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PPPOCS

Pension Plan of Peace Officers in Correctional Services

June 2011



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THE PPPOCS

What is the PPPOCS?

The acronym « PPPOCS » stands for Pension Plan of Peace Officers in Correctional Services.

Before the PPPOCS was created, peace officers in correctional services were members of the Civil Service Superannuation Plan (CSSP) or of the Government and Public Employees Retirement Plan (RREGOP), depending on the date they became employees.

QUALIFICATION FOR THE PPPOCS

What requirements must be met to participate in the PPPOCS?

To participate in the PPPOCS you must be:

- a peace officer who is a member of the bargaining unit of the Syndicat des agents de la paix en services correctionnels du Québec (SAPSCQ); or
- a peace officer excluded from the SAPSCQ because of the temporary replacement of a manager; or
- a manager in a detention institution who holds a job of peace officer or director; or
- part of certain categories of employment¹ at Institut Philippe-Pinel de Montréal; or
- qualified for the PPPOCS and hold a job covered by RREGOP or the PPMP.

I heard of a qualification period with respect to the PPPOCS. What is it exactly?

This is a provision that became effective on January 1, 2005. Broadly, it's a period at the end of which you become a permanent member of the PPPOCS, **even if you leave a detention institution or Institut Philippe-Pinel de Montréal to go working in the public service, the health and social services or the education sectors.**

1. Table 1 on page 18 shows the list of covered jobs at Institut Philippe-Pinel.



If I leave my current employer to go to work for another agency in the public or the parapublic sectors, do I have to inform CARRA that I changed job?

No. Your new employer will provide CARRA with all the information concerning your participation in the PPPOCS.

If your new job is covered by the PPPOCS or if your qualification period has been **completed**, the years of service recognized by your new pension plan will be added to those you had already accumulated under the PPPOCS before you changed job.

However, if your qualification period for the PPPOCS is **not completed**, you will participate in RREGOP or the PPMP at your new employer's place, depending on your job.

CONTRIBUTIONS TO THE PPPOCS

What is the rate of contribution for the PPPOCS?

In 2011, the PPPOCS contribution rate is 4%. That rate could be revised following the next actuarial valuation of the plan.

The 4% rate applies **only** to the portion of your pensionable salary that exceeds **the lower** of these two amounts:

- 25% of your pensionable salary;
- 25% of the maximum pensionable earnings (MPE) set for the Québec Pension Plan (QPP) for the year concerned.

That amount (25% of your pensionable salary or 25% of the MPE) corresponds to the **exemption** to which you are entitled.

Your pensionable salary is the salary that is recognized for the application of your pension plan. It corresponds to the basic salary provided in your collective agreement or your work contract that is paid for a given year.

Example: Mark works full time and his basic salary is \$50 275. In 2011, his contributions to the PPPOCS are calculated as follows:

With the 2011 MPE at \$48 300, we must first determine the amount of Mark's exemption.

That amount is equal to **the lower** of the two following amounts:

- 25 % of Mark's pensionable salary, that is, \$12 569 \$ (50 275 × 25%);
- 25% of the MPE, that is, \$12 075 (\$48 300 × 25%).

Since Mark's contributions are calculated **only** on the part of his salary that exceeds \$12 075 (which is the lower of the two amounts above), this is how it is done:

Basic salary for 2011		\$50 275
Exemption (25 % of the 2011 MPE)	–	\$12 075
Portion of the salary on which PPPOCS contributions are calculated	=	\$38 200
Contribution rate	×	4%
Contributions for 2011	=	\$1 528

It is important to remember that although Mark pays contributions on \$38 200 only, his full salary, that is, \$50 275 will be used to calculate his pension

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

Yes. In this case, however, the exemption is proportional to your credited service, that is, in consideration of the percentage of your hours of work with respect to the number of hours worked by a full-time employee in an equivalent employment.

Example: Dennis works part time. In 2011, he works 30 hours a week, which represents 75% of a full-time schedule (40 hours a week). His basic salary is \$37 706. His contributions to the PPPOCS are calculated as follows:

Step 1: The **MPE must be determined proportionally to his credited service**, that is, on the basis of the percentage (75%) of his work hours (30) over a full-time schedule (40). Calculation is as follows:

MPE for 2011		\$48 300
Percentage of the time worked compared to a full-time schedule	×	75%
MPE for 2011, determined proportionally to the credited service	=	\$36 225

Step 2: We must determine the **exemption** to which Dennis is entitled. It corresponds to the lower of these two amounts:

- 25% of his pensionable salary, that is, \$9 427 (\$37 706 × 25%);
- 25% of the MPE determined in consideration of his credited service, that is, \$9 056 (\$36 225 × 25%).

The exemption to which Dennis is entitled is **\$9 056**.



Step 3: His **contributions** are calculated by applying the contribution rate to the portion of his salary that exceeds the exemption. Calculation is as follows:

Pensionable salary in 2011		\$37 706\$
Exemption	-	\$9 056
Portion of the salary on which contributions to the PPPOCS are calculated	=	\$28 650
Contribution rate	×	4%
Contributions for 2010	=	\$1 146

Although Dennis pays contributions on \$28 650 only, the salary that will be used to calculate his pension will be the salary he would receive if he had worked full time, that is, \$50 275.

I heard about an additional contribution to the PPPOCS. What is it exactly?

The additional contribution concerns only **qualified PPPOCS members** who go to work in jobs covered by RREGOP or the PPMP.

Since they are qualified, they continue to participate in the PPPOCS for their new job, but they have to pay 1% more than the contributions they would pay if they had not changed jobs.

Since 2005, the contribution rate of a qualified PPPOCS member who works in a job covered by RREGOP or the PPMP is 5%, the current PPPOCS rate (4%) increased by 1%.

If I quit my job to work in a job covered by RREGOP or the PPMP, will I contribute to the PPPOCS, RREGOP or the PPMP?

At the time you quit...

- if you **are not qualified** for the PPPOCS, you will contribute to RREGOP or the PPMP for your new job;
- if you **are qualified** for the PPPOCS, you will contribute to the PPPOCS at a rate of 1% over the regular rate.

EXEMPTION OF CONTRIBUTIONS

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

While you are eligible for salary insurance benefits from your employer, and this includes any unpaid waiting period, you do not have to contribute to your pension plan. The contributions you would normally

have paid are credited exactly as if you had paid them, and you lose none of your rights.

