January 1, 1987 in the health and social services sector performed by casual employees on a recall list, and between June 30, 1973 and January 1, 1988 for the other casual employees in the public service, the education sector and the health and social services;
- full-time or part-time absences without pay that began after your enrolment in RREGOP that have not been recognized by your pension plan (including strike, lock-out or suspension);
- years of service prior to your membership in RREGOP during which no contributions were made to a pension plan and that were accumulated with an employer covered by that plan or that would have been had he not ceased to exist¹;
- years of membership in the Teachers Pension Plan (TPP), the Civil Service Superannuation Plan (CSSP) or a supplemental pension plan (SPP) that were refunded under one of those plans. Please note that you cannot buy back years of TPP, CSSP or SPP membership that were refunded under RREGOP;
- periods of maternity leave that ended before January 1, 1989 or were in progress at that date. Different requirements apply according to the periods.

If I work part time, can I buy back the days during which I do not work?

To buy back a period of service or a period of absence without pay, you must have had an employment relationship with your employer during that period.

When you work part time, your employment relationship exists only for the days included in your work schedule. Therefore, since there is no relationship with your employer during the days not included in your work schedule, you cannot buy back the days during which you do not work.

Example:

Jerry holds a part-time job: he works three days a week (Monday, Tuesday and Wednesday). Since his relationship with his employer exists only for those three days, he cannot buy back the other two days

(Thursday and Friday) because they are not included in his work schedule.

Note that if Jerry were absent without pay during the days included in his work schedule (Monday, Tuesday or Wednesday), he would have the right to buy back those days of absence without pay.

What do I have to do to apply for buy-back?

First, it is important to know that your application for a buy-back must be received by CARRA while you are still a member of your plan. As a rule, you cannot buy back service after you have left your job, even if you left it to retire.

To purchase service, you must first meet with the person responsible for pension benefits at your present place of work, generally in the human resources department. The person in charge will help you fill out the "Application for buy-back" (727A) form.

Then you must ask every employer concerned by a period you wish to buy back to fill out the "Attestation of a buy-back period" (728A) form to confirm the information you entered in your "Application for buy-back" (727A) form. Those forms are available on CARRA's Web site.

Once both forms are completed and signed, you must send them to CARRA. After studying your file and if the periods are purchasable, CARRA will send you a proposal that you can either accept or turn down. The proposal will indicate the cost and the payment terms of your buy-back and will be valid for 60 days.

Note: You do not have to buy back absences without pay that have already been recognized by your plan.

Do I need to buy back all my absences without pay?

When CARRA calculates the amount of your pension, it will automatically add to your years of service the number of days of your absences without pay, **up to a maximum of 90** if they were before January 1, 2011. For the periods of absence since January 1, 2011, only those related to parental leaves (maternity, paternity or adoption) will be automatically added to your years of service up to a maximum of 90 days². Those days will be taken into account for both eligibility and calculation purposes.

Therefore, there is no point in purchasing your first 90 days of absence since CARRA will credit them to you at no cost and will exclude them from the proposal at your request.

1. This type of buy-back is possible until June 30, 2011.

2. The total number of days of absence automatically added cannot exceed 90 days, regardless of the fact that they were before or after January 1, 2011.



Please note that all the absences without pay you can buy back must have taken place when you were participating in RREGOP or the PPMP.

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, the period to be purchased and the employee's age and salary on the date of receipt of his application.

However, thanks to the "Buy-back Cost Estimator" available on the home page of CARRA's Web site, you can quickly and easily obtain the approximate cost of the buy-back you are planning concerning:

- absences without pay;
- service as a casual employee since July 1, 1973;
- service prior to membership in RREGOP.

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

You will find more information in the document entitled *Buy-backs*. That document is available in the "Documentation > For members" section of CARRA's Web site.

PENSION CREDITS

PENSION CREDITS RESULTING FROM A BUY-BACK

I bought back years of service performed before joining RREGOP that gave me an annual pension credit of \$950. What is that exactly?

If you bought back periods of service earned prior to your membership in RREGOP, you have what is called a "buy-back pension credit."

This means that CARRA will add an amount to your RREGOP pension. In your case, the amount will be \$950 if payment of your pension credit begins at age 65.

Can payment of my pension credit begin earlier if I retire before I reach 65?

Yes. You may request that payment of your buy-back pension credit begin on the same date as your retirement pension or on any other date included between the date of your retirement and your 65th birthday.

The amount of your pension credit will then be reduced permanently by 0.5% for each month (6% for each year) between the date you start receiving it and your 65th birthday. It is important to point out that even if the amount of the pension credit is lower, the fact that you begin to receive it sooner can be in your best interest.

If you retire after age 65, payment of your pension credit will begin on the date of your retirement. The amount will be increased by 0.75% per month (9% a year) included between your 65th birthday and the date of your retirement.

Will my buy-back pension credit be indexed?

No. Buy-back pension credits are not indexed. However, they could be increased every three years on the basis of the results of actuarial valuations.

