

The **RREGOP**



The RREGOP covers regular and casual employees who work full-time or part-time in the Québec health and social services sector, the education sector or the public service sector.

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THE RREGOP

What is the Government and Public Employees Retirement Plan (RREGOP)?

The 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 sector, the education sector or the public service sector.

Membership

Is membership in the RREGOP mandatory?

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

Do I have to contribute to the RREGOP throughout my career?

Yes. You will pay contributions to the RREGOP until you have accumulated a maximum of 40 years of credited service, not taking into account the years that gave you a pension credit or a paid-up annuity.

Note that even if you have not accumulated 40 years of credited service, you will not be able to contribute to the RREGOP after December 30 of the year of your 69th birthday.

How can I find out my membership status in the RREGOP?

We send you a statement of benefits.

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

You must inform your employer of any error. Your employer will contact us to have it corrected.

If I leave my current job to work for another employer who is covered by the RREGOP, do I have to inform you that I have changed employment but that I am still participating in the RREGOP?

You have nothing to do. Your new employer will provide us with the information regarding your participation in the RREGOP. Your years of service for your new employer will simply be added to those that were already credited to you before you changed employment.

Contributions

What is the RREGOP contribution rate?

In 2017, the RREGOP contribution rate is 11.05%.

How are my contributions calculated?

If your pensionable salary is less than or equal to 35% of the maximum pensionable earnings (MPE) calculated in accordance with the *Act respecting the Québec Pension Plan*, multiplied by your credited or harmonized service, you do not have to pay any contributions.

Your pensionable salary is the salary recognized for pension plan purposes. The credited service is used if your remuneration base is 200 days. The harmonized service is used if this remuneration base is 260 days.

If your pensionable salary is higher than 35% of the MPE multiplied by your credited or harmonized service, your contributions will be calculated on the portion of your pensionable salary that exceeds 25% of the MPE, multiplied by your credited or harmonized service. In 2017, considering the MPE is \$55 300, your contributions are calculated on the portion of your pensionable salary that exceeds \$13 825 (\$55 300 x 25%), multiplied by your credited or harmonized service.

Furthermore, if your pensionable salary is less than the MPE (\$55 300) multiplied by your credited or harmonized service, your contributions will be reduced.

The following formula demonstrates how your contributions are calculated:



$$11.05\% \times [\text{Pensionable salary} - (\$13\,825 \times \text{Credited service or harmonized service})] - \text{Reduction} = \text{Contributions}$$

Example

Ann works full-time and her pensionable salary is \$55 715. In 2017, her contributions to the RREGOP are calculated as follows:

Pensionable salary		\$55 715
Exemption (25% of the MPE in 2017)	–	\$13 825
Portion of the salary on which contributions to the RREGOP are calculated		\$41 890
Rate of contribution	×	11.05%
Contributions for 2017		\$4628.85

Even if Ann pays contributions on \$41 890 only, her total pensionable salary will be used for the purposes of calculating her pension.

If I work part-time, are my contributions calculated the same way?

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

Exemption from contributions

Do I have to contribute to the 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 unpaid waiting period corresponds to the number of calendar days between the beginning of a disability, depending on your work conditions, and the beginning of payment of salary insurance benefits. The contributions that you would normally have paid are credited to you as though you had paid them. Usually, you do not lose any rights during that period.

The same exemption applies if you are receiving benefits from the Société de l'assurance automobile du Québec (SAAQ), the Commission des normes, de l'équité, de la santé et de la sécurité du travail (CNESST) or Retraite Québec, while being eligible for salary insurance under your employment conditions during that period.

How long does the exemption apply?

The maximum exemption period is three years, even if your employer ends your employment ties after a two-year period of disability.

However, the maximum exemption period is not limited to three years for employees who are eligible for disability insurance under a compulsory plan that was in force on December 31, 1989, which at the time, provided – and still provides – payment of benefits up to age 65 or until retirement, provided there are still employment ties at that time.

Years of service

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

Years of service credited for pension calculation purposes refers to the years that will be used to calculate the amount of the annual basic pension to which you will be entitled when you retire. They are the number of years during which you were a member of your pension plan.

Years of service credited for eligibility purposes refers to the years that will be used to determine whether or not you are eligible for an immediate pension, i.e. the pension payable at the end of your membership in your plan, with or without reduction. Those years correspond to the total of the following:

- the years of service credited for the purposes of calculating your pension, that is, your years of membership in your plan;
- the years credited under your pension plan, but that are not taken into account for the purposes of calculating your pension. For instance, they could be the years during which you were a member of a supplemental pension plan (SPP).

