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THE PPEMO

The Pension Plan of Elected Municipal Officers

December 2009



Table of contents

The PPEMO 1

Membership in the PPEMO..... 2

Contributions to the PPEMO..... 2

Years of service under the PPEMO 2

Calculation of a retirement pension 3

Supplementary benefits plan 3

Indexation of pension credits prior to retirement 4

Buying back service 4

Eligibility for a pension 6

End of term before eligibility for a pension..... 7

Payment of your pension 8

Indexation of your pension..... 8

In the event of marriage or civil union break up 10

If you are re-elected after retirement 10

In the event of death 10

Recourse 13

THE PPEMO

What is the PPEMO?

The acronym “PPEMO” stands for Pension Plan of Elected Municipal Officers.

Established in 1989, the PPEMO covers the members of certain municipal councils, supramunicipal bodies¹, and mandatory bodies². The PPEMO has replaced the Retirement Plan for Mayors and Councillors of Municipalities (RPMCM) that was in force since January 1, 1975.

The PPEMO is administered by CARRA. However, the Minister of Municipal Affairs, Regions and Land Occupancy is responsible for the application of the *Act respecting the pension plan of elected municipal officers*.

On December 31, 2008, the PPEMO had a membership of about 1 900.

I heard that the PPEMO is a defined benefit plan. What does that mean?

A defined benefit plan is a type of pension plan that guarantees a basic pension of which the amount is set according to a predetermined formula. In the PPEMO, the amount corresponds to the total pension credits accumulated by the member.

Therefore, the fluctuating rates of return do not affect the benefits paid under the PPEMO, contrary to the benefits paid under defined contribution plans, which work somewhat like registered retirement savings plans.

-
1. A “supramunicipal body” means a metropolitan community, any regional county municipality, intermunicipal management board, intermunicipal transit authority, intermunicipal board of transport, the Kativik Regional Government and any other public body the majority of the members of the board of directors of which are elected municipal officers.
 2. A “mandatory body of the municipality” means any body declared by law to be a mandatory or agent of the municipality and any body the majority of the members of the board of directors of which are members of the council of the municipality and whose budget is adopted by the council of the municipality.



MEMBERSHIP IN THE PPEMO

Must all elected municipal officers participate in the PPEMO?

Only officers whose municipality is covered by the PPEMO participate in this pension plan. Membership is mandatory for them³.

Do I have to pay contributions to the PPEMO during all my term?

Yes. You must pay contributions to the PPEMO until the end of your term, but no later than December 30 of the year of your 69th birthday.

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

Each year, CARRA will send you a statement of your contributions to the PPEMO.

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

You must report any error to the person in charge of the remuneration of the elected officers of your municipality, who will ask CARRA to make the correction.

CONTRIBUTIONS TO THE PPEMO

What is the rate of contributions to the PPEMO?

In 2010, the PPEMO contribution rate is 6.15% of the pensionable salary.

Under the PPEMO, your pensionable salary⁴ corresponds to your remuneration as a member of the council of a municipality, a supramunicipal body or a mandatory body. It includes your attendance allowance but not your expense allowances.

Example: As member of a municipal council, Roger earns an annual pensionable salary of \$20 000. In 2010, his contributions to the PPEMO are determined as follows:

annual pensionable salary		\$20 000
contribution rate	×	6.15%
Roger's contributions for 2010	=	\$1 230

Does my municipality also contribute to the PPEMO?

Yes. Your municipality pays a contribution of 18.70% on pensionable salaries to the PPEMO. That contribution is equal to 337% of the members' contributions and it is determined as follows:

	total contributions of elected officers
×	337%
=	contribution of the municipality

YEARS OF SERVICE UNDER THE PPEMO

What does "year of service" mean?

Years of service correspond to years of participation in the PPEMO. They may also include:

- bought-back years;
- years transferred from the Retirement Plan for Mayors and Councillors of Municipalities (RPMCM) to the PPEMO; **and**
- years transferred to the PPEMO under a transfer agreement.

There are 365 days in a year of service. A part of a year of service is equivalent to the fraction that corresponds to the number of days over 365 during which you were a member of a municipal council.

3. Any local municipality having less than 20 000 inhabitants may elect to adhere to this plan in respect of the mayor only. In this case, only the mayor participates in the plan.
 4. In 2009, the pensionable salary under the PPEMO is limited to \$122 222.



Example: On November 12, 2008, Lisa was elected as municipal councillor. The PPEMO credited her with 0.137 year of service for 2008.