PENSION CREDITS RESULTING FROM A TRANSFER FROM A SUPPLEMENTAL PENSION PLAN (SPP)

Before enrolling in RREGOP, I participated in a supplemental pension plan and got a \$450 annual pension credit when I transferred to RREGOP. What is that exactly?

If you were a member of a supplemental pension plan (SPP) and if your SPP membership years as well as your contributions for those years were transferred to CARRA, you have what is called an "SPP pension credit."

Since you have a pension credit, CARRA will add an amount to your RREGOP pension.

In some cases, the value of the pension credit is a percentage of the average salary that will be used to calculate your pension.

Can payment of my pension credit begin as soon as I retire?

Yes. However, but the amount of your pension credit may be reduced permanently if payment begins before certain requirements are met.

Situation 1

Before enrolling in RREGOP, you were a member of one of the following SPPs:

- the Régime de rentes de la Société d'adoption et de protection de l'enfance (Centre de services sociaux du Montréal métropolitain - CSSMM);



- the Supplemental pension plan for the management personnel and the unionizable but non-unionized employees of the hospital sector;
- the Régime de retraite pour certains employés de la Commission scolaire de la capitale (CSC);
- the Régime de retraite pour certains employés du Centre hospitalier de l'Université Laval (CHUL);
- the Régime de rente pour le personnel non enseignant de la Commission scolaire de Montréal (CSM).

In that case, the amount of your pension credit will not be reduced if payment begins at age 65.

If payment begins earlier, the amount of your pension credit will be reduced permanently by 0.5% for each month (6% for each year) between the date payment begins and your 65th birthday. It is important to point out that even if the amount of the pension credit is lower, the fact that you begin to receive it sooner can be in your best interest.

Situation 2

Before enrolling in RREGOP, you were a member of an SPP other than those mentioned above in "Situation 1."

If you are an active member who is entitled to an immediate pension, the amount of your pension credit will not be reduced if payment begins when you meet **one** of the following requirements:

- age **60 or over** (regardless of the number of years of service);
- at least **35 years of service** credited for eligibility purposes (regardless of age).

If payment of your pension credit begins earlier, the amount will then be reduced permanently by 0.33% for each month (4% for each year) between the date you start receiving it and the date on which you would have met one of those requirements. It is important to point out that even if the amount of the pension credit is lower, the fact that you begin to receive it sooner can be in your best interest.

Can I minimize or cancel the reduction applicable to my pension credit?

Yes. When you apply for your pension, you may request that payment of your pension credit begin at another date than your retirement date. The closer to the date it would be payable with no reduction your pension credit is actually paid, the smaller the reduction applied to it.

However, before making a decision, it is important to analyze the consequences. In order to receive a higher amount later, you could deprive yourself

during several months of money from which you could benefit as soon as you retire.

Will my SPP pension credit be indexed?

Yes. Once payment has begun, your SPP pension credit will be indexed on January 1 of each year³.

Will my SPP pension credit be increased otherwise?

In certain cases, it could be adjusted upward every three years on the basis of the actuarial valuations.

PENSION CREDITS RESULTING FROM A TRANSFER UNDER AN AGREEMENT WITH ANOTHER BODY

After enrolling in RREGOP, I had my years of service in the private sector transferred and it gave me a 9.48% pension credit. What is that exactly?

If you were a member of a pension plan that was not administered by CARRA and had your years of service as well as your contributions for those years transferred to CARRA, you have what is called a "transfer agreement pension credit."

This means that CARRA will add an amount to your RREGOP pension. In your case, the amount will be equal to 9.48% of the average salary that will be used to calculate your pension if payment of your pension credit begins when you meet **one** of the following requirements:

- age **60 or over** (regardless of the number of years of service);
- at least **35 years of service** credited for eligibility purposes (regardless of age).

If you are a non-active member, you must have at least 65 years of age.

Can payment of my pension credit begin earlier if I retire before I meet any of those two requirements?

Yes. You may ask for payment of your pension credit to begin on the same date as your retirement pension or on any other date between your retirement and the date on which you would have met one of those two requirements.

3. For the non-active member who holds a pension credit from an SPP that was not in deficit, the pension credit will be indexed from the effective date of the pension.



The amount of your pension credit will then be reduced permanently by 0.33% for each month (4% for each year, 6% per year for the non-active member) between the date you start receiving it and the date on which you would have met one of the two requirements mentioned above. It is important to point out that even if the amount of the pension credit is lower, the fact that you begin to receive it sooner can be in your best interest.

Will my transfer agreement pension credit be indexed?

Yes. Once payment of your basic pension has begun, your transfer agreement pension credit will be indexed on January 1 of each year.

Will my transfer agreement pension credit be increased otherwise?

It could be adjusted upward every three years on the basis of actuarial valuations.

REVALUATION OF CERTAIN YEARS OF SERVICE CREDITED PRIOR TO ENROLMENT IN RREGOP

I heard about the revaluation of certain years of service. What is it exactly?