You benefit from the same waiver if you receive benefits from the Société de l'assurance automobile du Québec (SAAQ) or the Commission de la santé et de la sécurité du travail (CSST), for instance.

For how long can I benefit from that exemption?

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

However, the exemption period will end when the **first** of the following events occurs:

- you resign (if your work conditions do not provide for the termination of employment after two years of disability);
- you return to work;
- you retire;
- you receive the benefits payable in case of terminal illness (see page 14);
- in the event of your death.

What happens if I am disabled for more than three years?

As a rule, if your disability lasts for more than the three-year exemption period, the private insurer that pays your benefits also pays your PPPOCS contributions to CARRA, provided you are covered by such a plan.

Consequently, even if your employment relationship has ended and you no longer contribute to the plan, **you remain a member of the PPPOCS** as long as you receive benefits from your mandatory salary insurance plan. For more information on that subject, you must contact the insurance company that administers your insurance plan.

YEARS OF SERVICE UNDER THE PPPOCS

What is the difference between “years of service for calculation purposes” and “years of service for eligibility purposes”?

The expression “years of service for calculation purposes” refers to the years used to calculate your basic pension when you retire. These are the years of participation in your pension plan.



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

- the years of service recognized for calculation purposes, that is, your years of participation in your plan;
- the years recognized by your pension plan, but not taken into account for pension calculation purposes. They can be years transferred to the PPPOCS on the basis of the value of the benefits of the plans involved.

A year of service is recognized on the basis of a calendar year, that is, from January 1 to December 31, and it includes 260 work days, or 5 days per week during 52 weeks.

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

In order to accumulate a full year of service **for the purpose of calculating your pension** under the PPPOCS, you must hold a full-time job for the whole year.

Also, your records must not show periods of absence without pay that are not recognized by your plan.

If I work part time, how does the PPPOCS credit my years of service for calculation purposes?

At the end of each year, the PPPOCS credits you with a portion of that year **for calculation purposes**. The portion is determined on the basis of the percentage of the number of days you worked with respect to the number of days worked by a full-time employee in an equivalent employment during the same period. Your overtime is not taken into account.

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

Example: For 30 years, Louis has worked three days a week, which equals 60% of an equivalent full-time employment.

At the end of each year, the PPPOCS credits Louis with 0.6000 year of service for the calculation of his pension. Louis has therefore accumulated 18 years of service over the past 30 years that will be used to calculate his pension.

The parts of a year (0.4000 year × 30 years) during which Louis did not work cannot be credited to him for calculation purposes.

I heard that to determine my eligibility for a pension and for the calculation of that pension, CARRA will add a certain number of days to my years of service. Is that true?

If certain of your years of service are incomplete because of **periods of absence without pay** that were not recognized by the PPPOCS, CARRA will offset those periods of absence since January 1, 1979 by adding up to 90 days (0.346 year) to your service.

You may have incomplete years of service due to a strike, a lock-out or an absence without pay that you did not buy back.

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

This provision concerns only persons who have ceased to participate in the PPPOCS since December 31, 2000 or whose participation began after that date.

Subject to the limits set under the *Income Tax Act*, your plan will credit you with a complete year of service **for pension eligibility purposes** if, during a given year:

- you worked part time;
- you worked only part of a year; or
- you were on leave without pay for part of the year or for the whole year.

As a rule, this provision applies **to service since January 1, 1988**.

However, if you held an employment covered by RREGOP or the PPMP for at least one day in 1987 or later, a full year of service will be credited for eligibility purposes with regard to that period of employment, provided the period of service under RREGOP or the PPMP has not already been credited following a transfer from RREGOP or the PPMP to the PPPOCS.

For the first year and the last year of participation in the PPPOCS, the service for eligibility purposes cannot exceed the number of days included between the date participation began and December 31 of the year in question or between January 1 of the year in question and the date participation ended.

Example: Claire works part time. In 2011, she works 20 hours a week, or 50% of a full-time schedule of 40 hours a week.

At the end of the year, the PPPOCS credits Claire with half a year of service for calculation purposes and a complete year for eligibility purposes.



MEMBERSHIP IN A PENSION PLAN BEFORE ENROLLING IN THE PPPOCS

Before I became a member of the PPPOCS, I was a member of RREGOP. How will that affect my PPPOCS pension?

That depends on the date of your enrolment in the PPPOCS.

What if I enrolled in the PPPOCS as soon as it came into force?

If you enrolled in the PPPOCS as soon as the plan came into force for the class of employees you belonged to, your years of RREGOP, TPP or CSSP membership are considered as years of PPPOCS membership. In other words, those years of membership are taken into account both to calculate the amount of your pension and to establish your eligibility for retirement, exactly as if you had been a member of the PPPOCS the whole time.

Depending on the category of employees, the PPPOCS came into force on:

- **January 1, 1988**, for the members of UAPIP³, known today as SAPSCQ;
- **January 1, 1992**, for middle management in a detention institution or employees holding jobs covered by the PPPOCS at Institut Philippe-Pinel⁴;
- **April 1, 1993**, for human relations officers at Institut Philippe-Pinel;
- **August 15, 1993**, for psycho-educators at Institut Philippe-Pinel;
- **January 1, 2002**, for unit clerks at Institut Philippe-Pinel (class 3 administrative officer).

And if I enrolled in the PPPOCS after one of those dates?

If you enrolled in the plan after it came into force for the class of employees you belonged to, the years that were transferred to the PPPOCS are entirely taken into account for eligibility purposes, and they may be taken into account entirely or partially for calculation purposes.

Before enrolling in the PPPOCS, I was a member of the Superannuation Plan for the

3. Union des agents de la paix en institutions pénales.

4. Table 1 on page 18 provides a list of the jobs covered by the PPPOCS at Institut Philippe-Pinel.

Members of the Sûreté du Québec (SPMSQ). Can my participation in that plan be transferred to the PPPOCS?

Yes. Your participation in the SPMSQ can be transferred to the PPPOCS provided:

- you are qualified for the PPPOCS;
- you have ceased to be covered by the SPMSQ for at least 210 days⁵;
- your contributions to the SPMSQ have not been refunded to you;
- you are not a SPMSQ pensioner.