A year of service is calculated based on a calendar year (January 1 to December 31). Generally, one year is made up of 260 workdays, that is, five days a week for 52 weeks. However, for most teachers, service is calculated based on 200 days.

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

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

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

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

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

That portion of the year will be used for the purposes of calculating the amount of your pension when you retire.

I heard that to determine my eligibility for a pension and to calculate my pension, you 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, we will add the number of days corresponding to those absences, for a total of up to 90 days.

The total of those days will be used for the purpose of calculating your pension. They will also be used to calculate your eligibility for benefits if they took place before 1987, because days of absences which took place after 1987 are already recognized for eligibility.

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 can be offset by the 90-day bank.

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

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

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

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

We wish to point out that, for the first and last year of membership, service credited for eligibility purposes cannot exceed the number of days between the date your 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.

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

Example

Louis has part-time employment. In 2017, he works 17.5 hours a week, which is 50% of the hours worked in equivalent full-time employment of 35 hours a week.

At the end of the year, the 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 the RREGOP

Before I became a member of the RREGOP, I was a member of a supplemental pension plan (SPP). What is an SPP?

In health and social services institutions, as well as in educational institutions, some employees were members of various pension plans before the RREGOP became applicable to their employer. Those plans, called supplemental pension plans (SPP), were administered by insurance companies, and not by our organization.

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 the contributions you and employer made to the SPP. Upon request, the company will pay you pension benefits in accordance with the clauses in your contract, probably when you turn 65. This is what we call a paid-up annuity.

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

Will you 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 recalculated.

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

Their pensions will be calculated as though they had been members of the RREGOP for all those years.

However, as long as they are not eligible for a retirement pension under the RREGOP, they retain their right 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 the RREGOP, I had the funds accumulated in the pension plan of my former employer, not covered by public-sector pension plans, transferred to the RREGOP. How will that transfer affect my pension under the RREGOP?

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

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

In other cases, however, those years serve only to determine your eligibility for a pension under the RREGOP and are not used to calculate it. The years entitle you to what is called a transfer agreement pension credit. That credit entitles you to a certain additional amount that is added to your RREGOP pension. Those years can also be recalculated.

Buy-backs

Can I maximize the benefits provided under my pension plan?

Your retirement pension is calculated based on the number of years credited to your account at the time of your retirement. Therefore, if you are entitled to a retirement pension, you could buy back certain periods of service or absence without pay that were not credited to you in your pension plan. As a result, the amount of your pension could increase. Please note that only the buy-back of certain periods of service or absence can allow you to retire earlier.

Note: If you are close to reaching the maximum number of years of service for calculation purposes, which is 40 years of credited service, it may not be worthwhile to buy back service. For further information in this regard, contact the pension plan administrator at your current workplace.

Are purchased years considered years of membership in the RREGOP?

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

In other cases, such as if you bought back years of service prior to your membership in the RREGOP and during which you did not contribute to a pension plan, the years purchased are used only to determine your eligibility for a pension and not to calculate the pension amount.

However, purchased years entitle you to a buy-back pension credit. As a result of the pension credit, an amount will be added to your RREGOP pension. Those years can also be recalculated.

What are the most common types of buy-backs?

The following are the most common types of buy-backs, relating to periods of service or absence:

- the years of service as a casual employee of an employer subject to the plan, which were completed during the following periods:
 - July 1, 1973 to December 31, 1986 for casual employees on a recall list in the health and social services sector;
 - July 1, 1973 to December 31, 1987 for all other casual employees in the health, social services, education and public service sectors;
- absences without pay for full-time or part-time work that began after your membership in the RREGOP began and that were not recognized by your plan, including absences due to a strike, a lock-out or a suspension;
- maternity leaves prior to January 1, 1989 or that were underway on that date. Depending on the periods, different conditions apply.

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 employment ties with your employer during that period.

When you work part-time, employment ties exist only for the days included in your work schedule. Therefore, since there are no ties with your employer on the days you do not work, you cannot buy them back.

Example

Jerry has part-time employment three days a week (Monday, Tuesday and Wednesday). Since his ties to his employer exist for three days a week only, he cannot buy back the other two days of the week (Thursday and Friday) because they are not included in his work schedule.

However, 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 buy back years of service?

You must file your application for a buy-back while you are still a member of your plan. As a rule, you cannot buy back periods of service or absence without pay after you have left your job, even if you left to retire.