That part of a year is determined as follows:

number of days from November 12 to December 31, 2008		50 days
number of days in 2008	÷	365 days
part of a year of service credited to Lisa for 2008	=	0.137 year

CALCULATION OF A RETIREMENT PENSION

How will my retirement pension be calculated?

Each year, the PPEMO grants you an amount called “pension credit”. Your basic pension will be equal to the total of these pension credits.

The amount of the pension credit is determined as follows:

- For service earned **before January 1, 1992**, the amount of the pension credit granted for a given year is equal to:
 - 2.8% of the portion of your pensionable salary not exceeding the maximum pensionable earnings (MPE) set by the Régie des rentes du Québec for that year, **plus**
 - 3.5% of the portion of your pensionable salary exceeding the MPE for that year, if applicable.
- For service earned **since January 1, 1992**, the amount of the pension credit granted for a given year is equal to 2% of the pensionable salary⁵ on which contributions were paid during that year.

5. In 2009, the pensionable salary under the PPEMO is limited to \$122 222.

Example: As member of a municipal council, in 2006 Lisa received a pensionable salary of \$1 144 for the period from November 12 to December 31. In 2007 and 2008, she received a pensionable salary of \$10 000.

The pension credits granted to her since 2006 are calculated as follows:

period	pensionable salary	×	rate	=	pension credit granted
2006	\$1 144	×	2%	=	\$23
2007	\$10 000	×	2%	=	\$200
2008	\$10 000	×	2%	=	\$200

SUPPLEMENTARY BENEFITS PLAN

I heard that the PPEMO provided a supplementary benefits plan. What is it?

The supplementary benefits plan (SBP) provided under the PPEMO was created following an agreement between the Québec Government and municipal unions in June 2001.

Under that plan, the member who is eligible can receive “supplementary benefits” that will be added to his pension credits when he retires.

Note: Only the members who were elected municipal officers on **December 31, 2000** are eligible for the supplementary benefits plan⁶.

6. Since this document has been prepared for active members of the PPEMO, it does not address the supplementary benefits provided for the persons who, on December 31, 2000, were retired, beneficiaries of a surviving spouse’s pension or entitled to a deferred pension.

How are the supplementary benefits calculated?

The supplementary benefits are calculated as follows:

	total pension credits that would have been acquired on December 31, 2001 ⁷ if, for each year of service credited under the PPEMO, the pension credit had been equal to 3.75% of the pensionable salary for that year
–	total pension credits actually acquired on December 31, 2001 ⁷
=	amount of the supplementary benefits

INDEXATION OF PENSION CREDITS PRIOR TO RETIREMENT

Are my pension credits indexed to the cost of living before retirement?

Yes. All your pension credits are indexed each year from January 1 of the year following the year they were granted until January 1 of the year preceding the first payment of your retirement pension.

The indexation rate varies according to the rate of increase of the Pension Index⁸ determined each year by the Régie des rentes du Québec.

Example: In 2006, Lisa was granted a pension credit of \$23. In 2007 and 2008, she was granted two more, of \$200 each. In 2009, after indexation⁸, her total pension credits amount to \$438.65 (rather than \$423 without indexation):

<i>pension credits granted</i>		<i>pension credits as at January 1, 2009, after indexation⁸</i>
<i>in 2006</i>	\$23	\$24.55
<i>in 2007</i>	\$200	\$209.10
<i>in 2008</i>	\$200	\$205.00
<i>total pension credits as at January 1, 2009, after indexation⁸</i>		\$438.65

If I am entitled to supplementary benefits, will they also be indexed?

Yes. They will be indexed in the same manner as your pension credits.

BUYING BACK SERVICE

I was told that buying back service could be beneficial for me. Is this true?

Yes. As a rule, for each year you buy back, the PPEMO grants you a pension credit equal to 2% of your pensionable salary for the year in question⁹. However, buying back service does not entitle you to supplementary benefits.

In addition, the pension credit granted following a buy-back is indexed each year from January 1 of the year following the bought-back year until January 1 of the year preceding the date of the first payment of your retirement pension. The indexation rate varies according to the rate of increase of the Pension Index⁸ set each year by the Régie des rentes du Québec.