In that type of transfer, the transferred years are credited entirely for eligibility purposes, but they may be credited entirely or partially for calculation purposes, depending on the value of the benefits of both plans.

BUY-BACKS

How can I increase my pension benefits?

Your pension is calculated on the basis of your years of service credited on your retirement date, among other things.

Therefore, if you have the right to buy back certain periods of service or absences without pay that were not recognized by your plan, you could have them credited. This could increase the amount of your pension and may allow you to retire earlier.

Are purchased years of service considered years of PPPOCS membership?

As a rule, the purchased years are taken into account to determine your eligibility for retirement and to calculate the amount of your pension.

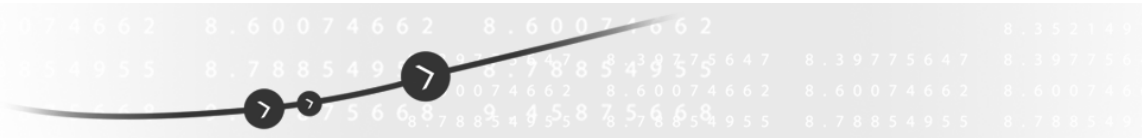
What are the most common types of buy-backs?

The following periods are the most common types of buy-backs:

- years of service as casual employee;
- full-time or part-time absences without pay⁶ (including strike, lock-out or suspension);
- portions of years of service transferred to the PPPOCS recognized for eligibility but not for calculation purposes;

5. The 210-day waiting period does not apply if you file your application for a pension along with your application for transfer.

6. You must contribute to the PPPOCS when CARRA receives your application for buy-back.



- maternity leaves that began before January 1, 1989⁷ or were in progress at that date;
- years of participation in the Civil Service Superannuation Plan (CSSP) for which your contributions were refunded under that plan;
- years of service in the cabinet of a minister, the lieutenant-governor or a member of the National Assembly;
- years of active service in the regular Canadian Forces⁸.

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

First, your application for buy-back must be received by CARRA while you still participate in your pension plan. As a rule, you no longer can buy back periods of service or absence without pay once you have quit your job, even for retirement.

To buy back periods of service or absence without pay, you must first contact the person in charge of pension plans at your place of work, usually in the human resources department. That person will help you complete the “Application for buy-back” (727A) form.

Then you must ask every employer concerned by the periods you wish to buy back to complete the “Attestation of a buy-back period » (728A) form to confirm the information you entered on your “Application for buy-back” (727A) form. Those forms are available on CARRA’s Web site.

Once the documents are completed and signed, you need to file them with CARRA. After studying your file and if the period can be bought back, CARRA will send you a service purchase proposal that you can accept or reject. That proposal will indicate the cost and terms of payment of your buy-back and it will be valid for 60 days.

Do I have to buy back all my periods of absence without pay?

When CARRA calculates the amount of your pension, it will automatically add to your years of service the days of your absences without pay since January 1,

1979, **up to a maximum of 90**. Those days will be taken into account for both eligibility and calculation purposes.

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

I have 120 days of absence without pay in my whole career. Since CARRA will credit me with 90 days at no cost when it calculates my pension, can I buy back only the 30 days left?

Yes. When you file your application for buy-back, you must specify that you do not wish to buy back your first 90 days of absence without pay. They will be subtracted from the service purchase proposal CARRA will send you.

Is it true that there is a possibility of buying back periods of training?

Yes. You can buy back training periods during which you were paid by an employer covered today under RREGOP or that would be if he had not ceased to exist.

To be bought back, the paid period must have been while training to become a nurse or nursing assistant, a child care attendant or assistant, a dietician, a respiratory therapist, a technologist in radiotherapy, nuclear medicine or diagnostic radiology, a medical technologist or a laboratory technician.

In this case, the bought-back period is taken into account for eligibility purposes only and not for your PPPOCS pension calculation. However, the period will entitle you to an amount in addition to your pension. This is what is called a “pension credit”. In addition, a **life annuity for pension credit service** and a **temporary annuity for pension credit service** payable until your 65th birthday (or your death if it occurs before your 65th birthday) will be added to your pension credit. The total of your life annuity, your temporary annuity and your pension credit **must not exceed** the amount to which your period of paid training would have entitled you if it had been credited for calculation purposes at the accrual rate of 2%.

7. Maternity leaves that began after December 31, 1988 are credited automatically and at no cost.

8. CARRA must receive your application no later than:

- 12 months after your participation in the PPPOCS began, if you never participated in RREGOP, the PPMP, the CSSP or the PPCT before enrolling in the PPPOCS; or
- 12 months after your participation in RREGOP, the PPMP, the CSSP or the PPCT began, if you participated in one of those plans before enrolling in the PPPOCS.



I wish to buy back years of service as casual employee and I hold two jobs. The first is covered by the PPPOCS and the second, by RREGOP. What conditions will apply to my buy-back, those of the PPPOCS or those of RREGOP?

The conditions of RREGOP will apply to your buy-back, not those of the PPPOCS. If you had been a PPMP member, the conditions of the PPMP would apply.

How much does a buy-back cost?

It is impossible to answer that question on a general basis. The cost will vary according to the type of buy-back involved and the period, and even, in some cases, the employee's salary and age at the time the application is filed.

For more details on the subject, you may refer to the publication entitled *Buy-backs*, available under "Documentation > For members" on CARRA's Web site.

Please note that the two following measures are subject to an agreement with your employer.

TIME MANAGEMENT AND REDUCTION

If I take advantage of a time management and reduction program, will it affect my pension when I retire?

No, because your plan will recognize the service and the salary it would have recognized if you had not benefited from the program, even if your work schedule and your salary are reduced.

The measure called time management and reduction may be designated differently in the public service, the health and social services sector or the education sector.

SABBATICAL LEAVE WITH DEFERRED PAY

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

No, because your plan will recognize the service and the salary it would have recognized if you had not signed that agreement.

Please note that for all the duration of the agreement, your contributions to the PPPOCS are calculated only on the salary you actually receive.

After your leave, you must hold again your usual job for a period equal to the duration of the leave. If you don't comply with the requirements of the agreement with your employer, he could cancel it and act as if it had never existed, which could adversely affect your pension plan.