To purchase periods of service or absence without pay, you must first meet with the person responsible for pension benefits at your current workplace. The person in charge will help you complete the Application for Buy-Back (727A) form.

Then, you must ask every employer concerned by a period you wish to buy back to complete the Attestation of a Buy-Back Period (728A) form to confirm the information you entered on the Application for Buy-Back (727A) form. The forms are available on our website.

Once the forms have been completed and signed, you must send them to us. After studying your file, and if the periods can in fact be purchased, we will send you a proposal that you can either accept or reject. The proposal will indicate the cost and the payment terms of your buy-back and will be valid for 60 days.

If your application is incomplete or has not been signed, if a supporting document is missing or if form 727A is missing, we will return the documents to you. You must then send us your application, complete and in compliance with the requirements, for processing. We will calculate the cost of your buy-back using the date on which it was received.

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

When we calculate the amount of your pension, we will automatically add your number of days of absences without pay to your years of service, up to a maximum of 90 days if they were before January 1, 2011.

For the periods of absences that have occurred since January 1, 2011, only those related to parental leaves will be automatically added to your years of service, up to a maximum of 90 days. Those days will all be taken into account for the calculation of your pension.

Therefore, there is no point in purchasing your first 90 days of absence without pay since we will credit them to you at no cost and will exclude them from the proposal at your request.

Note that the number of days of absence automatically added cannot exceed 90 days, whether or not these absences occurred before or after January 1, 2011.

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

How much does a buy-back cost?

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

- the type of buy-back;
- the period to buy back;
- the salary on the date of the application;
- the age on the date of the application.

However, using the Buy-Back Cost Estimator available on our website, you can quickly obtain the approximate cost of a buy-back of:

- absences without pay;
- a parental leave;
- service performed as a casual employee.

Please note that maternity leaves are usually credited at no cost.

You will find more information regarding the buy-back of service in the document entitled *Buy-Backs*, which is available on our website.

Pension credits

Pension credits resulting from a buy-back

I bought back years of service during which I worked before joining the RREGOP and it gave me an annual pension credit of \$950. What is a pension credit?

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

This means that an amount will be added 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 buy-back pension credit begin earlier if I retire before age 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 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 prior to your 65th birthday (6% a year). It is important to point out that even if the amount of the pension credit is lower, receiving 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 of your pension credit will be increased by 0.75% for each month (9% a year) between your 65th birthday and the date on which you retire.

Will my buy-back pension credit be indexed?

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

Pension credits resulting from a transfer from a supplemental pension plan (SPP)

Before enrolling in the RREGOP, I participated in a supplemental pension plan (SPP) and received a \$450 annual pension credit when I transferred my years of service. What is that exactly?

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

Since you have an SPP pension credit, an amount will be added to your pension under the RREGOP.

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

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

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

Situation 1

Before enrolling in the RREGOP, you were a member of one of the following supplementary pension plans:

- 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).

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% a year) prior to your 65th birthday. Please note that even if the amount of the pension credit is lower, receiving it sooner could be in your best interest.

Situation 2

Before enrolling in the RREGOP, you were a member of a supplemental pension plan other than those mentioned above (situation 1).

If you were a member of the plan, working in the public or parapublic sector on December 31, 1999, the amount of your pension credit will not be reduced if, when payment begins, you meet one of the following two requirements. (If it does not apply to your situation, the requirements of situation 1 will apply.):

- You are age 60 or over (regardless of the number of years of service).
- You have 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% per month (4% a year), which does not apply if you meet one of those two requirements. Please note that even if the amount of the pension credit is lower, receiving it sooner can be in your best interest.

If you were a member of the plan but were not working in the public or parapublic sector on December 31, 1999, you must be at least 65 years old to receive your unreduced pension credit. If you wish to obtain your pension credit earlier, it will be reduced by 6% per year for each year prior to your 65th birthday.

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

Yes. When you apply for your retirement pension you may request that we begin payment of your pension credit on another date. You must specify so on the reply form you receive with the *Your Options* document accompanying your pension application. If the date on which you start receiving your pension credit is closer to the date on which it would be payable unreduced, the reduction applicable to your pension credit will be less.

However, before making a decision, it is important to analyze the consequences. In order to receive a slightly higher amount, you would have to deprive yourself of amounts you could benefit from 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 year.¹

Will my SPP pension credit be increased otherwise?

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

Pension credits resulting from a transfer under an agreement with another organization

After enrolling in the RREGOP, I had my years of service for an employer not covered by a public-sector pension plan transferred and I received a 9.48% pension credit. What is a transfer agreement pension credit?

