



**TOGETHER
FOR YOUR
FUTURE**

The Pension Plan of Elected
Municipal Officers

THE PPEMO

JANUARY 2016

Québec 

Legal deposit – 2016
Bibliothèque et Archives nationales du Québec
ISBN – 978-2-550-74423-8 (PDF)

© Gouvernement du Québec, 2016



Printed on Rolland Enviro 100 paper, containing
100% post-consumer fibre, certified EcoLogo
and manufactured using biogas energy.

TABLE OF CONTENTS

THE PPEMO	2
MEMBERSHIP	2
CONTRIBUTIONS	2
YEARS OF SERVICE	3
CALCULATION OF A RETIREMENT PENSION	3
SUPPLEMENTARY BENEFITS PENSION PLAN	4
INDEXATION OF PENSION CREDITS PRIOR TO RETIREMENT	4
BUYING BACK SERVICE	4
ELIGIBILITY FOR A PENSION	6
END OF TERM BEFORE ELIGIBILITY FOR A PENSION	7
PAYMENT OF YOUR PENSION	8
INDEXATION OF YOUR PENSION	9
IN THE EVENT OF MARRIAGE OR CIVIL UNION BREAK UP	9
IF YOU ARE RE-ELECTED AFTER RETIREMENT	9
IN THE EVENT OF DEATH	10
RECOURSES	12

THE PPEMO

What is the Pension Plan of Elected Municipal Officers (PPEMO)?

Established in 1989, the PPEMO covers the members of certain municipal councils, supramunicipal bodies¹, and certain mandatory bodies of municipalities². The PPEMO replaced the Retirement Plan for Mayors and Councillors of Municipalities (RPMCM) that was in force since January 1, 1975.

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

The PPEMO is a defined benefit pension plan. What does that mean?

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

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

MEMBERSHIP

Do all elected municipal officers participate in the PPEMO?

Only officers whose municipality became a member of the PPEMO participate in this pension plan. Membership is mandatory for them³.

Do I have to pay contributions to the PPEMO for the duration of my term?

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

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

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

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

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

CONTRIBUTIONS

What is the rate of contributions to the PPEMO?

In 2016, the PPEMO contribution rate is 6.15% of the pensionable salary.

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

1. A "supramunicipal body" means a metropolitan community, any regional county municipality, intermunicipal management board, intermunicipal transit authority, intermunicipal board of transport, the Kativik Regional Government, the municipality of Baie-James and any other public body for which the board of directors consists of elected municipal officers.

2. A "mandatory body of a municipality" means any body declared by law to be a mandatory or agent of the municipality and any body of which the majority of the members consists of the board of directors of the council of the municipality and whose budget is adopted by the board of directors.

3. Any municipality having less than 20 000 inhabitants may choose to adhere to the PPEMO for the mayor only. In this case, only the mayor participates in the plan.

4. In 2016, the pensionable salary under the PPEMO is limited to \$144 500.

Example

As member of a municipal council, Roger earns an annual pensionable salary of \$20 000. In 2016, his contributions to the PPEMO are determined as follows:

annual pensionable salary	\$20 000
× contribution rate	6.15%
= Roger's contributions for 2016	\$1 230

Does my municipality also contribute to the PPEMO?

Your municipality pays a contribution of 20.73% on pensionable salaries. That contribution is equal to 337% of the members' contributions and it is determined as follows:

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

YEARS OF SERVICE**What does year of service mean?**

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

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

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

Example

On November 12, 2015, Lisa was elected as municipal councillor. In 2015, the PPEMO credited her with 0.1370 year of service.

That part of a year is determined as follows:

Number of days from November 12 to December 31, 2015	50 days
÷ Number of days in 2015	365 days
= Part of a year of service credited to Lisa for 2015	0.1370 year

CALCULATION OF A RETIREMENT PENSION**How will my retirement pension be calculated?**

Each year, the PPEMO grants you an amount called *Pension Credit*. Your basic pension will be equal to the total of these pension credits.