Revaluation concerns RREGOP members who have ceased to participate in RREGOP since December 30, 1999 and who have acquired a **paid-up annuity** as a result of their membership in a supplemental pension plan (SPP) or a **pension credit** following the buy-back of service prior to enrolment in RREGOP, a transfer from an SPP or a transfer carried out before 1985 under an agreement with another body. When they retire, those members benefit from a revaluation of the years that entitle them to that paid-up annuity or that pension credit.

What form will that revaluation take?

The revaluation will take the form of **two additional pensions**:

- an additional **life annuity for pension credit service** which, as a rule, corresponds to $1.1\% \times$ the average pensionable salary of your five best-paid years of service \times the number of years or parts of a year of service that entitle you to a paid-up annuity or a pension credit; **and**
- a **temporary annuity for pension credit service** payable until age 65 (or until death, if this occurs before age 65) which, as a rule, corresponds to $\$230 \times$ the number of years or

parts of a year of service that entitle you to a paid-up annuity or a pension credit.

However, the total of the additional pensions and the paid-up annuity or pension credit **must not exceed** the amount to which the corresponding years of service would entitle you if they had been credited for basic pension calculation purposes. Therefore, the amount of the additional life annuity and the amount of the temporary annuity could be limited.

Will the additional pensions replace the pension credit?

No. Those two annuities are paid **in addition to** the retirement pension and the pension credit.

If I am eligible for a retirement pension with reduction when I retire, will my additional pensions also be reduced?

Yes. Just as the retirement pension, those two additional annuities are also reduced by 0.33% for each month (4% for each year) between your retirement and the date on which you would have been eligible for an immediate pension with no reduction. Since they are related to your basic pension, they cannot be paid on a later date, as your pension credit can be.

Will the additional pensions be indexed?

They will be indexed each year according to the rate of increase of the Pension Index determined by the Régie des rentes du Québec, minus 3%. When the rate of increase of the Pension Index is equal to or lower than 3%, they are not indexed.

Is there a limit to the number of years that can be revalued?

Yes. If you have more than 35 years of service credited for eligibility purposes, the total number of years that can be revalued cannot be higher than the difference between 35 and the number of years of service used to calculate your basic pension.

Example:

Marcel has 37 years of service credited for eligibility purposes. Of that number, 22 are used to calculate his pension and 15 entitle him to a pension credit. In this case, the number of years that can be revalued is limited to 13 ($35 - 22 = 13$).

When I die, will my additional pensions be paid to my spouse?

When you die, **only** your additional life annuity (1.1% of your average salary) will be taken into account in calculating your spouse's pension, in accordance with the rules that apply to the basic pension.



WORK TIME MANAGEMENT AND REDUCTION

If I enrol in a time management or reduction program, will my pension be affected when I retire?

No, because you will be credited the same service and the same salary as if you had not participated in the program, even if your work schedule and your salary are reduced.

Note that time management and reduction programs could be known under different names in the public service, the health and social services sector and the education sector.

SABBATICAL LEAVE WITH DEFERRED PAY

If I sign an agreement with my employer to take a sabbatical leave with deferred pay, will my pension be affected when I retire?

No, because you will be credited the same service and the same salary as if you had not signed an agreement.

Note that for the duration of the agreement, you will pay contributions only on your actual pensionable earnings.

Once your leave is over, you must return to your usual work for a period equivalent to at least the duration of the leave. If you do not abide by the conditions of the agreement, your employer could cancel it and consider it never existed, which could affect your pension plan.

PHASED DEPARTURE

Can I reduce my work schedule before I retire?

Yes. Subject to your conditions of employment, you can sign a “phased departure agreement” with your employer.

The agreement allows you to reduce your work schedule for a period of at least 12 months and at the most, 60, at the end of which you must retire. For the duration of the agreement, your new work

schedule must not be less than 40% of the full-time schedule of an equivalent job.

To enrol, you must be a regular employee with a part-time or full-time schedule.

Before entering into a phased departure (progressive retirement) agreement, you must complete the “Application for confirmation of eligibility for phased departure (progressive retirement)” (267A) form so that CARRA can confirm that you are really eligible for a retirement pension at the expiry of the agreement. That form is available on CARRA’s Web site.

Will a phased departure agreement affect my retirement pension?

Not at all, because your contributions to RREGOP during the phased departure agreement are calculated on the salary you would have received had you not signed an agreement.

You will be credited the same service and the same salary as if you had not reduced your work schedule.

END OF EMPLOYMENT PRIOR TO ELIGIBILITY FOR AN IMMEDIATE PENSION

Can I obtain a refund of my contributions if I leave my job before I am eligible for a pension?

You can obtain, upon request, a refund of your contributions with interest only **if you meet these two** requirements:

- you are **under** 55 years of age;
- you have **less** than two years of service credited for eligibility purposes (regardless, however, of the periods credited to make up for incomplete years of service due to part-time work or work during only a part of a year).

You must have stopped working for at least 210 days before you ask your former employer to complete the “Application for reimbursement” (080A) form that must be sent to CARRA. That form is available on CARRA’s Web site.

