

**RETRAITE QUÉBEC**

Public-sector pension plans

# Buy-backs





The information in this booklet will help you determine the periods of your career that you can buy back and the effects of a buy-back from a tax standpoint.

It is intended for members of:

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

Read the booklet carefully to find out more about buy-backs of service and their advantages. The information it contains could help you decide whether to apply for a buy-back to increase your retirement income. Your employer can assist you with the process, but you must take the first steps. You must also ensure the required documents are sent to Retraite Québec.

The information in this document is not a substitute for the applicable laws and regulations. Rather, it is provided as general information and may differ from plan to plan.



# Table of contents

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<b>Buy-backs</b>	<b>6</b>
<b>Periods you can buy back</b>	<b>6</b>
<b>The advantages of a buy-back</b>	<b>8</b>
<b>Cost of a buy-back</b>	<b>10</b>
<b>The 90-day bank</b>	<b>10</b>
<b>The requirements for buying back service</b>	<b>11</b>
<b>Applying for a buy-back</b>	<b>12</b>
<b>The buy-back proposal</b>	<b>12</b>
<b>Buy-back payments</b>	<b>13</b>
<b>The cost of a buy-back used as a tax deduction</b>	<b>13</b>
<b>Adjusting the information in your file following a buy-back</b>	<b>14</b>
<b>Tax rules that apply to buy-backs</b>	<b>14</b>
<b>To better serve you</b>	<b>18</b>
<b>Protection of personal information</b>	<b>18</b>
<b>Contact us</b>	<b>20</b>

# Buy-backs

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A buy-back of service is a provision of your pension plan which, under certain conditions, **allows you to have recognized periods of work or absence** during your career in the public or parapublic sector for eligibility or calculation purposes, even if the employer for whom you worked no longer exists.

Buy-backs concern periods of work during which you did not contribute to your pension plan or absences without pay.

Since the fall of 2019, the days of absence that you can buy back are indicated on your new Statement of Participation under a public-sector pension plan. Your Statement is mailed to you every year. It provides a summary of your participation under a pension plan based on the most recent data provided by your employer or employers for a given year ending on 31 December. If you do not have it on hand, you can contact Retraite Québec to have it mailed to you.

Use the Estimate of the cost of a buy-back under the RREGOP and the PPMP online tool to evaluate how your pension amount will be affected by the buy-back of periods during which you worked or periods of absence.

## Periods you can buy back

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### Periods of work

#### 1. Periods of service prior to becoming a plan member and during which you were paid

Particularly, periods of service accrued:

- at a research centre in the health and social services sector;<sup>1</sup>
- on or before 30 June 2011<sup>1</sup> at an organization that became subject to a plan further to an order in council issued after that date;
- as a member of the Lieutenant-Governor's, a Minister's or a member of the National Assembly's staff;
- as an active member of the Canadian Armed Forces;
- as a teacher, whether as a member of a religious order or laicized;<sup>2</sup>
- as a self-employed worker, which was later recognized as a period of service carried out as an employee following a retroactive change in employment status or where it is established that your employer was subject to the public-sector pension plan.<sup>1</sup>

Note that some work periods may not be bought back as service prior to becoming a member of the plan. For example:

- periods during which you were a self-employed, a student worker, or in a coop placement;
- periods for which you received a contribution refund in accordance with the provisions of the RREGOP.

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1. The days during which you were on maternity leave or receiving salary insurance benefits can also be bought back for these periods.

2. In this case, the buy-back could make you eligible to become a member of the the PPCT. For further information on the PPCT, see *Le RRCE en bref* (French only), available on the Retraite Québec website.

## 2. Periods of service as a casual employee<sup>1</sup>

These are periods you worked as a casual employee from 1 July 1973 until:

- 31 December **1986**, for employees in the health and social services sector who were on a recall list;
- 31 December **1987**, for employees in the health and social services sectors who were not on a recall list, or employees in the public or education sectors.