The amount of the pension credit is determined as follows:

- For service earned before January 1, 1992, the amount of the pension credit granted for a given year is equal to:
 - 2.8% of the portion of your pensionable salary received during that year, not exceeding the maximum pensionable earnings (MPE) calculated in accordance with the Act respecting the Québec Pension Plan for that year, plus;
 - 3.5% of the portion of your pensionable salary exceeding the MPE for that same year, if applicable.
- For service earned since January 1, 1992, the amount of the pension credit granted for a given year is equal to 2% of the pensionable salary on which contributions were paid during that same year.

Example

As member of a municipal council, in 2013 Lisa received a pensionable salary of \$1 144 for the period from November 12 to December 31. In 2014 and 2015, she received a pensionable salary of \$10 000.

The pension credits granted to her since 2013 are calculated as follows:

Period	Pensionable salary	× Rate	= Pension credit granted
2013	\$1 144	× 2%	= \$23
2014	\$10 000	× 2%	= \$200
2015	\$10 000	× 2%	= \$200

SUPPLEMENTARY BENEFITS PENSION PLAN

I heard that the PPEMO provides a supplementary benefits pension plan⁵. What is it?

The Supplementary Benefits Pension Plan (SBPP) provided under the PPEMO was created following an agreement between the Québec Government and municipal unions in June 2001.

Only the members who participated in the PPEMO between January 1, 1989, and December 31, 2000, are eligible for the supplementary benefits pension plan.

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

How are the supplementary benefits calculated?

The supplementary benefits are calculated as follows:

Total pension credits that would have been acquired on December 31, 2001⁶, if, for each year of service credited under the PPEMO, the pension credit had been equal to 3.75% of the pensionable salary for that same year

- Total pension credits actually acquired on December 31, 2001⁶

= Amount of the supplementary benefits

INDEXATION OF PENSION CREDITS PRIOR TO RETIREMENT

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

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

The indexation rate varies according to the rate of increase of the Pension Index (PI)⁷ determined each year in accordance with the Act respecting the Québec Pension Plan.

Example

In 2013, Lisa was granted a pension credit of \$23.

In 2014 and 2015, she was granted two more pension credits of \$200 each. In 2016, after indexation, her total pension credits amount to \$437.38 (rather than \$423 without indexation):

Years	Pension credits granted	Pension credits as of January 1, 2016, after indexation
2013	\$23	\$24.48
2014	\$200	\$209.30
2015	\$200	\$203.60
Total pension credits as of January 1, 2016, after indexation		\$437.38

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

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

BUYING BACK SERVICE

What are the advantages of a buy-back?

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

In addition, the pension credit granted following a buy-back is indexed each year from January 1st of the year following the bought-back year until January 1st of the year preceding the date of the first payment of your retirement pension.

5. A second Supplementary Benefits Pension Plan (SBPP) was created for the credited years of service subsequent to December 31, 1991, for someone for whom some pension credits exceed the tax limits issued by the Income Tax Act.

6. This total does not include pension credits acquired following a buy-back of service performed since June 21, 2001.

7. Rates of increase of the Pension Index (PI) determined in accordance with the Act respecting the Québec Pension Plan for the last 6 years:

2016: 1.2%	2015: 1.8%	2014: 0.9%
2013: 1.8%	2012: 2.8%	2011: 1.7%

What years can I buy back?

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

From January 1, 1975, to December 31, 1988:

- years when you were a member of the council of a municipality or a northern village, during which you did not contribute to a pension plan for elected municipal officers;
- years of membership in the Retirement Plan for Mayors and Councillors of Municipalities (RPMCM) or a Supplementary Pension Plan (SPP) for elected municipal officers, for which you obtained a refund of your contributions;
- years of membership in the RPMCM or a Supplementary Pension Plan for elected municipal officers, for which you did not obtain the refund of your contributions. In this case, the regular contributions you accumulated for those years can be transferred to the PPEMO to pay for your buy-back. If applicable, your additional contributions to the RPMCM will be reimbursed, with interest⁸.

From January 1, 1989:

- years as member of the council of a municipality or a northern village for which you did not contribute to a pension plan for elected municipal officers;
- years of membership in the PPEMO or a supplemental pension plan for elected municipal officers, for which you obtained the refund of your contributions.