If at the same time you are a member of RREGOP, the PPMP or the PPPOCS for more than one job, you must have left all of those jobs since at least 210 days before filing your application for reimbursement.



If I am not eligible for the refund of my contributions and I leave my job before I am eligible for an immediate pension, when will I benefit from RREGOP?

If you are under 55 **and** have two years of service for eligibility purposes or more (but less than 35) when you leave your job, you can choose between the following **two** options:

**Option 1:
A deferred pension with or without reduction**

This pension will have been fully indexed between the date on which your employment ceased and the date on which payment starts.

If you choose this option, you can:

- **Receive your deferred pension at 65.**

Integration with the Québec Pension Plan (QPP) will apply to your pension as of the month following your 65th birthday.

If the actuarial value of the deferred pension is lower than the total of your contributions with interest, the amount of your pension will be increased until the actuarial value of that pension reaches that total.

OR

- **Receive your deferred pension in advance at age 55 or at any other time between your 55th and your 65th birthday.**

This is called a “deferred pension with reduction.” Since you will receive your deferred pension longer than if you had waited until age 65 to apply for it, a reduction of 0.33% for each month (4% for each year) included between the effective date of your pension and your 65th birthday will apply **permanently** to your deferred pension.

In addition, since you receive sooner a pension that would normally be payable at 65 and since integration with the QPP would apply at that time, integration with the QPP applies to your pension as soon as payment begins. The reduction due to the QPP integration will however be reduced by the same percentage as your pension.

If the actuarial value of your deferred pension is lower than your total contributions with interest, the amount of your pension will be increased until the actuarial value of that pension reaches that total.

**Option 2:
Transfer the value of the benefits accrued in your pension plan to a locked-in retirement account (LIRA) or a life income fund (LIF).**

The amount that could be transferred to a LIRA or a LIF corresponds to the **higher** of the following two amounts:

- the total of your contributions to your pension plan, with accrued interest;
- the actuarial value of your indexed deferred and integrated pension.

You are entitled to the transfer if you have left your job for at least 210 days. Your application for transfer must be filed with the “Application for a retirement pension” (O79A) form **before your 55th birthday**, or within the 12 months following the date of the end of employment if you left between your 54th and your 55th birthday. That form is available on CARRA’s Web site.

Is it more profitable to wait for a deferred pension or ask CARRA to transfer the benefits accrued in my pension plan to a LIRA or a LIF?

In order to compare the advantages of those two options, you must consider your age, the amount of your deferred pension, the indexation rate that could apply and, **mainly, the interest rate** you could obtain on the amount you would transfer to a LIRA or a LIF.

What will happen if I return to work in the public or parapublic sector after I had my accrued benefits transferred to a LIRA or a LIF?

You can have your pension plan recognize the periods of service that were credited to you before your benefits accrued in RREGOP were transferred to a LIRA or a LIF.

You will have to repay CARRA the amount that was transferred from RREGOP to your LIRA or your LIF, with interest accrued at the RREGOP rate of return. Thus, you will re-establish the rights you had under your pension plan at the time of the transfer in regard to service and accrued benefits.

Note that in order to do so, you must have held your new job for at least three months.



If I leave my job to work for an employer who is not covered by a pension plan administered by CARRA, can I have my years of service under RREGOP recognized under my new employer's plan?

Yes, provided your new employer has entered into a transfer agreement with CARRA. CARRA has such agreements with **certain bodies** to allow those who change jobs to transfer the value of their accrued benefits under RREGOP to their new plan.

Those bodies include, among others, the federal government and certain provincial governments, municipalities and universities as well as certain public and private organizations.

To avail yourself of a transfer agreement, you must not be eligible for an immediate pension **with no** reduction when you file your application for transfer with CARRA.

- the retroactive pay adjustment concerned one of the years used for the calculation of your average pensionable salary.

Note: If your participation in RREGOP ends after December 31, 2009, any retroactive pay adjustment received after 2006 will be spread over the years concerned.

When will I be entitled to my basic pension?

You will be entitled to your annual basic pension when you cease to be a member of the plan, provided you meet **one** of the following eligibility requirements:

- age 60 or over (regardless of the number of years of service);
- at least 35 years of service credited for eligibility purposes (regardless of your age).

As a rule, and subject to the tax rules, you will then be eligible for an "immediate pension **with no** reduction."

Example:

Jean retires at 60 years of age. She has 25 years of service credited for both eligibility and calculation purposes. The average salary for her five best-paid years is \$36 000.

*Since she meets the eligibility requirement "age 60 or over," she is eligible for an "immediate pension **with no** reduction," determined as follows:*

CALCULATION OF YOUR PENSION

How will CARRA calculate the amount of my retirement pension?