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

1. For a person who is not working in the public or parapublic sector and who has a non-deficit pension credit from an SPP, the pension credit will be indexed on January 1 following the start date of the pension.

This means that an amount will be added to your RREGOP pension. In your case, the amount will be equal to 9.48% of the average pensionable salary used to calculate your pension. If you were a member working in the public or parapublic sector on December 31, 1999, the amount of your pension credit will not be reduced if payment begins when you meet one of the following two requirements:

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

If you were not working in the public or parapublic sector on December 31, 1999, you must be at least 65 years old to receive your unreduced pension credit.

Can payment of my transfer agreement pension credit begin earlier if I retire before I meet any of the two requirements mentioned above?

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 the two requirements mentioned above.

The amount of your pension credit will be reduced permanently by 0.33% for each month (4% a year or 6% a year if you were not working in the public or parapublic sector on December 31, 1999) prior to the date on which you would have met one of the two requirements mentioned above. Please note that even if the amount of the pension credit is lower, receiving it sooner could be in your best interest.

Will my transfer agreement pension credit be indexed?

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 otherwise increased?

It could be adjusted upward every three years based on actuarial valuations.

Recalculation of certain years of service credited prior to enrolment in the RREGOP

I heard about the recalculation of certain years of service. What does the recalculation entail?

The recalculation concerns RREGOP members who ceased to participate on December 31, 1999 or after, 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 the plan, a transfer from an SPP or a transfer carried out before 1985 under an agreement with another organization. When those persons retire, the years that entitle them to a paid-up annuity or a pension credit are recalculated.

What form will that recalculation take?

The recalculation will take the form of two additional benefits:

- a life annuity for pension credit service which, as a rule, corresponds to:

1.1%	✘	The average pensionable salary of your five best-paid years of service	✘	The number of years or portions of a year of service that entitle you to a paid-up annuity or a pension credit
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- 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	✘	The number of years or portions of a year of service that entitle you to a paid-up annuity or a pension credit
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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. If so, 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, will my additional pensions also be reduced?

Yes. Like the retirement pension, the life annuity for pension credit service and the temporary annuity for pension credit service are also reduced by 0.33% for each month of early payment (4% a year), if applicable. Since they are related to your basic pension, they cannot be paid at a later date.

Will the additional pensions be indexed?

They will be indexed each year according to the rate of increase of the Pension Index (PI) determined in accordance with the *Act respecting the Québec Pension Plan*, minus 3%. When the rate of increase of the Pension Index is equal to or lower than 3%, the pensions are not indexed.

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

Yes. If you have more than 40 years of service credited for eligibility purposes, the total number of years that can be recalculated cannot be higher than the difference between 40 and the number of years of service used to calculate your basic pension.

Example

In January 2017, Marcel has 40 years of service credited for eligibility purposes. Of that number, 25 are used to calculate his pension and 15 entitle him to a pension credit. In this case, the number of years that can be recalculated is limited to 15 ($40 - 25 = 15$).

When I die, will my additional pensions linked to pension credit service be paid to my spouse?

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

Organization of working time and decrease in work hours

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

No, because your plan will credit you 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 depending on whether you work in the public service, health and social services or education sectors.

Sabbatical leave with deferred pay

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

No, because your plan will credit you the same service and the same salary as if you had not signed an agreement.

Note that for the duration of the agreement, your contributions to the RREGOP will be calculated only on the salary you actually received.

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 employment conditions, 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 most 60 months, at the end of which you must retire. For the duration of the agreement, your new work schedule cannot be less than 40% of the full-time schedule of equivalent employment.

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

Before entering into a phased departure agreement (progressive retirement), you must complete the Application for Confirmation of Eligibility for Phased Departure (267A) form so that we can confirm that you are in fact eligible for a retirement pension on the expiry date of the agreement. The form is available on our website.

Will a phased departure agreement affect my retirement pension?

Not at all, because your contributions to the 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 signed this agreement.

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?

Yes. You can request a refund of your contributions, with interest, if you meet these two requirements:

- You are under age 55.
- 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 portion of a year).

You must have stopped working for at least 210 days before sending us the Application for Contributions Reimbursement (O80A) form available on our website.

If you are a member of the RREGOP, the PPMP or the PPPOCS at the same time for more than one job, you must have left all of those jobs for 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 receive RREGOP benefits?

If you are under 55 years old and have at least two years of service for eligibility purposes (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 be fully indexed from January 1 following the end of your participation in the plan, to January 1 of the year when payment starts.