7. This total does not include pension credits acquired by buying back service since June 21, 2001.
8. Rates of increase of the Pension Index set by the Régie des rentes du Québec for the last 6 years:
- | | | |
|------------|------------|------------|
| 2009: 2.5% | 2007: 2.1% | 2005: 1.7% |
| 2008: 2.0% | 2006: 2.3% | 2004: 3.2% |

9. If the pensionable salary for the bought-back year is higher than \$57 500, the amount of the pension credit may be subject to certain limits set under the income tax rules.



What years can I buy back?

You can buy back years from 1975 to 2001, distributed as follows:

- **From January 1, 1975 to December 31, 1988:**
 - Years when you were a member of the council of a municipality or a northern village, during which you did not contribute to a pension plan for elected municipal officers;
 - Years of membership in the Retirement Plan for Mayors and Councillors of Municipalities (RPMCM) or a supplementary pension plan (SPP) for elected municipal officers, for which you obtained a refund of your contributions;
 - Years of membership in the RPMCM or an SPP for elected municipal officers, for which you did not obtain the refund of your contributions. In this case, the regular contributions you accumulated for those years can be transferred to the PPEMO to pay for the redemption. If applicable, your additional contributions to the RPMCM will be reimbursed, with interest¹⁰.
- **From January 1, 1989:**
 - Years as member of the council of a municipality or a northern village for which you did not contribute to a pension plan for elected municipal officers;
 - Years of membership in the PPEMO or a supplemental pension plan for elected municipal officers, for which you obtained the refund of your contributions.

A period of service may be bought back totally or in part.

The cost of a buy-back may vary according to:

- the amount of the pension credit you could be granted; **and**
- your age when CARRA receives your application for buy-back.

Must my municipality pay part of the cost of my buy-back?

No. The cost is entirely at your charge.

What do I have to do to buy back years of service?

If you wish to buy back years of service, you must apply to CARRA with the “Application for service purchase – Pension Plan of Elected Municipal Officers” (089A) form. You must also send a copy of your application to your municipality or to the supramunicipal body or the mandatory body of which you are a member of the council.

After studying your file and if the period in question is redeemable, CARRA will send you a service purchase proposal that you may accept or reject. The proposal will indicate the cost and terms and conditions of payment of your redemption and it will be valid for 60 days.

How can I pay for my buy-back?

Your buy-back can be paid by:

- cash payment (cheque or money order);
- instalments over a maximum period of 5 years, provided payment is made in full before you retire; **or**
- transfer of funds from a registered retirement savings plan (RRSP).

Is the amount paid for a buy-back tax deductible?

Usually, yes, except if you pay by a transfer of funds from your RRSP to CARRA.

In addition, if you pay by instalments, the interest charged by CARRA is also deductible.

However, if you take a loan from a bank or a *caisse populaire*, the interest you must pay on that loan is not deductible.

10. The person who already receives a pension under the RPMCM and whose RPMCM contributions are transferred to the PPEMO to pay for the buy-back will cease to receive the part of his RPMCM pension that corresponds to his regular contributions with interest. However, he will continue to receive the part of his pension that corresponds to his additional contributions with interest.



Can I apply for a buy-back at any time?

CARRA must receive your application **no later than** 90 days after you ceased to participate in the PPEMO.

However, if you continue to participate in the plan after age 69, CARRA must receive your application **no later than** December 30 of the year of your 69th birthday.

ELIGIBILITY FOR A PENSION

When will I be eligible for a retirement pension?

You will be eligible for a retirement pension when you cease to be a member of the council of a municipality, a supramunicipal body or the mandatory body of a municipality, provided you meet certain requirements.

To be eligible for a “pension with **no** reduction”, you must:

- be at least **60 years old**; and
- have at least **2 years** of credited service.

What does “pension with no reduction” mean?

This means that your retirement pension will be equal to the total of your indexed pension credits plus any indexed supplementary benefits to which you are entitled.

Can I receive a pension before age 60?

Yes. It will be a “pension **with** reduction”. In this case, you must:

- be at least **50 years old**; and
- have at least **2 years** of credited service.

What does “pension with reduction” mean?

This means that your pension will be reduced **permanently** by 0.25 % per month (3% a year) included between the date of the first payment of your pension and your 60th birthday.

The reduction is applied to your pension because you will receive it for a longer period than if you had retired at age 60.

How can I calculate the amount of the pension with reduction to which I could be entitled?

First, you must determine the percentage of the reduction to apply to your annual pension. This percentage is obtained by multiplying by 0.25% the number of months between the date of the first payment of your pension and your 60th birthday.

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

Finally, you subtract the result from your annual pension. You will then obtain the amount of retirement pension with reduction to which you are entitled.