Note that a period of service may be bought back totally or in part.

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

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

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

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

No. The cost is entirely at your charge.

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

You and your municipality, (and the supramunicipal body or the mandatory body in which you are a member, if applicable) must fill out the form *Application for Service Purchase – Pension Plan of Elected Municipal Officers* (089A) and send it to us.

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

How can I pay for my buy-back?

Your buy-back can be paid by:

- one-time payment (cheque or money order); or
- installments over a maximum period of 5 years, provided payment is made in full before you retire; or
- transfer of funds from a Registered Retirement Savings Plan (RRSP).

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

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

If you pay by installments, the interests charged by us are deductible from your income.

However, if you take a loan to pay your buy-back, the interests on that loan are not deductible.

Is there a deadline to apply for a buy-back?

We must receive your application no later than 90 days after you ceased participating in the PPEMO.

However, if you continue participating in the plan after age 69, we must receive your buy-back application no later than December 30th of the year of your 69th birthday.

ELIGIBILITY FOR A PENSION

When will I be eligible for a retirement pension?

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

To be eligible for an immediate pension without reduction, i.e. a pension usually payable at the date of the end of your participation to the plan, you must:

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

What does immediate pension without reduction mean?

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

Can I receive a pension before age 60?

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

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

What does immediate pension with reduction mean?

This means that your pension will be reduced permanently by 0.25% per anticipated month (3% a year) as opposed to waiting for your 60th birthday.

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

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

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

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

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

Example

Peter has 4 years of credited service under the PPEMO. His total indexed pension credits amount to \$4 000. He ceased to be a municipal councillor in November 2015 and he wants his pension payments to start on his 56th birthday, that is, June 18, 2016.

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

<i>Number of months included between the date of the first payment of Peter's pension (the date of his 56th birthday) and the date of his 60th birthday</i>	<i>48 months</i>
<i>× Monthly rate of the reduction</i>	<i>0.25%</i>
<i>= Percentage of reduction applicable to his annual pension</i>	<i>12%</i>

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

<i>Annual pension (total indexed pension credits)</i>	<i>\$4 000</i>
<i>× Percentage of reduction</i>	<i>12%</i>
<i>= Amount of reduction applicable to his annual pension</i>	<i>\$480</i>

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

<i>Annual pension (total indexed pension credits)</i>	<i>\$4 000</i>
<i>- Reduction applicable to his annual pension</i>	<i>\$480</i>
<i>= Immediate pension with reduction</i>	<i>\$3 520</i>

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

If I am eligible for an immediate pension with reduction at the end of my term, can I postpone my application for a retirement pension until I am eligible for an immediate pension without reduction?

You can wait until you are 60 to apply for your pension. You would then be eligible for an immediate pension without reduction.

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

However, before making that decision, you must analyze the consequences. In order to receive at a later date a slightly higher pension, you risk depriving yourself for several months of money you could use as soon as the end of your term.

One of my colleagues will turn 69 on November 28, 2016. Is it true that payment of his pension will begin on that date even if he still is a member of the municipal council at that time?

In fact, your colleague will be entitled to his or her pension on December 31, 2016, not on the date of his or her 69th birthday.

A member must contribute to his or her plan until the end of his or her term but not later than December 30th of the year of his or her 69th birthday. This is why your colleague will cease to contribute to the PPEMO on December 30, 2016, and his or her pension will start the day after even if he or she still is a member of the municipal council.

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

END OF TERM BEFORE ELIGIBILITY FOR A PENSION

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

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

YOU HAVE LESS THAN 2 YEARS OF CREDITED SERVICE

In this case, you can apply for the refund of your contributions with interest, regardless of your age.

YOU HAVE 2 YEARS OF CREDITED SERVICE OR MORE

If you are at least 50 years old at the end of your term, you are entitled to a pension, provided you have at least 2 years of credited service.

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

YOU HAVE AT LEAST 2 YEARS OF CREDITED SERVICE, BUT LESS THAN 8

In this case, you can choose between the following options:

- ask for the refund of your contributions with interest; or
- receive at a later date a deferred pension, fully indexed to the cost of living between the end of your term and the date payment begins:
 - You may choose to receive your deferred pension without reduction at age 60; or
 - You may choose to receive your deferred pension at age 50, or at any age between 50 and 60. In this case, it will be reduced permanently by 0.25% per anticipated month (3% a year).