TERMINATION OF EMPLOYMENT PRIOR TO ELIGIBILITY FOR RETIREMENT

What are the conditions to obtain the refund of my contributions if I leave my job before I am eligible for a pension?

When you apply for it, you will obtain the refund of your contributions, with interest, **only** if:

- you are under 60; and
- you have a credit of **less than two years** of service for calculation purposes.

However, you must wait at least 210 days after your PPPOCS, RREGOP or PPMP employment has ended before sending CARRA the "Application for reimbursement" (080A) form, which is available on its Web site.

If I have two years of service or more and I leave my job before I am eligible for a pension, when will I receive benefits from the PPPOCS?

In that case, payment of your pension can begin **when you turn 65**. You will then receive what is called a "deferred pension".

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

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

Yes, provided your new employer has signed a transfer agreement with CARRA. CARRA has signed transfer agreements with **certain bodies** to offer those who change jobs the possibility of transferring



the value of the benefits they accumulated under the PPPOCS to their new plan.

Among those bodies, we can find the federal government, Hydro-Québec, Ville de Laval and the Société de transport de Montréal.

To benefit from a transfer agreement, you must not be eligible for a retirement pension with **no** reduction when you submit your application to CARRA.

I have two jobs and I am *not qualified* for the PPPOCS yet. I participate in the PPPOCS for my first job and to RREGOP for the second. I am still not eligible for an immediate pension. If I quit the job covered by the PPPOCS, for what benefits will I be eligible?

First, you must have quit **both jobs** to obtain the payment of the benefits accumulated under the PPPOCS and RREGOP⁹.

You will be entitled to the benefits provided under the PPPOCS and under RREGOP, that is, the refund of your contributions or a deferred pension payable with no reduction at age 65, because when you cease to hold your job, **you are not eligible for an immediate pension under RREGOP** (you are under age 55 and have less than 35 years of service, even taking into account your participation in the PPPOCS). Therefore, there will not be any transfer from the PPPOCS to RREGOP or vice versa.

CALCULATION OF YOUR RETIREMENT PENSION

What benefits will I receive when I retire?

If you meet certain requirements, you will be eligible for the following benefits:

1. a basic pension;
2. a bridging supplement;
3. an additional temporary pension for the years 1988-1991 (additional benefit); and
4. an additional temporary pension for the years 1995-2000 (supplementary benefit).

How will CARRA calculate the amount of my pension?

The amount of your pension will be equal to the total of the benefits payable when you retire. This amount, however, could be subject to the limits set under legislative tax rules.

9. The same provisions apply to a PPMP member.

Here is a description of these benefits:

1. BASIC PENSION

The **basic pension** depends on your number of years of service recognized for basic pension calculation purposes, your average pensionable salary and the accrual rate provided by the PPPOCS. That rate varies depending on the fact that your years of service were performed **before 1992 or after 1991**.

The basic pension that corresponds to your years of service performed **before 1992** is calculated as follows:

	Number of years of service performed before 1992 and recognized for basic calculation purposes
×	Accrual rate (2.1875%)
×	Average unlimited pensionable salary ¹⁰ of your five best-paid years
=	Basic pension for the years of service performed before 1992

The basic pension that corresponds to your years of service performed **after 1991** is calculated as follows:

	Number of years of service performed after 1991 and recognized for basic calculation purposes
×	Accrual rate (2%)
×	Limited average pensionable salary ¹⁰ of your five best-paid years
=	Basic pension for the years of service performed after 1991

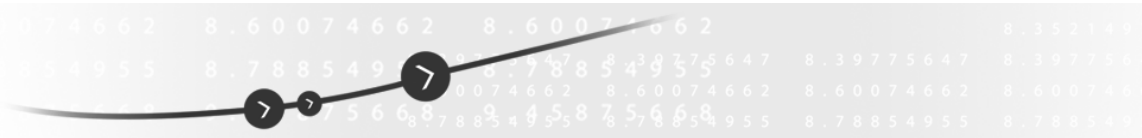
Your total basic pension is calculated as follows:

	Basic pension for the years of service performed before 1992
+	Basic pension for the years of service performed after 1991
=	Total basic pension

2. BRIDGING SUPPLEMENT

The bridging supplement is payable on a “temporary” basis, which means that it will be paid until your 65th

10. To determine the average pensionable salary of a part-time employee, CARRA takes into account the annual salary he would have received if he had worked full time.



birthday (or until your death if it occurs before your 65th birthday).

Your bridging supplement will be added to your basic pension. It is calculated on the basis of your years of service recognized for its calculation (service since January 1, 1992), your average pensionable service and the accrual rate of the bridging supplement provided by the PPPOCS.

The bridging supplement is calculated as follows:

	Number of years of service performed after 1991 and recognized for bridging supplement calculation purposes
×	Bridging supplement accrual rate (0.1875%)
×	Average pensionable salary ¹⁰ of your five best-paid years
=	Bridging supplement

3. ADDITIONAL TEMPORARY PENSION FOR THE YEARS 1988-1991 (ADDITIONAL BENEFIT)

The 1988-1991 additional pension is paid on a temporary basis until your 65th birthday (or until your death if it occurs before your 65th birthday).

It will be added to your basic pension and your bridging supplement if you meet certain conditions.

You can find more details on the 1988-1991 additional temporary pension in table 2 on page 19.

4. ADDITIONAL TEMPORARY PENSION FOR THE YEARS 1995-2000 (SUPPLEMENTARY BENEFIT)

The 1995-2000 additional pension is paid on a temporary basis until your 65th birthday (or until your death if it occurs before your 65th birthday).

It will be added to your basic pension, your bridging supplement and your 1988-1991 additional temporary pension, as the case may be, if you meet certain conditions.

You can find more details on the 1995-2000 additional temporary pension in table 3 on page 20.

I received a retroactive pay adjustment. Will it be used for my pension calculation?

CARRA will use all or part of that retroactive pay adjustment to calculate your pension provided **both** these conditions are met:

- the retroactive pay adjustment concerns your pensionable salary (salary provided in your collective agreement or work contract; does not include overtime);

- the retroactive pay adjustment concerned one or several of the five best-paid years used for the calculation of your average pensionable salary.

Note: If you received a retroactive pay adjustment after 2006, it will be spread over every year concerned if you ceased to participate in the PPPOCS after December 31, 2009.