Since 1 January 1988, every casual or part-time or full-time employee in the public, education or health and social services sectors has been subject to a public-sector pension plan. Therefore, it is no longer necessary to buy back service for periods worked since that date because those employees have already made contributions to their plan.

Note that the periods during which you were self-employed cannot be considered periods of service as a casual worker for the purpose of a buy-back.

## Periods of absence

### 1. Absences without pay

You can buy back **absences without pay** that began after you became a member of the plan, regardless of whether the absence was for a single day or longer period.

To be considered an absence without pay, your absence must meet each one of the following requirements:

- it must be provided for in your working conditions;
- it must be authorized by your employer unless the absence was due to a strike, lock-out or suspension;
- no salary was paid to you during the period;
- if you had not been absent, it would have been expected of you or possible for you to work.

You can also buy back a period of absence that has never been bought back and that is in a period for which we refunded your contributions, provided you were a member of the same plan as you currently are.

Employees can also be entitled to a **parental leave** following the birth or adoption of a child. The length of the leave varies according to your working conditions. Most collective agreements in the public and parapublic sectors provide for parental leaves that can last up to two years.

**Compassionate care leaves** that were in progress on 1 January 2012 or that began after that date can also be bought back. This type of leave is a maximum of 104 weeks during which an individual is absent from work to care for a family member who was injured in an accident or has a severe illness. While on leave, individuals can pay contributions to their plan to their employer. If they do not, they can ask to buy back that period once they return to work.

### 2. Maternity leaves that began prior to 1 January 1989

You can buy back maternity leaves that began prior to 1 January 1989, even if they ended before that date. Maternity leaves lasted 17 or 20 weeks, and were granted by the employer based on your working conditions.

### 3. Periods of absence that do not need to be bought back

**Under the RREGOP, short absences without pay that began on 1 January 2002<sup>3</sup> or later** do not have to be bought back since the individual on leave continues to contribute to the plan.

These absences are:

- full-time periods of absence of 30 consecutive calendar days or less;
- part-time periods of absence of no more than 20% of a full-time employee's hours (e.g., one day a week);
- **maternity leaves that began after 31 December 1988**, which are automatically recognized under the pension plan and are credited via your employer's annual report;
- **periods of absence without pay due to illness when you are receiving benefits under a mandatory salary insurance plan**, since the absences are automatically recognized under the pension plan for a maximum period of three years.

The periods of absence without pay that can be bought back vary by pension plan, and specific conditions may apply. In general, if you apply to buy back a period of absence without pay within **six months** following the end of the period of absence, the cost of your buy-back could be less than if you apply upon expiry of that time period.

## The advantages of a buy-back

### 1. You could be eligible for a retirement pension earlier

The periods you buy back are taken into account when we determine whether you are eligible for a retirement pension. In some cases, a buy-back allows you to retire earlier. Furthermore, by increasing the number of years of recognized service, you could decrease or eliminate the reduction due to early retirement.

However, if you are a member of the RREGOP, PPMP, RPSO, or PPPOCS, each incomplete year of service accrued since 1 January 1987 (or 1 January 1988 in the case of the PPPOCS) could be credited as a full year under your plan, but for eligibility purposes only. Therefore, the service added for eligibility purposes allows part-time employees to accrue service at the same pace as full-time employees. If you buy back your absences since 1 January 1987, or since 1 January 1987 under the PPPOCS, the amount of your pension will increase but the date as of which you are eligible for a retirement pension will not change.

### 2. The amount of your pension will increase

Generally speaking, the period you buy back will be taken into account when the amount of your pension is calculated. As a result, when you retire, your benefits will be the same as if you had contributed to your plan during the absence.

### 3. There could be tax advantages

Unless the amounts paid to buy back service come from a registered retirement savings plan (RRSP), they are generally tax-deductible. Furthermore, if you pay in installments, the interest on the payments can be deducted from your taxable income under certain conditions.