YOU HAVE 8 YEARS OF CREDITED SERVICE OR MORE

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

- You may choose to receive your deferred pension without reduction at age 60; or
- You may choose to receive your deferred pension at age 50, or at any age between 50 and 60. In this case, it will be reduced permanently by 0.25% per anticipated month (3% a year).

TABLE 1

YOUR BENEFITS WHEN YOU CEASE TO PARTICIPATE IN THE PPEMO

	Under 50	50 or over, but under 60	60 or over
Less than 2 years⁹	Refund of contributions with interest	Refund of contributions with interest	Refund of contributions with interest
2 years⁹ or more, but less than 8	Choice of: Refund of contributions with interest or Deferred pension ¹⁰	Immediate pension with reduction ¹¹	Pension without reduction ¹²
8 years⁹ or more	Deferred pension ¹⁰	Immediate pension with reduction ¹¹	Pension without reduction ¹²

PAYMENT OF YOUR PENSION

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

You must complete the form *Application for Benefits – Pension Plan of Elected Municipal Officers* (082A), with the assistance of the person in charge of the remuneration of the elected officers of your municipality.

We recommend that you send us your form at least 90 days before the month of your retirement. That period includes a 30-day period to inform us of your choice of personalized benefits in the Reply-Form from the document *Your Options* you will have received.

If you do not inform us of your decision within the 30-day delay, the default option specified in the document *Your Options* will be chosen to determine your pension.

How often will I receive my retirement pension?

If you chose direct deposit, your pension will be paid on the 15th of each month for life or, if the 15th is not a work day, the preceding work day. If you receive a cheque for the payment of your pension, it will be issued 48 hours before that date.

Will income tax be deducted from my pension?

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

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

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

10. The deferred pension is payable at age 60, without reduction. It can also be paid from age 50, but it will be reduced by 0.25% per anticipated month (3% a year).

11. The pension can also be paid at any time between the date on which the member ceases to be a member of a municipal council and his or her 60th birthday. The reduction is 0.25% per anticipated month (3% a year) as opposed to waiting for your 60th birthday.

12. The pension is payable as soon as the member ceases participating in the PPEMO. Even if he or she is still a member of a municipal council, he or she ceases to participate in the PPEMO on December 30th of the year of his or her 69th birthday, and his or her pension becomes payable the following day.

INDEXATION OF YOUR PENSION

Will my pension be indexed after I have retired?

Your pension will be indexed on January 1st of each year according to the rate of increase of the Pension Index (PI) determined in accordance with the Act respecting the Québec Pension Plan, minus 3%.

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

IN THE EVENT OF MARRIAGE OR CIVIL UNION BREAK UP

Will a separation or a divorce affect my pension plan?

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

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

If the Court then decides that the value of the benefits must be partitioned, we will transfer on demand the sum allocated to your spouse to a Locked-In Retirement Account (LIRA), a Life Income Fund (LIF) or an annuity contract in his or her name at the financial institution of his or her choice.

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

Yes. In order to take into account the sum that was transferred, we will determine the reduction due to partition. When you retire, or if you have already retired your pension will be reduced accordingly.

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

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

For more information on the subject, please read the document entitled *Partition of Family Patrimony*, available on our website.

IF YOU ARE RE-ELECTED AFTER RETIREMENT

Once I retire from the PPEMO plan, can I become a member of a municipal council again?

Yes. If you become a member of the council of a municipality member of the PPEMO again, you will have a choice between the two following options:

YOU CAN CHOOSE TO CONTINUE RECEIVING YOUR PPEMO PENSION

In this case, you must inform the person in charge of the remuneration of the elected officers of your municipality that you have chosen not to participate in the PPEMO during your new term.

YOU CAN ASK US TO SUSPEND YOUR PPEMO PENSION

In this case, you must inform us that you have chosen to participate in the PPEMO during your new term.