To determine the amount of your **basic pension**, CARRA will use the following formula:

	Years of service credited for calculation purposes (maximum 36 as at December 31, 2011)
×	Accrual rate (2%)
×	Average pensionable salary for your five best-paid years of service
=	Basic pension

Years of service credited for calculation purposes		25
Accrual rate	×	2%
Average salary of Jean's five best-paid years of service	×	\$36 000
Basic pension	=	\$18 000

Will the same formula be applied if I work part time?

Yes. In that case, however, CARRA will consider the annual pensionable salary you would have received if you had worked full time.

Jean will receive an annual pension of \$18 000, which represents \$1 500 a month (\$18 000 ÷ 12).

Will the retroactive pay adjustment I received be used in the calculation of my retirement pension?

When you retire, CARRA will use that amount, or only part of it, to calculate your pension provided **both** these conditions are met:

Can I retire even if I don't meet any of those two eligibility requirements?

Yes, you can, provided you are **at least** 55, even if you do not have 35 years of service credited for eligibility purposes.

- the retroactive pay adjustment was related to your pensionable salary (the salary provided for in your collective agreement or your work contract; it does not include the payment of overtime);

In this case, however, you are eligible for an "immediate pension **with** reduction." This means that your basic pension must be reduced **permanently** by 0.33% for each month (4% for each year) your retirement precedes the date on which you would



have become eligible for an immediate pension **with no** reduction.

Your pension is reduced because you will be receiving it for a longer period than if you retire only after you meet one of the eligibility requirements for an immediate pension **with no** reduction.

How can I calculate the amount of my reduced pension?

First, you must determine the percentage of reduction applicable to your annual basic pension. This percentage is obtained by multiplying by 0.333% the number of months between the date of your retirement and the date on which you would have met **one** of the following eligibility requirements:

- age 60 or over (regardless of the number of years of service);
- at least 35 years of service credited for eligibility purposes (regardless of your age).

You then multiply the amount of your annual basic pension by the percentage of reduction in order to determine the applicable reduction.

Finally, you subtract the result from your annual basic pension. This is how you can determine the amount of the immediate pension **with** reduction to which you are entitled.

Example:

John retires on his 58th birthday. He has 25 years of service credited for both eligibility and calculation purposes. The average salary for his five best-paid years is \$36 000.

*First, we must determine the number of months between his retirement and the first date on which he would have been eligible for an immediate pension **with no** reduction. Of the two eligibility requirements for a pension **with no** reduction, the first he would have met is "age 60 or over," and that would have been 24 months later had he kept on working. Therefore, we must consider **24 months** between his retirement and his earliest eligibility date for a pension **with no** reduction.*

We can determine the percentage of reduction applicable to his annual basic pension as follows:

Months between retirement and earliest eligibility date for a pension with no reduction		24
Monthly rate of reduction of the pension	×	0.333%
Percentage of reduction applicable to the basic pension	=	8%

Now, we will determine the amount of his basic pension:

Years of service credited for calculation purposes		25
Accrual rate	×	2%
Average salary of John's five best-paid years of service	×	\$36 000
Basic pension	=	\$18 000

Then we must calculate the amount of the reduction to apply to his basic pension:

Basic pension		\$18 000
Percentage of reduction	×	8%
Reduction applicable to the basic pension	=	\$1 440

*To determine the amount of the immediate pension **with** reduction to which John is entitled, we simply make the following calculation:*

Basic pension		\$18 000
Reduction applicable to the basic pension	–	\$1 440
Immediate pension with reduction	=	\$16 560

John's annual pension will be \$16 560, which represents \$1 380 a month (\$16 560 ÷ 12).

Is it possible to minimize or totally avoid the reduction?

Yes. This is what we call the "compensation" of the reduction applicable to a pension. It consists in transferring to RREGOP the amount necessary for the annual payment of an amount equal to the reduction you wish to avoid.

The funds must be transferred from your registered retirement savings plan (RRSP) or a registered pension plan (RPP), in accordance with the tax rules, within 60 days of the end of your participation. Your employer may also pay the amount required to eliminate or minimize the reduction of your pension, but no later than the date on which you cease to be covered by the plan.



INTEGRATION OF RREGOP AND THE QUÉBEC PENSION PLAN (QPP)

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

Yes, this is true. When you turn 65, your pension plan will take into account the fact that you also receive a pension under the Québec Pension Plan (QPP), which will cause a reduction of your RREGOP pension. This is what is called the “QPP integration.”

The reduction will be applied to your pension as of the month following your 65th birthday.

Please note that integration is not applied to the portion of a pension that corresponds to years accumulated after 35 years of service.

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

No. Your RREGOP pension will be reduced **only as of the month following your 65th birthday**, even if you began receiving your QPP pension before 65.

How will CARRA calculate the reduction that will be applied to my RREGOP pension?

The applicable reduction will be calculated as follows: the number of years of service used to calculate your basic pension that were earned since January 1, 1966 (maximum 35 years) × the annual integration rate with the QPP (0.7%) × the average maximum pensionable earnings (MPE) for your last five years of service. Note that the MPE is set by the Régie des rentes du Québec.

When the average salary is lower than the average MPE of the last five years of service, the average pensionable salary is used for the calculation.