3. Under the PPMP, on 1 July 2002, under the PPPOCS, on 1 January 2005 and under the SPMSQ, on 1 January 2008.



## Advantages of the main types of buy-backs<sup>4</sup>

Type of period	Most common buy-back periods	Advantages
Work	<ul style="list-style-type: none"> <li>– Service accrued as a casual employee</li> </ul>	<ul style="list-style-type: none"> <li>– relatively low cost</li> <li>– increases the amount of your pension</li> <li>– could reduce or eliminate the reduction that applies to your pension. In some cases, your retirement date could be earlier</li> </ul>
Work	<ul style="list-style-type: none"> <li>– Service accrued at a research centre in the health and social services sector</li> <li>– Service accrued at an organization before it became subject to the pension plan</li> </ul>	<ul style="list-style-type: none"> <li>– although costly, the buy-back is advantageous because the amount of your pension will increase</li> <li>– could reduce or eliminate the reduction that applies to your pension. In some cases, your retirement date could be earlier</li> </ul>
Period of absence	<ul style="list-style-type: none"> <li>– parental leaves following a maternity, paternity or adoption leave that was in progress on <b>1 January 1991 or that began after that date</b> (RREGOP, PPMP, RPSO or PPCT)</li> <li>– parental leaves while you were a member of the SPMSQ <b>that began after 31 December 2005</b></li> <li>– compassionate care leaves <b>in progress on 1 January 2012 or that began after that date</b></li> <li>– absences without pay while you were a member of the PPPOCS (if applied for <b>within six months of the end of the absence</b>)</li> </ul>	<ul style="list-style-type: none"> <li>– generally advantageous due to its low cost</li> <li>– increases the amount of your pension</li> <li>– in some cases, it allows you to retire earlier</li> </ul>
Period of absence	<ul style="list-style-type: none"> <li>– absences without pay while you were a member of the RREGOP, PPMP, RPSO or PPCT (other than parental leaves)</li> <li>– absences without pay while you were a member of the SPMSQ (other than parental leaves)</li> <li>– absences without pay while you were a member of the PPPOCS (if applied for <b>more than six months after the end of the absence</b>)</li> </ul>	<ul style="list-style-type: none"> <li>– although more costly, the buy-back is advantageous because the amount of your pension increases</li> <li>– could reduce or eliminate the reduction that applies to your pension. In some cases, your retirement date could be earlier</li> </ul>

4. You should assess the effects of buying back service on your situation.

## Cost of a buy-back

It is usually to your advantage to apply for a buy-back **as early as possible**, that is, as soon as your period of absence ends, if applicable. The cost of a buy-back is generally determined based on the person's annual pensionable salary on the date on which he or she files his or her application. Tariff schedules also vary based on a person's age, the type of buy-back and the years for which the buy-back period applies. Therefore, should you decide to postpone the date on which you file your application, the cost of your buy-back could increase gradually each year.

**If you file an application for a buy-back for a period of absence without pay within six months following the end of the period of absence, the cost of your buy-back could be less than if you were to apply after expiry of the deadline.**

In the case of a **maternity leave** that began after you became a member of the plan, but before 1 January 1989, please note that the service corresponding to that period of absence is recognized at no cost, provided you file an application for a buy back.

However, if your maternity leave occurred during a period of service before you became a plan member or during a period of service while you were a casual worker, the cost of your buy-back will correspond to the cost of a buy-back for the service period in question.

For the most common service buy-backs, you can rapidly calculate the approximate cost of the buy-back you are considering using the Buy-Back Cost Estimator, available on the Retraite Québec website.

For more information, see the section on tariff schedules for certain buy-backs of service on the Retraite Québec website

## The 90-day bank

Further to the provisions of your plan<sup>5</sup>, up to 90 days (called 90-day bank) can be added **automatically, at no cost**, in order to complete certain periods of absence. The days from the bank will automatically be recognized when Retraite Québec establishes your entitlement to a retirement pension.