If you choose this option, you can:

- **receive your deferred pension at age 65;**

Your pension will be integrated with the Québec Pension Plan (QPP) as of the month following your 65th birthday.

Note that 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 is equal to the contributions you have paid, plus interest.

or

- **apply for the payment of this 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% a month (4% a year) between the effective date of your pension and your 65th birthday will apply permanently to your deferred pension.

In addition, since you applied for advance payment of the deferred pension that would normally be payable at age 65, and since integration with the QPP would apply at that time, your pension is integrated with the QPP as soon as payment begins. The reduction due to integration with the QPP will 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 is equal to the total contributions you have paid, plus interest.

Option 2

You can ask us to 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 an LIRA or an 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 and harmonized deferred pension.

You can ask for a transfer if you have left your job for at least 210 days and applied for a retirement pension. You will then have to indicate your choice of a transfer on the Your Options reply form you receive following your application for a retirement pension. It must be sent to us before your 55th birthday, or within the 12 months following the date of end of employment if you left between your 54th and 55th birthday. The Application for a Retirement Pension (079A) form is available on our website.

Is it better to wait for a deferred pension or ask you to transfer the benefits accrued in my pension plan to an LIRA or an LIF?

In order to compare the advantages of those 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 an LIRA or LIF.

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

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

You will have to repay the amount that was transferred from the 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 transfer with regard to your number of years of service and the benefits accrued in your pension plan.

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

If I leave my job to work for an employer who offers a pension plan not administered by you, can I have my years of participation under the RREGOP recognized under my new employer's plan?

Yes, provided your new employer has made a transfer agreement with our organization. We have such agreements with certain organizations to allow those who change jobs to transfer the value of their accrued benefits under the RREGOP to their new plan.

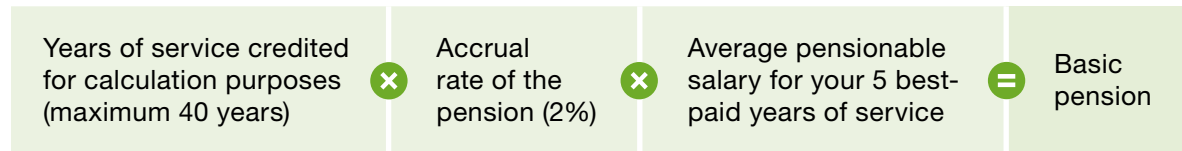
Those organizations include the federal government and certain provincial governments, municipalities and universities, as well as certain public and private organizations.

To take advantage of a transfer agreement, you must not be eligible for an immediate unreduced pension under the exporting plan or the importing plan when you file your application for a transfer with us.

Calculation of your pension

How will you calculate the amount of my retirement pension?

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



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

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

Will the retroactive amount I received be used to calculate my retirement pension?

When you retire, we will use all or part of the retroactive amount to calculate your pension, provided both these conditions are met:

- The retroactive pay adjustment was related to your pensionable salary (the salary stated in your collective agreement or your work contract; it does not include the payment of overtime).
- The retroactive pay adjustment concerned one or more of the five years used for the calculation of your average pensionable salary.

Note: If you received a retroactive amount after 2006, and you stopped participating in the plan after 2009, the retroactive amount is divided by the number of 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:

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

As a rule, and subject to tax rules, you will then be eligible for an immediate unreduced pension.

Example

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

Since she meets the eligibility requirement with regard to being age 60 or over, she is eligible for an immediate unreduced pension, calculated as follows:

Years of credited service for calculation purposes	×	25
Accrual rate of the pension	×	2%
Average salary of Jill's 5 best-paid years of service	×	\$36 000
Basic pension		\$18 000

Jill will receive a basic annual pension of \$18 000, which is \$1500 a month ($\$18\,000 \div 12$).

Please note that if you stop participating in the plan after June 30, 2019, you will be entitled to an **unreduced** immediate pension:

- if you are age 61 or over; or
- you have at least 35 years of service credited for eligibility purposes; or
- if you are age 60 or over and have met the requirements for the 90 eligibility factor (age + years of service for eligibility purposes).

Can I retire even if I do not meet any of the two eligibility requirements above?

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

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 of anticipation (4% a year).

Your pension will be reduced because you will be receiving it for a longer period than if you had waited to meet one of the eligibility requirements for an immediate unreduced pension.

Please note that if you stop participating in the plan after June 30, 2020, you will be entitled to a **reduced** immediate pension if you are age 55 or over. The permanent reduction will be 0.5% for each month of early payment (6% a year).