Example: Peter has 4 years of credited service under the PPEMO. His total indexed pension credits amount to \$4 000. He ceases to be a municipal councillor in November 2008 and he wants his pension to start on his 56th birthday, that is, June 18, 2009.

To determine the percentage of the reduction applicable to his annual pension, we simply calculate it as follows:

number of months included between the date of the first payment of Peter's pension (the date of his 56th birthday) and the date of his 60th birthday		48 months
monthly rate of the reduction	×	0.25%
percentage of reduction applicable to his pension	=	12%

Then we must calculate the amount of the reduction applicable to his annual pension:

annual pension (total indexed pension credits)		\$4 000
percentage of reduction	×	12%
amount of the reduction applicable to his annual pension	=	\$480



To determine the amount of Peter's pension **with** reduction, we simply calculate as follows:

annual pension (total indexed pension credits)		\$4 000
reduction applicable to his annual pension	-	\$480
pension with reduction	=	\$3 520

Peter will receive an annual pension of \$3 520, which represents \$293 per month (\$3 520 ÷ 12).

If I am eligible for a pension with reduction at the end of my term, can I postpone my application for a pension until I am eligible for a pension with no reduction?

Yes. You can wait until you are 60 to apply for your pension. You would then be eligible for a pension with no reduction.

If you prefer, you can also apply for your pension at any time between the end of your term and your 60th birthday. This would not cancel the reduction applicable to your pension, but could minimize it (depending on the number of months included between the date of the first payment of your pension and your 60th birthday).

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.

One of my colleagues will turn 69 on November 28, 2009. Is it true that payment of his pension will begin on that date even if he still is a member of the municipal council?

In fact, your colleague will be entitled to his pension on December 31, 2009, not on the date of his 69th birthday.

As explained in "Membership in the PPEMO", on page 2, a member must contribute to his plan until the end of his term but not later than December 30 of the year of his 69th birthday. This is why your colleague will cease to contribute to the PPEMO on December 30, 2009 and his pension will start the day after even if he still is a member of the municipal council.

However, to be entitled to a pension, a person must have **at least 2** years of credited service on the date his participation to the PPEMO ends. If not, CARRA will reimburse his contributions, with interest.

END OF TERM BEFORE ELIGIBILITY FOR A PENSION

What will happen if my term ends before I am eligible for a pension?

You will be entitled to the **refund** of your contributions with interest **or** to a **deferred pension**, depending on your age and the number of years of credited service as member of a municipal council.

YOU HAVE LESS THAN 2 YEARS OF CREDITED SERVICE

You can apply for the refund of your contributions with interest, regardless of your age.

YOU HAVE 2 YEARS OF CREDITED SERVICE OR MORE

If you are **at least 50 years old** at the end of your term, you are entitled to a pension, provided you have at least 2 years of credited service. See the chapter entitled "Eligibility for a pension" on page 5.

However, if you are **under age 50** when your term ends, various options are possible according to your number of years of credited service.

- *You have at least 2 years of credited service, but less than 8*

You can choose between the following options:

- The refund of your contributions with interest; **or**
- A deferred pension, fully indexed to the cost of living between the end of your term and the date payment begins:
 - you may choose to receive your deferred pension with no reduction at age 60; **or**
 - you may choose to receive your deferred pension at age 50, or at any age between 50 and 60. In this case, it will be reduced **permanently** by 0.25% per month (3% a year) included between the date payment begins and your 60th birthday.



□ *You have 8 years of credited service or more*

In this case, you will receive a deferred pension that will have been fully indexed between the end of your term and the date payment begins:

- You may choose to receive your deferred pension with no reduction at age 60; **or**
- You may choose to receive your deferred pension at age 50, or at any age between 50 and 60. In this case, it will be reduced **permanently** by 0.25% per month (3% a year) included between the date payment begins and your 60th birthday.

Note: Table 1 on page 9 summarizes the benefits to which you are entitled when your cease to participate in the PPEMO, according to your age and your years of credited service.

INDEXATION OF YOUR PENSION

Will my pension be indexed after I have retired?

Yes. Your pension will be indexed on January 1 of each year by the rate of increase of the Pension Index determined by the Régie des rentes du Québec, **minus 3%**.

If the rate of increase of the Pension Index is equal to or lower than 3%, your pension will not be indexed.

PAYMENT OF YOUR PENSION

What do I have to do when I decide to retire?