### Periods of absence<sup>6</sup> completed at no cost by the 90-day bank

<b>Before 1 January 2011</b> All periods of absence without pay	<b>After 31 December 2010</b> All periods of absence without pay related to a parental leave
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Once Retraite Québec has processed your buy-back application, we will deduct the number of days of absence that can be completed at no cost by the 90-day bank from the number of days of service corresponding to the period concerned by your application. Doing so makes it possible for you to avoid paying to buy back days of absence that could be recognized at no cost. However, if you prefer buying back all your days of absence, that is, if you wish for your 90-day bank not to be taken into account when we process your application, you must inform us of your choice on your Application for a Buy-Back of one or more periods of absence Public-sector Pension Plans (RSP 727-ABS) on the line provided for that purpose.

5. The 90-day bank is provided for under the provisions of the following plans: the RREGOP, the PPMP, the RPSO, the PPPOCS and the PPCT.

6. For the definition of period of absence without pay, see the Periods to buy back section in this booklet.

# The requirements for buying back service

As a rule, to buy back service, you must meet the following requirements, you must:

- be a member of your pension plan on the date on which Retraite Québec receives your application;<sup>7</sup>
- have had, during the period you would like to buy back, a position at an organization covered by your plan, or that would have been had the plan not ceased to exist;
- meet the specific requirements under your plan for the type of buy-back you wish to make;
- file your application prior to your retirement by sending Retraite Québec one or both of the following forms, according to your situation:
  - Application for a Buy-Back of one or more periods of absence Public-sector Pension Plans (RSP 727-ABS);
  - Application for a Buy-Back of one or more periods of work Public-sector Pension Plans (RSP 727-TRA).
- if you are on a recall list, file the application as soon as you resume making contributions to the plan;
- file the application no later than 30 December of the year in which you reach the maximum age for plan membership;
- enclose the supporting documents required to process your file.

## Note

For the buy-back of a service period carried out and recognized following the change in employment status or change in employer, you must include a decision rendered by a competent authority or an out of court settlement obtained following an appeal before the Tribunal administratif du travail (TAT) with your application for a buy-back. The following are all considered competent authorities: the Tribunal administratif du travail (TAT), the Canada Revenue Agency (CRA), Revenu Québec, a higher authority whose decision is rendered with regard to a decision of the TAT or revenue agencies, or one of the arbitration tribunals of certain public-sector pension plans.

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7. To **buy back a period of absence**, you must be contributing to your plan on the date we receive your application unless, at the end of the absence: 1. You are on maternity or sick leave; 2. You have a transfer agreement; or 3. You are eligible for an immediate pension. Note that, in the latter case, Retraite Québec must have received your application for a buy-back by the time we receive your application for a retirement pension.

## Applying for a buy-back

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If you wish to file an application for a buy-back, you must complete and send Retraite Québec one or both of the following forms, according to your situation:

- Application for a Buy-Back of one or more periods of absence Public-sector Pension Plans (RSP 727-ABS)
- Application for a Buy-Back of one or more periods of work Public-sector Pension Plans (RSP 727-TRA)

To find out which one of the forms you must complete, based on the period to be bought back, see the Periods you can buy back section on page 6 of this booklet. In accordance with the provisions of the *Act respecting the Government and Public Employees Retirement Plan*, you must use the forms listed above. It is your responsibility to complete the form and return it to Retraite Québec along with any required supporting documents. The forms are available on the Retraite Québec website.

To allow us to process your file as rapidly as possible, be sure that all mandatory questions have been answered, that all the information requested has been provided and that your form has been completed. The information is required in order for us to study your file; an incomplete form will be returned to you.

If you have questions concerning your situation, please contact:

- the person responsible for pension plans in your human resources department;
- your union, or your professional or managers' association; or
- Retraite Québec's Centre des relations avec la clientèle.

Once Retraite Québec has received your buy-back application, we will contact your current employer or the employers for which you worked during the periods you are asking to buy back to obtain the information required to process your application.

## The buy-back proposal

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Provided your application meets (in whole or in part) the conditions for a buy-back, Retraite Québec will send you a **Buy-Back Proposal**, which describes the terms of the buy-back and indicates:

- the periods you can buy back;
- the total cost;
- your annual pensionable salary at the time the application is filed;<sup>8</sup>
- payment methods;
- the effects from a tax standpoint;
- the related pension adjustment (PA) or past service pension adjustments (PSPAs).