ELIGIBILITY FOR A PENSION

When will I be eligible for those benefits?

You will be eligible for a basic pension and a bridging supplement when you cease to participate in your pension plan and meet **one** of the following conditions:

- you are **60 or over** (regardless of your number of years of service);
- you have at least **32 years of service** for eligibility purposes (regardless of your age);
- you are **50 or over and** have at least **30 years of service** for eligibility purposes.

As a rule, subject to rules set under the *Income Tax Act*, you will then be eligible for an "immediate pension **with no** reduction".

Under certain conditions, you could also be entitled to the 1988-1991 additional temporary pension or the 1995-2000 additional temporary pension, or to both. You can find more details on that subject in tables 2 and 3 on pages 19 and 20.

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

Yes. Even if you don't meet any of the requirements listed above, you can retire if you have **at least 25 years** of service for eligibility purposes.

In this case, however, you will be eligible for an "immediate pension **with** reduction". This means that the total amount of your basic pension and your bridging supplement must be reduced **permanently** by 4% per year (0.333% per month) included between your retirement date and the date on which you would have become eligible for an immediate pension **with no** reduction.

This reduction is applied to your basic pension and to your bridging supplement because you will be receiving benefits for a longer period than if you had retired after meeting the requirements for a retirement pension **with no** reduction.



How do I figure the amount of my pension *with* reduction?

First, determine the percentage of the reduction that applies to your basic pension and your bridging supplement as follows:

	Number of months between your retirement date and the date you would have become entitled to an immediate pension with no reduction
×	0.333% (monthly rate of reduction)
=	Percentage of reduction that applies to your basic pension and your bridging supplement

Then, calculate the amount of the reduction that will apply to your pension:

	Total amount of your basic pension and your bridging supplement
×	Percentage of the reduction that applies to your basic pension and your bridging supplement
=	Amount of the reduction that applies to your basic pension and your bridging supplement

Finally, determine the amount of your pension **with** reduction:

	Total amount of your basic pension and your bridging supplement before reduction
-	Amount of the reduction that applies to your basic pension and your bridging supplement
=	Amount of your immediate pension with reduction

Is there any way to reduce or eliminate this reduction?

Yes there is. This is what we call “compensation of the pension reduction”. It is just a matter of transferring to the PPPOCS the amount needed to obtain a pension without reduction.

The transfer to the PPPOCS must come from a registered retirement savings plan (RRSP) or a registered retirement plan (RPP), within the 60 days following the end of your participation. Your employer may also pay the amount required to cancel or minimize the reduction of your pension, but no later than the date on which you cease to be covered by your pension plan.

Will I be entitled to a pension if I quit my job *before* the end of my PPPOCS qualification period?

If you hold only one job covered by the PPPOCS, you will be entitled to a pension calculated on the basis of your years of service and your age.

I am still not qualified for the PPPOCS and I hold two jobs. For the first job, I participate in the PPPOCS, and for the second, I participate in RREGOP. Will I be entitled to a pension under the PPPOCS and a pension under RREGOP?

You will be entitled to one pension only, under RREGOP¹¹, if you are eligible for an **immediate pension under RREGOP** when you retire (if you are 55 or over or have 35 years of service). Your participation in the PPPOCS will be transferred to RREGOP on the basis of the value of both plans benefits¹². Please note that even if you don’t have 35 years of service, the transfer from the PPPOCS to RREGOP could be carried out if it results in your reaching 35 years of service.

If my participation is transferred from the PPPOCS to RREGOP, will the latter plan pay the 1988-1991 and the 1995-2000 additional temporary pensions that I acquired under the PPPOCS¹³?

No. The actuarial value of those two benefits will be transferred to a locked-in retirement account (LIRA).

I have two jobs. Can I receive my pension under the PPPOCS while I still contribute to RREGOP or vice versa?

No. You must have quit **all** your jobs to obtain the payment of the pensions you acquired.

INTEGRATION OF THE PPPOCS AND THE QUÉBEC PENSION PLAN (QPP)

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

Yes, it is. The PPPOCS is integrated with the QPP as are many pension plans offered by other employers.

-
- 11. The same provisions apply if a person participates in the PPPOCS and the PPMP.
 - 12. With that type of transfer, the years transferred are entirely counted for eligibility purposes, but they can be entirely or partially counted for calculation.
 - 13. The same provisions apply if a person participates in the PPPOCS and the PPMP.



When you turn 65, your pension plan will take into account the fact that you will also be receiving a pension under the Québec Pension Plan (QPP) and your PPPOCS pension will be reduced. This is what is called "integration".

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

No. Your PPPOCS pension will be reduced **only as of the month following your 65th birthday**, even if payment of your QPP benefits begins before then.

How will CARRA calculate the reduction that will apply to my PPPOCS pension?

The reduction applied to your PPPOCS pension will be calculated as follows: the number of years of service for calculation of your basic pension performed after December 31, 1965 x the annual QPP integration rate x the average maximum pensionable earnings (MPE) of your last five years of service. Please note that the MPE is set every year by the Régie des rentes du Québec.

For the portion of your pension that corresponds to the years of service performed before 1992, the annual QPP integration rate is 0.78125%. For the portion that corresponds to your years of service performed after 1991, the rate is 0.5%.

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

Example: Lisa retired at age 60, on January 1, 2011, with 25 years of service for calculation purposes. All those years are after December 31, 1965. The average pensionable salary of her last five years was \$30 000.

Since her average pensionable salary was lower than the average MPE of her last five years of service, that salary (and 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 for calculation purposes before 1992		6
Annual QPP integration rate	x	0.78125%
Average pensionable salary (because it is lower than the average MPE)	x	\$30 000
Reduction to be applied	=	\$1 406.25

Then we calculate the reduction for the service performed after 1991.

Years of service for calculation purposes after 1991		19
Annual QPP integration rate	x	0.5%
Average pensionable salary (because it is lower than the average MPE)	x	\$30 000
Reduction to be applied	=	\$2 850

Finally we must add the two reductions.

Years of service for calculation purposes before 1992		\$1406.25
Years of service for calculation purposes after 1991	+	\$ 2 850
Total reduction to be applied	=	\$4 256.25

As of the month following her 65th birthday, Lisa's annual pension under the PPPOCS will be reduced permanently by \$4 256.25, or \$354.69 a month (\$4 256.25 ÷ 12).