You must complete the “Application for benefits – Pension Plan of Elected Municipal Officers” (O82A) form, with the assistance of the person in charge of the remuneration of the elected officers of your municipality

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

How often will I receive my pension benefits?

Pension benefits are paid on the 15 of each month for that month and can be deposited directly to your bank account.

Will income tax be deducted from my benefits?

As a rule, yes. CARRA will deduct federal income tax and the Québec income tax as though your retirement pension were your sole income.

If the amount of your deductions is insufficient, you can ask to have it increased.



TABLE 1

Your benefits when you cease to participate in the PPEMO

YEARS OF CREDITED SERVICE ¹¹ \ AGE	UNDER 50	50 OR OVER, BUT UNDER 60	60 OR OVER
Less than 2 years	Refund of contributions with interest	Refund of contributions with interest	Refund of contributions with interest
2 YEARS OR MORE, BUT LESS THAN 8	Refund of contributions with interest or deferred pension ¹²	Immediate pension with reduction ¹³	Pension with no reduction ¹⁴
8 YEARS OR MORE	Deferred pension ¹²	Immediate pension with reduction ¹³	Pension with no reduction ¹⁴

-
11. These are years of participation in the PPEMO, redeemed years, years transferred from the Retirement Plan for Mayors and Councillors of Municipalities (RPMCM) to the PPEMO and years transferred to the PPEMO under a transfer agreement.
 12. The deferred pension is payable at age 60, with no reduction. It can also be paid from age 50, but it will be reduced by 0.25% per month (3% a year) included between the date payment begins and age 60.
 13. The pension can also be paid at any time between the date on which the member ceases to be a member of a municipal council and his 60th birthday. The reduction is 0.25% per month (3% a year) included between the date payment begins and age 60.
 14. The pension is payable as soon as the member ceases to participate in the PPEMO. Even if he still is a member of a municipal council, he ceases to participate in the PPEMO on December 30 of the year of his 69th birthday, and his pension becomes payable on the 31st.



IN THE EVENT OF MARRIAGE OR CIVIL UNION BREAK UP

Will a separation or a divorce affect my pension plan?

Benefits accrued in a pension plan during marriage or civil union¹⁵ 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 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 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, your pension will be reduced accordingly.

Will a separation from my de facto spouse affect my pension?

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

Note: For more information on the subject, please read the document entitled *Partition of family patrimony*. It is available in the "Documentation > For members" section of CARRA's Web site (www.carra.gouv.qc.ca).

IF YOU ARE RE-ELECTED AFTER RETIREMENT

Once I start receiving my PPEMO pension, can I be a member of a municipal council again?

Yes. If you become a member of the council of a municipality covered by the PPEMO again, you will have the following options:

- **Continue to receive your PPEMO pension**
In this case, you must inform the person in charge of the remuneration of the elected officers of your municipality that you have chosen not to participate in the PPEMO during your new term
- **Ask CARRA to suspend your PPEMO pension**
In this case, you must inform CARRA that you have chosen to participate in the PPEMO during your new term.

When you cease again to be a member of a municipal council, or no later than December 31 of the year of your 69th birthday, the pension credits granted to you during your new term will be added to those you already have.

IN THE EVENT OF DEATH

What benefits are provided under the PPEMO at death?

Benefits depend on many elements, such as your age at the time of your death, the number of your years of service and whether you are eligible or not for a retirement pension or are already retired.

Note: Table 2 on page 12 shows what benefits are payable to your spouse or your heirs, depending on your situation at the time of death.

15. The civil union is the institution created by the *Act instituting civil unions and establishing new rules of filiation* assented to on June 8, 2002.



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

As shown in Table 2 on page 12, the act respecting the PPEMO already 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, your beneficiaries will be the heirs designated in 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 Civil Code of Québec.

Can my spouse renounce his or her rights?

Yes, your spouse can waive his spousal benefits in favour of your heirs, or subsequently revoke such waiver by written notice to CARRA. The notice of waiver or revocation must be received by CARRA no later than the day before your death. The waiver will be cancelled and your spouse will receive a surviving spouse's pension if, at your death, your heirs are not entitled to any amount because the difference between your contributions with interest and the benefits paid is equal to zero.

Please note that the waiver of spousal benefits under the PPEMO does not entail the waiver of spousal benefits under the RPMCM.

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

If you are not married or civilly united to another person¹⁶, your pension plan will recognize for your spouse the person of the opposite sex or the same sex¹⁷ that you presented as your spouse and who, at the time of your death, was not married or civilly united to another person and was living in a conjugal relationship 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.