How can I calculate the amount of my immediate pension with reduction?

First, you must determine the percentage of reduction applicable to your annual basic pension. This percentage is obtained by multiplying by 0.33% (4% a year) the number of months between the date of your retirement and the date on which you would have met one of the following two eligibility requirements:

- You are age 60 or over (regardless of the number of years of service).
- You have 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 reduction applicable to your pension.

Finally, you subtract the result from your annual basic pension. In this manner, you can determine the amount of the immediate pension with reduction to which you are entitled.

Example

In 2017, 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 the date of his retirement and the date on which he would have been eligible for an immediate unreduced pension. Of the two eligibility requirements for an unreduced pension, the first he would have met is to be age 60 or over, which would have been 24 months later, had he kept working. Therefore, we calculate 24 months of early payment.

The percentage of the reduction applicable to the early payment of his annual basic pension is determined as follows:

Number of months of early payment	×	24
Monthly rate of reduction of the pension	×	0.33%
Percentage of reduction due to early payment of the basic pension		8%

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

Years of service credited for calculation purposes	×	25
Accrual rate of the pension	×	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 due to early payment of the basic pension		\$1440

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 due to early payment of the basic pension	–	\$1440
Immediate pension with reduction		\$16 560

John's annual pension will be \$16 560, which is \$1380 a month ($\$16\,560 \div 12$).

Is it possible to minimize or completely avoid the reduction?

Yes. This is what we call the compensation of the reduction due to early payment of a pension. It consists of transferring to the RREGOP the amount necessary for your plan to pay you an amount equal to the reduction you wish to avoid, annually.

The funds must be transferred from your registered retirement savings plan (RRSP) or a registered pension plan (RPP), in accordance with 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, on the date on which you cease to be covered by the plan at the latest.

Integration of the RREGOP with the Québec Pension Plan (QPP)

How does integration with the QPP affect my RREGOP pension?

When you turn 65, your pension plan will take into account the fact that you also receive a pension from the QPP, which will cause a reduction of your RREGOP pension. This is what is called “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.

Integration with the QPP has no impact on the amount of the QPP retirement pension. However, at age 65, a reduction not linked to integration can apply to the disability pension or surviving spouse's pension payable under the QPP.

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

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

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

The reduction applicable to your pension will be calculated as follows: the number of years of service used to calculate your basic pension and that you worked since January 1, 1966 (maximum 35 years) × the annual integration rate with the QPP (0.7%) × the smallest amount between the average pensionable salary for your last five years of service and the average maximum pensionable earnings (MPE) of your last five years of service. Note that the MPE is calculated in accordance with the *Act respecting the Québec Pension Plan*.

Example

Lynn retired at age 60, with 25 years of service for calculation purposes. All those years of service were carried out after January 1, 1966. The average maximum pensionable earnings for her last five years of service was \$37 000, while her average salary for those 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 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
Reduction applicable to the pension	\$5250

As of the month following her 65th birthday, Lynn’s annual pension under the RREGOP will be permanently reduced by \$5250, which represents \$438 a month (\$5250 ÷ 12).

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

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

In the example on page 5, if the RREGOP was not integrated with the QPP, Ann’s contributions to the RREGOP would be calculated on her total salary. Thus, in 2017, her contributions to the RREGOP would amount to \$6156.51 instead of \$4628.85, that is, \$1527.66 more.

Indexation of your pension

When I retire, 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 portion 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 (PI) determined in accordance with the *Act respecting the Québec Pension Plan* and applied to take into account the increase in the cost of living.
- The portion of your pension that corresponds to service performed from July 1, 1982 to December 31, 1999 will be indexed to the rate of increase of the Pension Index, minus 3%.
- The portion of your pension that corresponds to service performed since January 1, 2000 will be indexed according to the more advantageous 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 retired on January 1, 2017, on his 60th birthday. He had 35 years of service credited for both eligibility and calculation purposes. His average pensionable salary for his five best-paid years is \$36 000. In 2017, his annual pension will be \$25 200 (\$2100 a month).