Example:

Lynn retired at 60 years of age with 25 years of service for calculation purposes. All those years of service were earned since January 1, 1966. Her average salary for her last five years of service was \$30 000.

Since her average pensionable salary is less than the average MPE for her last five years of service, her average pensionable salary (not the average MPE) must be used to calculate the reduction that will apply to her pension as of the month following her 65th birthday.

The reduction that will apply to Lynn's pension is calculated as follows:

Years of service credited for calculation purposes		25
Annual integration rate with the QPP	×	0.7%
Average pensionable salary (because it is lower than the average MPE)	×	\$30 000
Applicable reduction	=	\$5 250

As of the month following her 65th birthday, Lynn's annual pension under RREGOP will be permanently reduced by \$5 250, which represents \$437 a month ($\$5\,250 \div 12$).

Is the exemption in the calculation of my contributions to RREGOP related to the integration of RREGOP with the QPP?

Yes, the contributions you pay to RREGOP during your career are lower because your RREGOP pension will be integrated with your QPP pension when you turn 65.

In example on page 2, if RREGOP was not integrated to the QPP, Ann's contributions to RREGOP would be calculated on her **total** salary. Thus, in 2011, her contributions to RREGOP would amount to \$3 277.43 instead of \$1 643.59, that is, \$1 642.84 more.

INDEXATION OF YOUR PENSION

When I am retired, will my RREGOP pension be indexed?

Yes. 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 rate of increase of the Pension Index set by the Régie des rentes du Québec;
- the part of your pension that corresponds to service performed **since July 1, 1982 to December 31, 1999** will be indexed to the rate of increase of the Pension Index, minus 3%;
- the part of your pension that corresponds to service performed **since January 1, 2000** will be indexed according to the more profitable of the following formulas:
 - 50% of the rate of increase of the Pension Index;
 - the rate of increase of the Pension Index, minus 3%.



Example:

Roger intends to retire on January 1, 2011, on his 60th birthday. He will have 30 years of service credited for both eligibility and calculation purposes. His average pensionable salary for his five best-paid years will be \$36 000. In 2011, his annual pension will be \$21 600 (\$1 800 a month).

On January 1, 2012, Roger's pension will be indexed as follows, **assuming that** the rate of increase of the Pension Index set by the Régie des rentes du Québec is 4%.

Roger's annual pension (\$21 600) will first be divided in three parts, according to the dates of his years of service:

Number of years of service...	Accrual rate	Average salary	Part of the pension
Before July 1, 1982:	1.5 x 2% x	\$36 000 =	\$1 080
From July 1, 1982 but to December 31, 1999:	17.5 x 2% x	\$36 000 =	\$12 600
Since January 1, 2000:	11.0 x 2% x	\$36 000 =	\$7 920
Total	30.0 x 2% x	\$36 000 =	\$21 600

Each of those three parts will then be indexed as follows:

			Indexation
<i>First part of the pension</i>			
\$1 080	x	4%, that is, the rate of increase of the Pension Index assumed for January 1, 2012	= \$43
<i>Second part of the pension</i>			
\$12 600	x	1%, the rate of increase of the Pension Index assumed for January 1, 2012 (4%) minus 3%	= \$126
<i>Third part of the pension</i>			
\$7 920	x	2%, that is, 50% of the rate of increase of the Pension Index assumed for January 1, 2012 (4%)	= \$158
Total indexation as at January 1, 2012			= \$327

As of January 1, 2012, Roger's annual pension will be increased to \$21 927 (\$21 600 + \$327), which represents \$1 827.25 a month (\$21 927 ÷ 12).

If I retire on a date other than January 1, will my pension be indexed in the same fashion?

Yes. However, the first time your pension will be indexed, that is, on January 1 following the date of your retirement, the index adjustment will be calculated on the basis of the number of days for which your pension was payable during the first year of your retirement, over 365 (or over 366, if it is a leap year).

Subsequently, your pension will be indexed on January 1 of each year, as described above.

TERMINAL ILLNESS

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

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 two years, you can receive the **higher** of the following two amounts:

- your total contributions to your pension plan, with accrued interest;
- the value of your vested retirement pension.

You have this option only if, at the time of your application, you are not eligible for an immediate pension **with no** reduction.

The amount paid or transferred to obtain a pension credit, with interest, must be added to the amount you will receive.

Can I continue working after I receive that benefit?

Yes. However, you cease to participate in RREGOP.

IN THE EVENT OF MARRIAGE OR CIVIL UNION BREAK-UP

Will a separation or a divorce affect my pension plan?

Since July 1, 1989, benefits accrued in a pension plan during marriage or civil union are part of the family patrimony. The value of those benefits can therefore be partitioned in the event of legal separation, divorce, 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 application, the sum allocated to your spouse to a locked-in retirement account (LIRA), a life income fund (LIF) or an annuity contract in his name at the financial institution of his choice.

Will the transfer affect the amount of the benefits accrued in my pension plan?