Is there any relationship between the exemption applied to my PPPOCS contributions and the integration of the PPPOCS and the QPP?

Yes. Your PPPOCS contributions are lower throughout your career because your PPPOCS pension will be integrated with your QPP pension when you turn 65.

In the example on page 3, if the PPPOCS was not integrated with the QPP, Mark's contributions to the PPPOCS would be calculated on his **total** salary. Thus, in 2011, his contributions to the PPPOCS would amount to \$2 011 instead of \$1 528 (that is, \$483 more).

INDEXATION OF YOUR PENSION

Will my PPPOCS pension be indexed when I am retired?

Yes, once payment of your PPPOCS pension has begun the total of your basic pension and bridging supplement will be indexed on January 1 of each year as follows:

- the part of your pension that corresponds to service **prior to January 1, 2000** will be adjusted according to the rate of increase of the Pension Index set by the Régie des rentes du Québec, minus 3%; **and**



- the part of your pension that corresponds to service **since January 1, 2000** will be adjusted to the more profitable of the two following formulas:
 - 50% of the Pension Index adjustment rate; **or**
 - the Pension Index adjustment rate, minus 3%.

Your 1988-1991 and 1995-2000 additional temporary pensions will also be indexed, but only during the period preceding their payment. You can find more details about the indexation of those two pensions in tables 2 and 3 on pages 19 and 20.

Example: John retires on January 1, 2011, on his 60th birthday. He has 30 years of service recognized for eligibility and calculation purposes. The average pensionable salary of his five best-paid years of service is \$40 000. In 2011, his annual pension (basic pension and bridging supplement) is \$26 250.

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

First, John's annual pension (\$26 250) will be divided in two: before January 1, 2000 and since then:

Number of years of service	Annual accrual rate	Average pensionable salary	Part of the pension
Before January 1, 2000:	19 x 2.1875%	x \$40 000 =	\$16 625
Since January 1, 2000:	11 x 2.1875%	x \$40 000 =	\$9 625
For a total of:	30 x 2.1875%	x \$40 000 =	\$26 250

Each of the two parts will then be indexed:

			Indexation
<i>First part</i>			
\$16 625	x	1%, the assumed Pension Index adjustment rate as at January 1, 2012 (4%), minus 3%	= \$166.25
<i>Second part</i>			
\$9 625	x	2%, or 50 % of the assumed Pension Index adjustment rate as at January 1, 2012 (4%)	= \$192.50
Total indexation as at January 1, 2012			= \$358.75

As of January 1, 2012, John's annual pension will be increased to \$26 608.75 (\$26 250 + \$358.75), which represents \$2 217.40 a month (\$26 608.75 ÷ 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 is adjusted, that is, on January 1 following the date of your retirement, the adjustment will be calculated on the basis of the number of days your pension was payable that year, over 365 (or over 366, if it was a leap year).

After the first year, your pension will be indexed on January 1 of each year as described earlier.

TERMINAL ILLNESS

If I were suffering from a terminal illness, would I be eligible for a special PPPOCS benefit?

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

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

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

Is it possible to continue working after having received that benefit?

Yes. In this case, however, you no longer participate in the PPPOCS.

IN THE EVENT OF A MARRIAGE OR CIVIL UNION BREAKUP

Will a separation or a divorce affect my pension plan?

Since July 1, 1989, benefits accrued in a pension plan during marriage or civil union are part of the family patrimony. The value of those benefits can therefore be partitioned in the event of legal separation, divorce, annulment of marriage, payment of a compensatory allowance, dissolution or annulment of civil union.



Upon request and after such proceedings are instituted (or before, if an accredited mediator confirms family mediation), CARRA will establish the value of your benefits.

If the Court then decides that the value of the benefits must be partitioned, CARRA will transfer, on application, the sum allocated to your spouse to a locked-in retirement account (LIRA), a life income fund (LIF) or an annuity contract in his name at the financial institution of his choice.

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

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

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

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

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

IN THE EVENT OF DEATH

What benefits are provided under the PPPOCS at death?

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

What will happen if I am still not eligible for an immediate pension at the time of my death?

Your spouse will receive your total contributions to your pension plan, plus the accrued interest. If you don’t have a spouse, that amount will be paid to your heirs.

What will happen if I am eligible for an immediate pension?

If you are eligible for an immediate pension, **but are not retired yet**, your spouse will receive until death a surviving spouse’s pension corresponding to 50% of the integrated basic pension and, if applicable, the life annuity for pension credit that would have been payable on the date of your death. Please note that integration is not applied if your spouse is not entitled to a QPP surviving spouse’s pension.

If you don’t have a spouse, your heirs will receive the total of your contributions to your plan, plus the accrued interest.

What if I am already retired?

If you already receive your retirement pension and **if you have a spouse**, he will receive until death a surviving spouse’s pension equal to 50% or 60% of your integrated basic pension and, if applicable, your life annuity for pension credit service, depending on the choice you made on the “Reply form” you received following your application for a retirement pension. You can choose to reduce your pension by 2% so that your spouse will receive 60% of that reduced pension. Please note that integration is not applied if your spouse is not entitled to a QPP surviving spouse’s pension.

However, if you already receive your retirement pension, **but don’t have a spouse**, your heirs will receive an amount calculated as follows:

- the total contributions you paid into your pension plan, with the interest accrued up to the date of your retirement, **minus**
- the amount you received as pension benefits.

Will my children receive a benefit following my death?

If you are eligible for an immediate pension or already receive your pension, your children are entitled to a pension if:

- they are under age 18, or over 18 but under 21 if they attend full-time a recognized educational institution;
- they are single.

If you have a spouse, each of your dependent children will receive a pension equal to 10% of the pension used for the calculation of the surviving spouse’s pension, up to a maximum of 40%.

If you don’t have a spouse, each of your dependent children will receive a pension equal to 20% of the pension used for the calculation of the surviving spouse’s pension, up to a maximum of 80%.



What will happen with my temporary annuities, my bridging supplement and my pension credits?

Your temporary annuities and your bridging supplement are not payable to survivors; they will not be included in the calculation of the surviving spouse's pension and the orphans' pensions.