On January 1, 2018, Roger's pension will be indexed as follows, if the rate of increase of the Pension Index determined in accordance with the *Act respecting the Québec Pension Plan* is 4%.²

Roger's annual pension (\$25 200) will first be divided into three parts, according to the dates of his years of service:

Number of years of service	Accrual rate of the pension	Average pensionable salary	Portion of the pension
Before July 1, 1982	0.5 × 2%	\$36 000	\$360
From July 1, 1982 to December 31, 1999	17.5 × 2%	\$36 000	\$12 600
Since January 1, 2000	17.0 × 2%	\$36 000	\$12 240
Total	35.0 × 2%	\$36 000	\$25 200

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

First portion of the pension

\$360 × 4%, that is, the rate of increase of the Pension Index projected for 2018 = **\$14.40**

Second portion of the pension

\$12 600 × 1%, the rate of increase of the Pension Index projected for 2018 (4%) minus 3% = **\$126**

Third portion of the pension

\$12 240 × 2%, that is, 50% of the rate of increase of the Pension Index projected for 2018 = **\$244.80**

Total indexation as of January 1, 2018 = \$385.20

As of January 1, 2018, Roger's annual pension will increase to \$25 585.20 (\$25 200 + \$385.20), which is \$2132.10 a month (\$25 585.20 ÷ 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 based on the number of days for which your pension was payable during the first year of your retirement, out of 365 days (or 366 days, if it is a leap year).

2. This rate is used to facilitate the presentation of the various indexation formulas. It can differ from the rates that will apply to your retirement pension. The PI applicable on January 1, 2017 is 1.40%.

Based on the same example, Roger retired on May 5, 2017. Each of the three portions will thus be indexed on January 1, 2018:

Number of years of service	Portion of the pension	Accrual rate of the pension	Number of days for which the pension was paid	Total
Before July 1982	\$360	4%	240/365	\$9.47
From July 1982 to December 1999	\$12 600	1%	240/365	\$82.85
Since January 2000	\$12 240	2%	240/365	\$160.96
Total				\$253.28

On January 1, 2018, Roger’s annual pension will be \$25 453.28.

Terminal illness

If I have a terminal illness, could I receive special benefits under the 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 two following amounts:

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

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

However, you do not have this option if, at the time of your application, you are eligible for an immediate unreduced pension.

Can I continue working after I receive those benefits?

Yes. However, you cease to participate in the RREGOP.

Breakdown of your union

Will a separation or a divorce affect my pension plan?

Benefits accrued in a pension plan during marriage or a 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, or the dissolution or annulment of a civil union.

Upon request and after such proceedings are instituted (i.e. the date on which a legal claim was filed and stamped in court, or before, if an accredited mediator confirms family mediation), we will establish the value of your benefits.

If the court then decides that the value of the benefits must be partitioned, we will transfer, upon request, the sum allocated to your spouse to a financial vehicle in their name at the financial institution of their 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, we will determine a reduction following partition. When you take advantage of your rights under your retirement plan, 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 on the partition of family patrimony.

You will find more information regarding partition of the family patrimony in the document entitled *Partition of Family Patrimony*, available on our website.

In the event of death

What benefits are provided for under the RREGOP in the event of death?

Benefits depend on whether you are eligible for a retirement pension or are already retired at the time of your death.

What will happen if 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 (without taking into account the added service), 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, 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?

Your spouse will receive, until his or her 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 temporary annuity for pension credit service. That pension will be integrated with the Québec Pension Plan 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. If you do not have a spouse, your heirs will receive the amount.

And if I am already receiving my retirement pension?

If you are already receiving 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. You can choose to reduce your pension by 2% so that your spouse receives 60% of your reduced pension.

The surviving spouse's pension will be integrated with the Québec Pension Plan as of the month following your death.

Your spouse's pension will not include buy-back pension credits or the temporary annuity linked to the pension credit, if it applies. 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, if applicable
- 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, who will my pension plan recognize as my de facto spouse?

The RREGOP will recognize as your spouse the person who is married or civilly united to you or a 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 in a conjugal relationship with you for at least three years. That period is only one year if a child was born or is to be born of your union, if a child was jointly adopted by you and your spouse during your union, or if you or your spouse adopted the child of the other during your union.

To be recognized as such, the spouses must not be married or civilly united³ to another person.

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

No. The act governing the 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

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

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*.

3. Note that legally separated spouses are still considered spouses, unless a final amount was paid as part of the partition of the family patrimony.

Can my spouse renounce his or her rights?

Yes. Your spouse may waive his or her spousal rights in favour of your heirs and may also revoke this waiver later by written notice to us. We must receive that notice before your death.

Deciding to retire

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

It is essential that you be ready to enter this new stage of your life.

It is also important to evaluate the total income you will have, depending on your age upon retirement, for example, your RREGOP pension, your pension under the Québec Pension Plan, your Old Age Security Pension (payable at age 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 our website. 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 retire.