Yes. In order to take into account the sum that was transferred to your spouse, CARRA will determine what is called a “reduction following partition.” When you retire, or if you are already retired, your benefits will be reduced accordingly.

Will a separation from my de facto spouse affect the amount of the benefits accrued in my pension plan?

No. Only married or civilly united spouses are subject to the rules of the partition of family patrimony.

You will find more information in the document entitled *Partition of family patrimony*. That document is available in the “Documentation > For members” section of CARRA’s Web site.

IN THE EVENT OF DEATH

What benefits are provided under RREGOP at death?

Benefits depend on whether you are eligible or not for a retirement pension or are already retired at the time of your death.

What will happen if, at the time of my death, I am not eligible for a retirement pension?

At the time of your death, if **you have less than two years of service** credited for eligibility purposes, your spouse will receive the total of your contributions to your pension plan, with accrued interest. If you do not have a spouse, the amount will be paid to your heirs.

However, if **you have at least two years of service** credited for eligibility purposes at the time of your death, your spouse will receive the **higher** of the following two amounts:

- the total of your contributions to your pension plan, with accrued interest;

- the actuarial value of your vested deferred pension.

If you do not have a spouse, the higher of those amounts will be paid to your heirs.

Your spouse or, if you do not have a spouse, your heirs will also receive the refund of any amount you paid to obtain your pension credits, with accrued interest.

What if I am eligible for an immediate retirement pension?

At the time of your death, if you are eligible for an immediate retirement pension, **but are not retired yet**, your spouse will receive, until death, a surviving spouse’s pension corresponding to 50% of the pension that would have been payable to you at that time (including 50% of your SPP pension credit, your transfer agreement pension credits and your life annuity for pension credit service, but excluding any buy-back pension credit and the temporary annuity for pension credit service, if any). Integration with the Québec Pension Plan will apply to that pension as of the month following your death. In addition, if the actuarial value of your spouse’s pension is lower than the total of your contributions with interest, the amount of the pension will be increased until it reaches that total.

If you do not have a spouse, your heirs will receive the total of your contributions to your pension plan, with accrued interest.

Your spouse or, if you do not have a spouse, your heirs will also receive the refund of any amount you paid to obtain your buy-back pension credits, with accrued interest.

And if I already receive my retirement pension?

If you already receive a retirement pension at the time of your death and **if you have a spouse**, your spouse will receive, until death, a surviving spouse’s pension corresponding to 50% or 60% of your pension (including 50% or 60% of your SPP pension credit, your transfer agreement pension credits and your life annuity for pension credit service), in accordance with the option chosen on your “Reply form” you will receive following your application for a retirement pension. You can choose to reduce your pension by 2% so that your spouse will receive 60% of your reduced pension.

If integration with the Québec Pension Plan has not yet been applied to your pension, it will apply to your spouse’s pension as of the month following your death.



Your spouse's pension will not include buy-back pension credits or the temporary annuity granted to you because of the revaluation of certain years of service prior to your membership in RREGOP. However, if applicable, your spouse will also receive an amount calculated as follows:

- the total amount you paid to obtain your buy-back pension credits, with interest accrued up to the date of your retirement, **minus**
- the amount you received as buy-back pension credits.

If you receive a retirement pension **and do not have a spouse** at the time of your death, your heirs will receive an amount calculated as follows:

- the total of your contributions to your pension plan, with interest accrued up to the date of your retirement, minus the amount you received as pension benefits, **plus**
- the total amount you paid to obtain your pension credits (of any type), with interest accrued up to the date of your retirement, minus the amount you received as pension credits.

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

If you are not married or civilly united⁴, your pension plan will recognize for 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 another person** and had been living maritally with you since at least three years.

That period can be only one year instead of three if:

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

Can I bequeath my pension plan to the person of my choice?

No. The act governing RREGOP contains provisions regarding the beneficiary of your pension plan, depending on whether or not you have a spouse at the time of your death:

- **You have a spouse at the time of your death**

Regardless of your will, the law provides that the beneficiary of your pension plan is your spouse. The same applies if you did not make a will.

- **You do not have a spouse at the time of your death**

Your pension plan will become part of your estate. Therefore, the heirs you designated will benefit under your will. If you did not make a will, your estate, including your pension plan, will be transferred to your heirs in accordance with the provisions of the Civil Code of Québec.

Can my spouse renounce his rights?

Yes. Your spouse may waive his spousal rights in favour of your heirs and he also may revoke such waiver by written notice to CARRA. That notice must be received by CARRA no later than the day before your death.

DECIDING TO RETIRE

What elements do I have to take into account before deciding to retire?

First, it is essential that you be ready to enter this new stage of your life.

Then, of course, it is important to evaluate your total income, depending on your age upon retirement, for instance: your RREGOP pension, your pension under the Québec Pension Plan, your Old Age Security Pension (payable at 65) and any income from your registered retirement savings plan (RRSP) or from any other source, and to compare it with your expenses.

How can I obtain an estimate of my RREGOP pension?