Regarding your pension credit, if you have one, your spouse will receive an amount calculated as follows:

- the total amount you paid to acquire your pension credit (regardless of its type), plus the accrued interest, **minus**
- the amount you received as pension credits, if you were already retired.

If you don't have a spouse at the time of your death, your heirs will receive that amount.

Will my pension plan recognize my de facto spouse at my death?

If you are not married or civilly united to another person, your pension plan will recognize as your spouse the person of the opposite sex or the same sex that you introduced as your spouse. This person, at the time of your death, must not be married nor civilly united to another person and must have been living with you in a conjugal relationship since 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 yourself adopted the child of the other during your union.

Can I decide, in my will, who will benefit from my pension plan when I die?

No. The act that governs the PPPOCS has already determined who will benefit from your pension plan, depending on whether or not you have a spouse at your death.

- **You have a spouse**
Regardless of your will, the law provides that your spouse will benefit from your pension plan. The same applies if you don't have a will.
- **You don't have a spouse**
Your pension plan will be a part of your estate. Consequently, it will go to the heirs you designated in your will. If you did not make a will, your estate, including your pension plan, will go to the heirs designated in the Civil Code of Québec.

Can my spouse renounce his rights?

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

DECIDING TO RETIRE

What do I have to consider before I decide to retire?

First, make sure you are ready to enter this new stage of your life.

Next, estimate your total retirement income and compare it with the expenses you expect to have.

Depending on your age, your retirement income will include:

- your PPPOCS pension;
- your Québec Pension Plan benefits (payable at age 60);
- your Old Age Security Pension (payable at age 65);
- income from your registered retirement savings plan (RRSP);
- income from any other source.

How can I obtain an estimate of my PPPOCS pension?

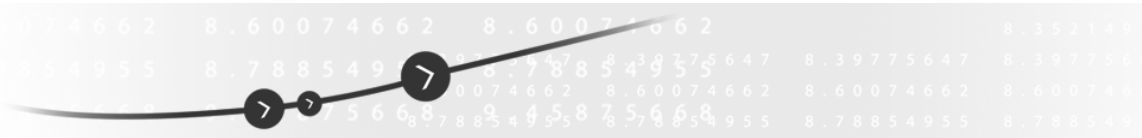
If you intend to retire between 4 to 14 months from now, you could ask CARRA for an estimate of your benefits with the "Application for a pension estimate" (O09A) form available on CARRA's Web site.

Once I have made up my mind to retire, what do I do next?

Start by filling out an "Application for a retirement pension" (O79A) form with the assistance of your employer. The form is available on CARRA's Web site.

We suggest you send the completed form to CARRA about three months before the date you have chosen to retire.

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



PAYMENT OF YOUR RETIREMENT PENSION

How often will I receive my pension benefits?

Benefits are paid on the 15 of each month for that month, or the last work day before if the 15 is not a work day, and it can be paid by cheque or deposited directly to any bank account you choose.

Will income tax be deducted from my pension?

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

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

GOING BACK TO WORK AFTER RETIRING

Once I have retired, will returning to work affect my pension?

Returning to work in the Québec public service, the health and social services sector or the education sector or for any other employer covered by the PPPOCS, the PPMP or RREGOP, in a full-time or a part-time job, could result in the suspension or the reduction of your retirement pension.

Therefore, **we strongly recommend** that you obtain all the information you need on the **possible consequences** of your return to work **before** you decide to do so. This information is available from the employer about to hire you or from CARRA.

Please note that going back to work in the private sector will not affect the pension you receive from CARRA.

Is it true that a retired employee with a right of recall or hired as a supernumerary can receive both his salary and his retirement pension?

Yes, but this provision applies **only** to the members of the Syndicat des agents de la paix en services correctionnels du Québec (SAPSCQ) and those who would be members of this bargaining unit if they did not represent their employer on a temporary basis in their duties.

When a pensioner benefits from that provision, his total earnings (salary plus pension) cannot exceed 70% of the average pensionable salary used for the calculation of his pension. If it does, his pension will be reduced temporarily to respect that limit. In addition, he does not contribute to the PPPOCS on his salary.

Please note that the provision cannot be applied after December 30 of the year a member reaches age 69.

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 services you received from CARRA, please contact the Complaints Officer by the means that is the most convenient for you:

By mail:

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

By telephone:

418 644-3092
1 855 642-3092 (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
("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 a reexamination to the reexamination office within the prescribed time limit. Following reexamination, if you feel that your rights have not been recognized, you may appeal the decision by applying to the office of the arbitration tribunals within the prescribed time limit.



TABLES

TABLE 1 CLASSES OF EMPLOYEES COVERED BY THE PPPOCS AT INSTITUT PHILIPPE-PINEL

Middle managers
Activity coordinator
Assistant activity coordinator
Assistant Head of the Security Department
Assistant program coordinator
Coordinator of the Personal Development Department
Head of the Criminology Department
Head of the Psychology Department
Head of the Security Department
Program coordinator
Employees in the Syndicat des professionnelles et professionnels du gouvernement du Québec (SPGQ)
Criminologist (including sexologist)
Educational psychologist, since August 15, 1993
Educator
Physical education instructor
Psychologist
Remedial teacher
Employees in the Canadian Union of Public Employees (CUPE) affiliated with the Fédération des travailleurs et travailleuses du Québec (FTQ)
Administrative agent, class 3 (unit clerk), since January 1, 2002
Clinical nurse
Community agent-supervisor
Guard
Intervention officer
Medical electrophysiology technician
Nurse
Radio-diagnostic technologist
Socio-therapist
Workshop instructor
Other unionized employees
Human relations officer, since April 1, 1993



TABLE 2 THE 1988-1991 ADDITIONAL TEMPORARY PENSION (ADDITIONAL BENEFIT)