However, if you intend to retire between four to 14 months from now, we advise you to apply for a pension estimate with the Application for Pension Estimate form (009A), available on our website.

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

In order to receive your retirement pension under the RREGOP, you must complete the Application for a Retirement Pension (079A) form with your employer's assistance. The form is available on our website.

We recommend that you send us your form at least 90 days before the month of your retirement. That period includes a 30-day period to inform us of your choice of personalized benefits on the Your Options reply form you receive.

If you do not meet the deadline, the default option indicated on the *Your Options* document will apply to determine your pension.

If I am eligible for a pension with reduction, can I resign and wait until I am eligible for an unreduced pension before I apply for my retirement pension?

Yes. Before making that decision, however, you must analyze the consequences. In order to receive a slightly higher pension at a later date, you risk depriving yourself of amounts that you could use as soon as you retire.

If 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 an unreduced pension?

Yes. However, if you send us your application more than 60 days after your resignation, but are still not eligible for an unreduced pension, we will not pay your pension retroactively from the date of your resignation, but retroactively from the date on which we received your application or on any other later date specified on your reply form. We will use the same date to calculate the reduction applicable to your anticipated pension.

Example

Martha resigns in June 2017 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 an unreduced pension in two years, when she turns 60, she decides to wait before applying for her pension.

In June 2018, at age 59, even if she is not yet eligible for an unreduced pension, Martha files the application for her retirement pension.

We will pay her pension retroactively from the date on which we received her application (June 2018) 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 unreduced pension, what will happen when I apply for my pension?

If you apply for your retirement pension once you are eligible for an immediate unreduced pension, we will pay your pension retroactively from the date on which you became eligible for that immediate unreduced pension, and not retroactively from the date on which we received your application.

Example

Paul resigns in June 2017, at age 59. He has 25 years of service credited for eligibility purposes. He is eligible for an immediate reduced pension. Since he would be eligible for an unreduced pension in one year, when he turns age 60, he decides to wait before applying for his pension.

In June 2018, on his 60th birthday, Paul becomes eligible for an immediate unreduced pension. However, he forgets to apply for it.

In October 2018, Paul files his application for his retirement pension. We will pay his pension retroactively from the date on which he became eligible for an immediate unreduced pension (June 2018).

Payment of your pension

How often will my pension be paid?

If you chose direct deposit, your pension will be paid on the 15th of each month for the rest of your life or, if the 15th is not a work day, the preceding work day. If you receive a cheque for the payment of your pension, it will be issued no later than 48 hours before that date.

Will income tax be deducted from my pension?

As a general rule, yes. We will deduct federal income tax and Québec income tax as if your pension was your sole income. If the amount of those deductions is not high enough or is too high, you can ask to have it increased or decreased.

Return to work of a pensioner

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

No. Going back to work in the Québec public-service sector, the education sector or the health and social services sector, or for any employer covered by the 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. However, if you return to work in a job covered by the Retirement Plan for Senior Officials (RPSO), you have the option of participating or not in the plan.

Recourse

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

If you have questions or comments, contact an information clerk (see the contact information in the Contact Us section).

If you wish to submit a complaint regarding the quality of the services you received, please contact the Commissaire aux plaintes et à l'amélioration des services:

By mail

Commissaire aux plaintes et à l'amélioration des services
Retraite Québec
Case postale 5200
Québec (Québec) G1K 7S9

By phone

418 644-3092 (Québec region)
1 855 642-3092 (toll-free)

By fax

418 644-5050

By secure email

Use the secure form on our website.

If I disagree with a decision rendered by your organization, should I also contact the Commissaire aux plaintes et à l'amélioration des services?

No. The Commissaire aux plaintes et à l'amélioration des services deals only with complaints related to the quality of our services.

If you wish to contest a decision rendered by our organization regarding, for example, your contributions, your eligibility for a retirement pension or the amount of your pension, you must file an application for review 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.

You can ask your employer for more information about your pension plan.

Contact us

Online

www.retraitequebec.gouv.qc.ca

By phone

418 643-4881 (Québec region)

1 800 463-5533 (toll-free)

By fax

418 644-8659

By mail

Retraite Québec
Régimes de retraite du secteur public
C.P. 5500, succ. Terminus
Québec (Québec) G1K 0G9

Sign up for our electronic mailing list

Would you like to receive up-to-date information on the various public-sector pension plans? Visit our website to sign up for our electronic mailing list.



This document summarizes your pension plan. The information it contains does not replace the applicable legislation.