If you wish to do some long term planning of your retirement, you can use the "Pension Estimator," available on the home page of CARRA's Web site. The estimator will quickly and easily provide you with an estimate of the amount of the pension you could be entitled to on the date you plan to quit your job.

However, if you intend to retire between 4 to 14 months from now, we advise you to apply to CARRA for a pension estimate with the "Application for pension estimate" (009A) form. That form is available on CARRA's Web site.

4. Please note that the legally separated spouse is still deemed to be the spouse, unless payment of benefits was carried out following partition of the family patrimony.



Once my decision is made, what do I have to do?

In order to receive your retirement pension under RREGOP, you must fill out the "Application for a retirement pension" (079A) form, with your employer's assistance. That form is available on CARRA's Web site.

We suggest that you send it to CARRA about three months before the date on which you plan to retire.

After studying your application, CARRA will send you a document entitled "Your options" which includes a "Reply form." That document describes the choices of benefits you have. You must complete and return the "Reply form" within 30 days of its receipt to inform us of your decision. If you do not meet the deadline, the default option indicated in the document will be chosen to determine your pension.

If I am eligible for a pension with reduction, can I resign and wait until I am eligible for a pension with no reduction before I apply for my retirement pension?

Yes. Before making that decision, however, you must analyze the consequences. In order to receive at a later date a slightly higher pension, you risk depriving yourself for several months of money that you could use from the beginning of your retirement.

Let's assume that I resign while I am eligible for a pension with reduction and I do not apply for it immediately. Can I apply later, even if, at that time, I am still not eligible for a pension with no reduction?

Yes. However, if you send your application to CARRA more than 60 days after your resignation but are still not eligible for a pension with no reduction, CARRA will not pay your pension from the date of your resignation, but **from the date it received your application** or from any other later date specified on your "Reply form." CARRA will use the same date to calculate the reduction applicable to your pension.

Example:

*Martha resigns in June 2011 at the age of 58. She has 22 years of service credited for eligibility purposes. She is eligible for an immediate pension **with** reduction. Since she would be eligible for a pension **with no** reduction in two years, she decides to wait before applying to CARRA for her pension.*

*In June 2012, at age 59, even if she is not yet eligible for a pension **with no** reduction, Martha files her application for her retirement pension with CARRA.*

CARRA will pay her pension from the date on which it received her application (June 2012) and will use that date to calculate the reduction to be applied to her pension.

If I resign when I am eligible for an immediate pension with reduction, but do not apply for it and forget to apply when I become eligible for an immediate pension with no reduction, what will happen if I file an application with CARRA a few months later?

If you apply for your retirement pension once you are eligible for an immediate pension **with no** reduction, CARRA will pay your pension **from the date on which you became eligible to that immediate pension with no reduction** and not from the date on which it received your application.

Example:

*Paul resigns in June 2011, at age 59. He has 31 years of service credited for eligibility purposes. He is eligible for an immediate pension **with** reduction. Since he would be eligible for a pension **with no** reduction in one year, he decides to wait before applying to CARRA for his pension.*

*In June 2012, on his 60th birthday, Paul becomes eligible for an immediate pension **with no** reduction. However, he forgets to apply for it to CARRA.*

*In October 2012, Paul files his application for his retirement pension. CARRA will pay his pension from the date on which he became eligible for an immediate pension **with no** reduction (June 2012).*

PAYMENT OF YOUR PENSION

How often will my pension be paid?

Your pension will be paid on the 15 of each month, for that month, or if the 15 is not a work day, the preceding work day. It can be paid by cheque or deposited directly into your bank account.

Will income tax be deducted from my pension?

As a rule, yes. CARRA will deduct federal income tax and Québec income tax as if your pension was your sole income. If the amounts of those deductions are not high enough, you can ask to have them increased.



GOING BACK TO WORK

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

No. 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, on a full-time or part-time basis or as a casual employee, will not affect your retirement pension. You will not participate in a pension plan and you will receive your full pension, regardless of your age.

RECOURSE

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 services you received from CARRA, please contact the Complaints Officer by the means that is the 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
1 866 239-2985 (toll free)
1 855 642-3092 (toll free)
- **By fax:**
418 644-5050
- **By e-mail:**
bplainte@carra.gouv.qc.ca
or
www.carra.gouv.qc.ca
("CARRA > Complaints" section)

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 a reexamination to the reexamination office within the prescribed time limit. Following reexamination, if you feel that your rights have not been recognized, you may appeal the decision by applying to the office of the arbitration tribunals within the prescribed time limit.



**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."

**The Pension Estimator:
For the planning of your retirement**

The Pension Estimator will quickly and easily provide you with an estimate of the amount of the pension you could be entitled to on the date you plan to quit your job.

**The Buy-back Cost Estimator:
For an idea of a buy-back cost**

The Buy-back Cost Estimator will quickly and easily provide you with the approximate cost of the service purchase you are planning.

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 phone:

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

CARRA's Web site:

www.carra.gouv.qc.ca

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The masculine form is used to designate either sex.

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