Eligibility requirements	<ul style="list-style-type: none"> You must be under age 65 when you retire; You must have contributed to the PPPOCS from January 1, 1988 to December 31, 1991; You must have been a member of the PPPOCS on December 31, 1995; You must not have received the refund of your contributions for the period from January 1, 1988 to December 31, 1991; You must not have transferred your years of service to another plan.
Calculation	<p>\$310 × number of credited years of service¹⁴ from January 1, 1988 to December 31, 1991. The pension may be less because of the limit set under tax legislation.</p>
Indexation	<p>The pension is indexed annually by 2% from January 1, 1998¹⁵, until January 1 of the year payment begins. It will not be indexed afterwards.</p>
Beginning of payment	<ul style="list-style-type: none"> If you are 55 years of age or over when you retire (including in case of retirement due to disability), the pension is payable as of the date of your retirement. If you are under 55 years of age when you retire, you may choose that payment begins: <ul style="list-style-type: none"> On the date you retire; The month following your 55th birthday. However, if you retire because of disability, the pension is payable as of the month following your 55th birthday.
End of payment	<p>The pension is payable until the first day of the month following your 65th birthday (or following your death if it occurs before your 65th birthday).</p>
Adjustment (reduction or increase)	<p>Calculation of the pension does not take into account the reduction of your PPPOCS basic pension, if any. However, it may be reduced or increased depending on your age when payment begins:</p> <ul style="list-style-type: none"> If you are under 55 years of age, the pension is permanently reduced by 0.583% per month (7% a year) included between the date payment begins and the date of your 55th birthday. If you are over 55 years of age, the pension is increased permanently by 0.583% per month (7% a year) included between the date of your 55th birthday and the date payment begins. If you are 55 years of age, the pension is neither reduced nor increased.

14. Credited service includes only the years for which a person paid contributions or was exempted from paying contributions, and the service credited following maternity leave.

15. The 1988-1991 additional temporary pension has been effective since January 1, 1997. Indexation has applied since January 1, 1998.



TABLE 3 THE 1995-2000 ADDITIONAL TEMPORARY PENSION (SUPPLEMENTARY BENEFIT)

<p>Eligibility requirements</p>	<ul style="list-style-type: none"> You must participate in the PPPOCS the day before you retire; You must be under age 65 when you retire; You must have participated in the PPPOCS¹⁶ during the period from January 1, 1995 to December 31, 2000; You must not have obtained the refund of your contributions for the period from January 1, 1995 to December 31, 2000; You must not have transferred your years of service to another plan.
<p>Calculation</p>	<p>\$250 × number of years of service credited¹⁷ from January 1, 1995 to December 31, 2000, or a maximum of \$1 500 annually.</p> <p>The pension could be less because of the limit set under tax legislation.</p>
<p>Indexation</p>	<p>The pension is indexed annually by 2% as of January 1, 2002, until January 1 of the year payment begins. It will not be indexed afterwards.</p>
<p>Beginning of payment</p>	<ul style="list-style-type: none"> If you are 55 years of age or over when you retire (including in case of retirement due to disability), the pension is payable as of the date of your retirement. If you are under 55 years of age when you retire, you may choose that payment begins: <ul style="list-style-type: none"> On the date you retire; The month following your 55th birthday. However, if you retire because of disability, the pension is payable as of the month following your 55th birthday.
<p>End of payment</p>	<p>The pension is payable until the first day of the month following your 65th birthday (or following your death if it occurs before your 65th birthday).</p>
<p>Adjustment (reduction or increase)</p>	<p>Calculation of the pension does not take into account the reduction of your PPPOCS basic pension, if any. However, it may be reduced or increased depending on your age when payment begins:</p> <ul style="list-style-type: none"> If you are under 55 years of age, the pension is permanently reduced by 0.583% per month (7% a year) included between the date payment begins and the date of your 55th birthday. If you are over 55 years of age, the pension is increased permanently by 0.583% per month (7% a year) included between the date of your 55th birthday and the date payment begins. If you are 55 years of age, the pension is neither reduced nor increased.

16. Unit clerks at Institut Philippe-Pinel who were members of RREGOP in that capacity on December 31, 2001 and who became covered by the PPPOCS on January 1, 2002 are also entitled to the 1995-2000 additional temporary pension.

17. Credited service includes only the years during which a person paid contributions or was exempted from paying contributions, and the service credited following maternity leave.

QUICK REFERENCE TABLES

REFERENCE TABLE 1 YOUR RIGHTS AT THE END OF YOUR EMPLOYMENT

YEARS OF SERVICE ¹⁸ \ AGE	YOU ARE UNDER 50	YOU ARE 50 OR OVER BUT UNDER 60	YOU ARE 60 OR OVER
Less than 2 years ¹⁹	Refund of contributions with interest	Refund of contributions with interest	Immediate pension with no reduction
2 years or more, but less than 25	Deferred pension payable at 65	Deferred pension payable at 65	Immediate pension with no reduction
25 years or more, but less than 30	Immediate pension with reduction	Immediate pension with reduction	Immediate pension with no reduction
30 years or more, but less than 32	Immediate pension with reduction	Immediate pension with no reduction	Immediate pension with no reduction
32 years or more	Non applicable	Immediate pension with no reduction	Immediate pension with no reduction

REFERENCE TABLE 2 THE VARIOUS PPPOCS BENEFITS

BENEFIT	SUMMARY	PAGE
Basic pension acquired before 1992	Number of years of service ¹⁸ before 1992 × 2.1875% × Average pensionable salary of the five best-paid years	9
Basic pension acquired after 1991	Number of years of service ¹⁸ after 1991 × 2% × Average pensionable salary of the five best-paid years	10
Bridging supplement ²⁰	Number of years of service ¹⁸ after 1991 × 0.1875% × Average pensionable salary of the five best-paid years	10
1988-1991 additional temporary pension ¹⁸	Number of years of service under the PPPOCS between January 1, 1988 to December 31, 1991 × \$310 .	10
1995-2000 additional temporary pension ¹⁹	Number of years of service under the PPPOCS between January 1, 1995 to December 31, 2000 × \$250 .	10
Pension credit	That benefit is payable to the member who bought back a period of paid training .	7
Life annuity for pension credit service	Number of years or parts of a year entitling to pension credit × 1.1% × Average pensionable salary of the five best-paid years.	
Temporary annuity for pension credit service ¹⁹	Number of years or parts of a year that entitle to pension credit × \$230 .	

18. Unless otherwise indicated, these are years of service used to determine eligibility for a pension (see page 5).

19. These are years of service used to determine the amount of the pension (see page 5).

20. Payment of this benefit is temporary. It is payable until the pensioner's 65th birthday (or until his death if it occurs before his 65th birthday).



**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)**

Web site:

www.carra.gouv.qc.ca

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The masculine form is used to designate either sex.

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