Depending on the periods for which you have applied for a buy-back, you could receive several proposals. The proposals are accompanied with a reply form that you must return to Retraite Québec.

Take the time to study your proposal. In addition to the cost and the advantages, a buy-back has tax effects that must be taken into consideration. Do not hesitate to ask for assistance or advice from your employer, professional association, union or financial advisor.

If your application does not meet the requirements for a buy-back, Retraite Québec will notify you in writing.

A buy-back proposal is valid for 60 calendar days as of the date shown on the letter accompanying it. The deadline is indicated on the letter. After the deadline has expired, if you have not accepted the buy-back proposal or proposals, your application is considered to have never been filed.

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8. Verify your annual pensionable salary since it is used to determine the cost of your buy-backs.

## Maximum service

The provision called **maximum service** sets the maximum number of years of service that can be used to calculate the amount of the basic pension. Once you reach the maximum, you no longer contribute to the plan.

Under the RREGOP, PPMP, TPP, CSSP and PPCT, the maximum number of years of service for calculation purposes is 40. Therefore, if Retraite Québec notices that you have reached the maximum service allowed while we are processing your application, we will send you a letter informing you that you will have nothing to pay. The pensionable salary for the period you wish to buy back is used to calculate the amount of your pension, provided it increases the amount.

Furthermore, if as a result of the buy-back you would reach or exceed the maximum service, the cost of the buy-back will be adjusted so that it corresponds only to the service required to reach the maximum.

## Buy-back payments

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You have the choice of making a lump-sum payment immediately or monthly or yearly payments. Payments can be made on the website of one of the main financial institutions in Québec or by pre-authorized payments, by transfer from a registered retirement savings plan (RRSP) or by cheque. If your employer agrees, it is also possible to have the payments deducted from your salary. Furthermore, if it is stipulated in your working conditions and your employer agrees, you can pay for your buy-back using the sick days you have banked.

If you chose to make a single lump-sum payment, Retraite Québec must be able to deposit it at the latest by the deadline on the letter accompanying the proposal. If we do not receive the full payment by that date, you will be charged interest, regardless of your payment method and even if you transfer amounts from an RRSP or use your sick days. Note that, in order to comply with tax rules, Retraite Québec must receive amounts transferred from an RRSP within six months of the date on which a proposal is accepted.

Interest will apply in the case of monthly or yearly payments.

Once you have decided which periods to buy back and chosen a payment method, **you must indicate your choices on the reply card and return it to Retraite Québec before the deadline.**

## The cost of a buy-back used as a tax deduction

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The amounts paid for a buy-back are generally tax deductible, unless they are transferred from an RRSP. Furthermore, **unlike interest on bank loans**, the interest Retraite Québec adds is also tax deductible, provided certain conditions are met.

Retraite Québec issues tax slips at the end of February the year after a payment is made. Note that although you can contribute to an RRSP in the first 60 days of a fiscal year and use the applicable deduction for the previous year, the amounts paid for a buy back can only be used as a tax deduction for the calendar year in which they were paid.

Your proposal contains details concerning the deductions resulting from your buy-back.

# Adjusting the information in your file following a buy-back

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Retraite Québec will enter in your file any proposals you accept as soon as we receive your reply card.

However, if your buy-back concerns a period prior to 1989 and a Past Service Pension Adjustment (PSPA) had to be calculated, the PSPA has to be certified by the Canada Revenue Agency (CRA). This step is mandatory and completes the buy-back process. For further details, refer to the Tax rules that apply to buy-backs section below.

Note also that a buy-back is only official once the full amount has been paid.

## Tax rules that apply to buy-backs

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So that all Canadian taxpayers may have equivalent retirement savings advantages, on 1 January 1990, the CRA set a maximum for RRSP deductions. The RRSP deduction limit, also called available contribution room, is 18% of an individual's earnings from the preceding year (up to the RRSP ceiling).

