The RPSO

The Retirement Plan for Senior Officials (Education Sector and Health and Social Services Sector)

August 2011

Québec

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INTRODUCTION

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

THE RPSO

Who is covered by the RPSO?

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

In the education sector:

- The directors general and the assistant directors of the Commission scolaire de Montréal (CSDM), the Conseil scolaire de l'Île de Montréal (CSIM) and the Commission scolaire English-Montreal (CSEM);
- The directors general of Class 16 and higher in other school boards.

In the health and social services sector:

- The non-medical executives of Class 23 or higher;
- The medical executives of Class C or higher.

In addition, in the health and social services sector, the pay structure class of each position must be approved by the Ministère de la Santé et des Services sociaux.

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

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

MEMBERSHIP

Is membership in the RPSO mandatory?

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

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

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

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

Your membership in the RPSO will be maintained or will resume.

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

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

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

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

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

CONTRIBUTIONS

What is the rate of contribution to the RPSO?

For 2011, the rate of contribution is 11.54%.

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

Also, in accordance with the tax rules, you do not contribute on the portion of your salary that exceeds the maximum pensionable salary of $150 131 in 2011.

Example: *Joan works full time and her salary is $145 000. In 2011, her contributions to the RPSO are determined as follows:*

Maximum pensionable salary		*$145 000*
Exemption (35% of the MPE)	–	*$16 905*
Portion of the salary on which contributions to the RPSO are calculated	=	*$128 095*
Rate of contribution	x	*11.54%*
Contributions	=	*$14 782.16*

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

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

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

EXEMPTION OF CONTRIBUTIONS

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

You do not have to contribute to your pension plan while you are eligible for benefits under your disability insurance plan. The contributions that you would normally have paid are credited to you just as if you had paid them. You do not lose any right during that period.

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

For how long can I be exempted?

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

YEARS OF SERVICE

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

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

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

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

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

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

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

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

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

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

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

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

MEMBERSHIP IN AN SPP

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

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

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

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

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

BUY-BACKS

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

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

What are the most common types of buy-backs?

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

- Service as a casual employee after RREGOP became applicable to the employer between June 30, 1973 and January 1, 1987 or 1988;
- Absences without pay (including parental leave) taken during membership in the RPSO, the PPMP, RREGOP, the CSSP, the TPP;
- Periods of maternity leave that began before January 1, 1989 or were in progress at that date;
- Service during which you chose to receive an allowance for compensation[2] instead of contributing to the RPSO, the PPMP or RREGOP.

How much does a buy-back cost?

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

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

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

PHASED DEPARTURE

Can I reduce my work schedule before I retire?

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

Will phased departure affect my pension?

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

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

ELIGIBILITY FOR A PENSION

When can I receive a retirement pension with no reduction?

You will be entitled to a pension with no reduction for all your years of service, including the years credited under a previous plan, if you meet one of the previous plan requirements in addition to those of the RPSO when you retire:

RPSO	▪ 60 or over; ▪ at least 35 years of service; ▪ 85 factor (age + service).
PPMP	▪ 60 or over; ▪ at least 35 years of service; ▪ 55 or over and 88 factor (age + service).
RREGOP	▪ 60 or over; ▪ at least 35 years of service.
CSSP	▪ 65 or over; ▪ at least 35 years of service; ▪ 55 or over and at least 32 years of service; ▪ 62 or over and at least 10 years of service (M); ▪ 60 or over and at least 10 years of service (W); ▪ 60 or over and 90 factor (age + service) (M).
TPP	▪ 65 or over; ▪ 60 or over (W); ▪ at least 33 years of service; ▪ 55 or over and at least 32 years of service; ▪ 62 or over and at least 10 years of service (M); ▪ 58 or over and at least 10 years of service (W).
PPCT	▪ 65 or over; ▪ 60 or over (W); ▪ at least 35 years of service; ▪ 55 or over and at least 32 years of service; ▪ 62 or over and at least 10 years of service (M); ▪ 58 or over and at least 10 years of service (W).

For the years credited under the CSSP or the TPP but transferred to the PPMP or RREGOP, the requirements of the receiving plan apply.

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

Yes. You can retire if you are at least 50. The amount of your annual pension will be reduced **permanently**.

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

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

However, since the reduction is determined differently according to the plan, the portion of your pension acquired under a previous plan may be subject to a reduction that is different from the reduction applied to the portion acquired under the RPSO.

Is it possible to minimize or totally avoid the reduction?

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

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

If you have less than two years of service and if you are under 50 years of age, you can obtain, upon request, a refund of your contributions with interest provided at least 210 days have passed since you left your job and you do not hold other employment covered by RREGOP or the PPMP.

However, if you are under age 50 and have at least two years of service when you leave your job, you can choose between these two options:

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

You can apply for your deferred pension as of age 50. It will then be permanently reduced by 0.25% per month included between your retirement and the first of your 60th birthday or the date you reach the "85 factor", for the portion earned under the RPSO, and according to the requirements of your previous plan for the other portion.