It must be noted that since a separation from bed and board does not end a marriage, the persons who are separated are still legally married. The PPEMO therefore cannot recognize the de facto spouse of a person who is separated from bed and board.

Following a legal separation, the value of the benefits accrued under my pension plan was partitioned. Since I am still legally married, will my spouse also be entitled to a pension under the PPEMO after my death?

No. Even if you are still legally married, your spouse will not receive a pension under the PPEMO. Since CARRA transferred the amount corresponding to the benefits allocated to your spouse as a result of the partition, your spouse no longer has rights under the PPEMO.

Please note that if you now have a de facto spouse, your pension plan cannot recognize that person as your spouse, because you are still legally married to another person. In this case, you would be considered as not having a spouse. See Table 2 on page 12.

The monthly payment of your pension for the month of your death will be paid entirely to your heirs.

16. The civil union is the institution created by the *Act instituting civil unions and establishing new rules of filiation* assented to on June 8, 2002.

17. The PPEMO recognizes the de facto spouse of the same sex of a member or a pensioner who died after June 15, 1999.



TABLE 2

Benefits payable at death

If death occurs before payment of your pension begins		
Years of service¹⁸ Age at death	Less than 2 years of credited service	2 or more years of credited service
Under age 60	Your spouse¹⁹ or, if you do not have a spouse, your heirs are entitled to the refund of your contributions, with interest.	Your spouse¹⁹ or, if you do not have a spouse, your heirs are entitled to the payment of the value of the deferred pension that would have been payable at age 60. (The value is determined as at the date of death.)
Age 60 or over	Your spouse¹⁹ or, if you do not have a spouse, your heirs are entitled to the refund of your contributions, with interest.	Your spouse¹⁹ is entitled to 60% of the pension that would have been payable. If you do not have a spouse, your heirs are entitled to the refund of your contributions, with interest.

If death occurs after payment of your pension began									
If you have a spouse¹⁹	Your spouse will receive for life 60% of the pension you were receiving.								
If you do not have a spouse¹⁹	Your heirs will receive an amount calculated as follows: <table border="1" style="margin-left: 20px;"> <tr> <td></td> <td>your total contributions to the PPEMO</td> </tr> <tr> <td>+</td> <td>the interest accrued until your retirement</td> </tr> <tr> <td>-</td> <td>the total amount you and your spouse¹⁹ received as retirement benefits and supplementary benefits</td> </tr> <tr> <td>=</td> <td>payment to your heirs</td> </tr> </table>		your total contributions to the PPEMO	+	the interest accrued until your retirement	-	the total amount you and your spouse ¹⁹ received as retirement benefits and supplementary benefits	=	payment to your heirs
	your total contributions to the PPEMO								
+	the interest accrued until your retirement								
-	the total amount you and your spouse ¹⁹ received as retirement benefits and supplementary benefits								
=	payment to your heirs								

18. These are years of participation in the PPEMO, redeemed years, years transferred from the Retirement Plan for Mayors and Councillors of Municipalities (RPMCM) to the PPEMO and years transferred to the PPEMO under a transfer agreement.

19. Your spouse is the person who was married or civilly united to you at the time of your death or, if you were not married nor civilly united to another person, your spouse is the person of the opposite sex or the same sex who was not married or civilly united to another person and was living in a conjugal relationship with you since at least three years at the time of your death. This period is one year if a child is born or to be born of your union.



RECOURSE

If I have a complaint regarding the quality of CARRA's service, 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 at the following address:

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

Telephone:

418 644-3092 (Québec region)
1 866 239-2985 (toll free)

Fax:

418 644-5050

E-mail:

www.carra.gouv.qc.ca

Make sure to indicate your name, address, telephone number and social insurance number in your letter.

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 a year of the date of mailing of the decision.

Following reexamination, if you feel that your rights have not been recognized, you may appeal the decision within the prescribed time limit.

If you wish to obtain more information on your pension plan, please contact the Division des régimes particuliers at 418 643-4881 (Québec region) or 1 800 463-5533 (toll free) or by fax at 418 644-5353.

You can also write to:

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

To receive a benefit provided under your pension plan, you must apply for it with CARRA.

This document is published by the Direction des communications et de la planification stratégique.

The information it contains is of a general nature and does not supersede the act governing your pension plan or its regulations.

The masculine form is used to designate either sex.

CARRA's Web site: www.carra.gouv.qc.ca

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