Therefore, to take into account the fact that certain contributors are members of a pension plan offered by their employer, the CRA has two mechanisms:

- the pension adjustment (PA); and
- the past service pension adjustment (PSPA).

The PA is the value of the pension benefits you accrued during a year of service under a pension plan that Retraite Québec administers. **The PA lowers the maximum you can contribute to an RRSP during the year.** The remaining contribution room consists of the unused RRSP deductions that accrued from year to year.

The PSPA is the value of the pension benefits you accrued under your plan further to the buy-back of post-1989 past service. **The PSPA reduces your unused RRSP contribution room** when the pension benefits you accrue under the plan are increased because post-1989 service has been recognized. For example:

- when an additional period of post-1989 past service is credited to you under your plan as the result of a transfer or a buy-back;
- when benefits increase retroactively.

In these cases, the value of the pension benefits accrued increases, while the past service pension adjustment (PSPA) is calculated in order to reduce contribution room.

**In short, the PA lowers the amount you can contribute to an RRSP for the current year, whereas the PSPA reduces your unused RRSP contribution room.**

18% of your earnings for the previous year<sup>9</sup>

**Less (-)**

- PA set for the previous year based on your contributions to the plan
- PA set further to a buy-back (if applicable)

**Plus (+)**

Unused contribution room for the previous year

**Less (-)**

Contributions made to your RRSP during the previous year

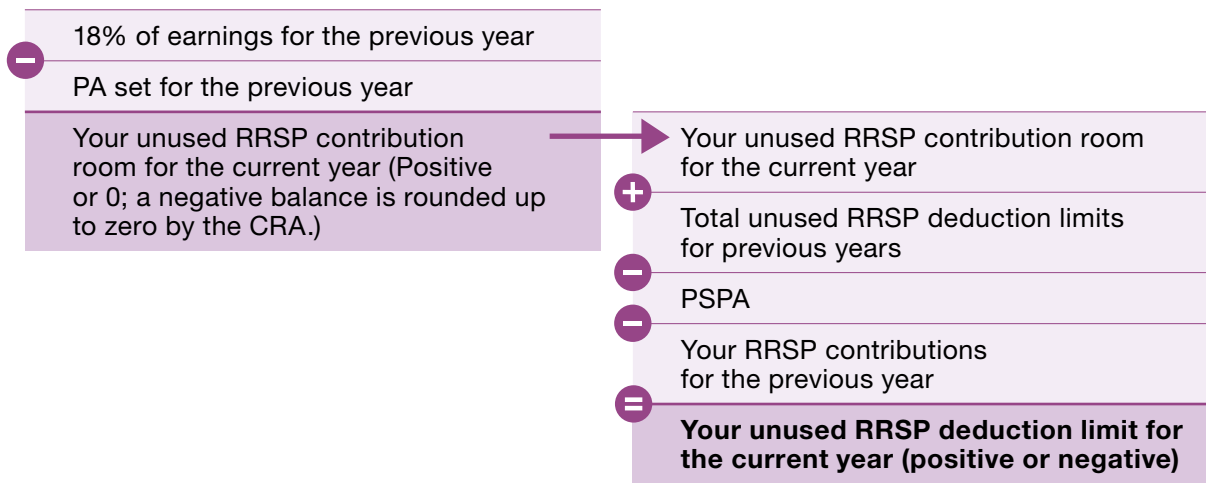
**Less (-)**

PSPA set further to your buy-back (if applicable)

**Equals (=)**

Your contribution room for the current year

### Contribution room simplified



To find out how much contribution room you have, consult the most recent RRSP deduction statement sent to you by the CRA, called Registered Retirement Savings Plan (RRSP) Deduction Limit Statement.

9. If the result of 18% - PA is negative, the CRA rounds it up to 0.

## Who calculates the PA and PSPA?

Your employer calculates the PA for regular contributions and enters it on your T4 slip. In the case of a buy-back or transfer of service, as the pension plan administrator, Retraite Québec calculates the PA or PSPA. The amount is included in the buy-back or transfer proposal that is mailed to you by Retraite Québec.