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

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

B. Transfer to a LIRA or a LIF, provided you have left your job for at least 210 days and do not hold employment covered by RREGOP or the PPMP, the higher of these two amounts:

- Your total contributions, plus interest accrued; **or**
- The value of your QPP integrated indexed deferred pension.

The amount to be transferred cannot exceed the maximum set under the *Income Tax Act*. If it does, the difference will be refunded.

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

Yes, provided your new employer has entered into a transfer agreement with CARRA and you meet the requirements of the agreement.

CALCULATION OF A PENSION

What is my retirement pension made of?

Your retirement pension is made of your **basic pension** and your **additional pension**, to which may be added a **pension credit,** a **life annuity and** a **temporary annuity** related to that pension credit.

All those pensions are life annuities except the additional pension and the temporary annuity.

How will my basic pension be calculated?

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

The basic pension is calculated as follows:

Service under the PPMP, RREGOP, the CSSP, the TPP or the PPCT before 1992	x	Annual accrual rate (2% or 1.6% for the PPCT)	x	Average unlimited pensionable salary of your 3 best-paid years of service if the previous plan is the PPMP (subject to limits set under income tax legislation) Average unlimited pensionable salary of your 5 best-paid years of service in other cases
Plus Service under the PPMP, RREGOP, the CSSP, the TPP or the PPCT after 1991	x	Annual accrual rate (2% or 1.6% for the PPCT)	x	Average limited [3] pensionable salary of the 3 best-paid years of service if the previous plan is the PPMP Average limited [3] pensionable salary of the 5 best-paid years of service in other cases
Plus Service under the RPSO after 1991 and before 1997	x	Annual accrual rate (1.6%)	x	Average limited [3] pensionable salary of the 3 best-paid years of service
Plus Service under the RPSO after 1996	x	Annual accrual rate (1.7%)	x	Average limited [3] pensionable salary of the 3 best-paid years of service
Plus Service under the RPSO after December 31, 2010 in excess of 35 years	x	Annual accrual rate (2%)	x	Average limited [3] pensionable salary of the 3 best-paid years of service

How is the additional pension calculated?

The additional pension is payable until age 65. It is also determined on the basis of the period when your service was performed. It totally or partially bridges the accrual rate gap up to 2% for the years credited under the RPSO after 1991. It cannot exceed 0.7% of the average MPE of the three years preceding your retirement, multiplied by your credited service. However, if you have less than 10 years of service when you retire, an additional reduction of 10% will apply for each missing year.

The additional pension is calculated as follows:

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

What about my pension credit?

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

If you are entitled to a pension credit, it becomes payable at the same date as your basic pension. However, as a rule, if you retire before you are entitled to an immediate pension with no reduction, your pension credit will be reduced by 0.25% per month (3% a year) before you reach the eligibility requirements of the plan to which you participated before the RPSO.

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

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

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

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

The revaluation takes the form of another **life annuity** (usually 1.1% x average pensionable salary of the 3 best-paid years x service related to a pension credit or a paid-up annuity) and a **temporary annuity** (usually $230 x service related to a pension credit or a paid-up annuity) payable until age 65 or until death if it occurs before.

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

INTEGRATION OF THE RPSO AND THE QPP

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

Yes, but only if you participated in other pension plans administered by CARRA before enrolment in the RPSO. When you reach age 65, your plan will take into account the fact that you will receive a QPP pension, which will reduce your RPSO pension. This is what is called the "QPP integration"[4]. It corresponds, per year of service (maximum 35 years), to 0.7% of the average MPE of your 5 best-paid or last years (excluding the years in excess of 35), in accordance with your previous plan.

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

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

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

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

INDEXATION OF YOUR PENSION

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

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

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

Example: *Norman retires on January 1, 2011, on his 60th birthday. His total pension is $60 000: $18 000 for service performed before July 1982, $34 000 for service performed between July 1982 and January 2000, and $8 000 for service performed after 1999. Let's assume that on January 1, 2012, the Pension Index adjustment rate is 2.0%.*

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

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

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

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

Will my pension credit also be indexed?

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

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

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

TERMINAL ILLNESS

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

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

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

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

Can I continue working after I receive this benefit?

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

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

Will a separation or a divorce affect my pension plan?

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

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

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

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

Will the transfer affect the amount of my pension?

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

DEATH BENEFITS

What benefits are payable under the RPSO at death?

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

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

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

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

What if I am eligible for an immediate retirement pension?

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

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

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

What if I already receive my pension?

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

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

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

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

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

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

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

This period is one year instead of three if:

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

Can my spouse renounce his rights?

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

GOING BACK TO WORK

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

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

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

RECOURSES

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

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

By mail:

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

By telephone:

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

By fax:

418 644-5050

By e-mail:

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

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

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

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

LIST OF ACRONYMS

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

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

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

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

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

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

To keep informed, register to our electronic mailing list

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

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

By mail:

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

By telephone:

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

CARRA's Web site:

www.carra.gouv.qc.ca

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

This document is published by the Direction des communications.

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

The masculine form is used to designate either sex.

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