Note that the PA or PSPA is the value of the benefits accrued under a pension plan. It does not correspond to the contributions made or to the amounts paid to buy back service

## PA or PSPA?

The type of buy-back and the date on which you accept the proposal determine whether a PA or a PSPA is calculated.

For all types of buy-backs related to service after becoming a member of the plan, a PSPA is calculated for years of service after 1989.

For all types of buy-backs related to periods of absence, the date the proposal is accepted is the determining factor:

- If you accept the buy-back proposal **before 1 May of the year following the one in which the period of absence ended**, Retraite Québec will generally calculate a PA. We will send the information to your employer so that he or she can add it to the PA that must be calculated for your regular contributions, and enter it on the tax papers that he or she must send to the CRA.

Note that the CRA has set a cap on the number of years of service that can be bought back and for which a PA is calculated. The maximum varies depending on the type of leave. Retraite Québec will calculate a PSPA for the portion that exceeds the maximum.

- If you accept the buy-back proposal **after 30 April of the year following the one in which the absence ended**, Retraite Québec will calculate a **PSPA** and send a copy to the CRA for certification. Generally speaking, a PSPA is certified provided it does not exceed your unused contribution room at the end of the previous year, plus \$8000.

For further information, you can obtain the document entitled A Few Clarifications on Tax Rule Limits and Buy-Backs, on Retraite Québec's website, or by calling our client services.



## Do I have enough contribution room?

If you have made the maximum contributions to your RRSP over the years, you may not have enough contribution room to allow the CRA to certify your PSPA.

In that case, the CRA will contact you and grant you 30 days to resolve the problem.

Retraite Québec will propose the following three options:

- The contribution room will be applied to the most advantageous years of service.
- You can pay for the buy-back in whole or in part by transferring amounts from your RRSP. The PSPA will be reduced by the same amount.
- You can cancel one or all of the buy-backs you applied for.

Note that, in this situation, you cannot make contributions to your RRSP until you once again have contribution room.

### Important

If you do not take one of the steps by the deadline, your PSPA will not be certified by the CRA. Retraite Québec will then be obligated to cancel all or part of your buy-back.

Carefully analyze any buy-back proposal Retraite Québec sends you, since the tax effects will vary according to the date on which you accept it. The date could be **before 1 May** of the year following the one in which your absence ended (to obtain a **PA**) or **after 30 April** of the year following the one in which your absence ended (to obtain a **PSPA**).

It is in your best interests to apply for a buy-back as soon as possible after your absence ends. By doing so, you will receive your proposal earlier, and could take advantage of a PA instead of a PSPA.

If you have questions relating to income taxes, contact the CRA at [www.cra-arc.gc.ca](http://www.cra-arc.gc.ca).

For general information on how PAs and PSPAs are calculated, contact Retraite Québec.

## To better serve you

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### **Retraite Québec is committed to:**

- offering high-quality services that meet your expectations. To find out more about our commitments, consult Retraite Québec's Service Statement online.
- handling complaints and comments with complete independence and confidentiality. The Commissaire aux plaintes et à l'amélioration des services can make recommendations to improve Retraite Québec's services and programs. You can phone Retraite Québec to leave a comment or file a complaint with the Commissaire. For more information, refer to our website.

## Protection of personal information

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Retraite Québec obtains personal information from citizens, government departments and public agencies. We protect that information and make sure that it is used by duly authorized personnel in carrying out their duties.

However, Retraite Québec can release the information to certain government departments and public agencies in accordance with written agreements approved by the Commission d'accès à l'information du Québec.



## Contact us

### Online

**retraitequebec.gouv.qc.ca**

### By telephone

**418 643-4881** (Québec region)

**1 800 463-5533** (toll-free)

### By mail

Retraite Québec  
Régimes de retraite du secteur public  
Case postale 5500, succursale Terminus  
Québec (Québec) G1K 0G9

This document is a summary of the provisions of your pension plan.  
The information contained herein does not supersede the legislation  
governing your pension plan.

*Version française aussi disponible*