When you cease again to be a member of a municipal council, or no later than December 31st of the year of your 69th birthday, the pension credits granted to you during your new term will be added to those you had acquired before your re-election.

IN THE EVENT OF DEATH

What benefits are provided under the PPEMO in the event of death?

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

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

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

The act respecting the PPEMO already contains provisions regarding the beneficiary of your pension plan, depending on whether or not you have a spouse at the time of your death.

YOU HAVE A SPOUSE AT THE TIME OF YOUR DEATH

Regardless of your will, the law provides that the beneficiary of your pension plan is your spouse. The same applies if you did not make a will.

YOU DO NOT HAVE A SPOUSE AT THE TIME OF YOUR DEATH

Your pension plan will become part of your estate. Therefore, your beneficiaries will be the heirs designated in your will. If you did not make a will, your estate, including your pension plan, will be transferred to your heirs in accordance with the Civil Code of Québec.

Upon my death, who will my pension plan recognize as my spouse?

The PPEMO 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 another person and was living in a conjugal relationship with you since at least 3 years. That period is only one year if a child is born or to be born of your union.

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

Can my spouse renounce his or her rights?

Yes. Your spouse can waive his spousal benefits in favour of your heirs, or subsequently revoke such waiver by written notice to us. The notice of waiver or revocation must be received by us before your death.

However, the waiver will be cancelled and your spouse will still be able to receive a surviving spouse's pension if, at the time of your death, your heirs are not entitled to any amount because the difference between your contributions with interest and the benefits paid is equal to zero.

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

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

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

The monthly payment of your pension for the month of your death will be paid entirely to your heirs, not to your spouse.

TABLE 2
BENEFITS PAYABLE UPON DEATH

IF DEATH OCCURS BEFORE PAYMENT OF YOUR PENSION BEGINS

	Less than 2 years of credited service¹³	2 or more years of credited service¹³
Under age 60	Your spouse or, if you do not have a spouse, your heirs are entitled to the refund of your contributions, with interest.	Your spouse or, if you do not have a spouse, your heirs are entitled to the payment of the value of the deferred pension that would have been payable to you at age 60. (The value is determined as at the date of death.)
Age 60 or over	Your spouse or, if you do not have a spouse, your heirs are entitled to the refund of your contributions, with interest.	Your spouse is entitled to 60% of the pension that would have been payable to you. If you do not have a spouse, your heirs are entitled to the refund of your contributions, with interest.

IF DEATH OCCURS AFTER PAYMENT OF YOUR PENSION BEGAN

If you have a spouse	Your spouse will receive for life 60% of the pension you were receiving.
If you do not have a spouse	Your heirs will receive an amount calculated as follows: Your total contributions to the PPEMO + the interest accrued until your retirement – the total amount you and your spouse received as retirement benefits and supplementary benefits = payment to your heirs

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

RECOURSES

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

If you have questions or comments, we invite you to contact the customer service (see our contact information in the To contact us section).

If you wish to submit a complaint regarding the quality of the services you received from us, please contact the Commissaire aux plaintes et à l'amélioration des services by the means that is the most convenient for you:

By mail

Commissaire aux plaintes
et à l'amélioration des services
Retraite Québec
475, rue Saint-Amable
Québec (Québec) G1R 5X3

By phone

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

By fax

418 644-5050

By email

Use the secure form on our website.

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

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

If you wish to contest a decision rendered by our organization regarding, for example, your contributions, your eligibility to retirement or the amount of your pension, you may apply for a reexamination to the reexamination office within a year of the date of mailing of the decision. Following reexamination, if you feel that your rights have not been recognized, you may appeal the decision by contacting the office of the Greffe des tribunaux d'arbitrage within 90 days from the date of notification from the reexamination committee.

You can ask your employer to get more information about your pension plan.

Subscribe to our electronic mailing list

By subscribing to our electronic mailing list, you can keep up with the latest information on the various public sector pension plans. The registration form is available on our website.

TO CONTACT US

On Internet

www.retraitequebec.gouv.qc.ca

By phone

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

Persons with a hearing impairment

418 644-8947 (Québec region)
1 855 317-4076 (toll free)

By fax

418 644-8659

In person or by mail

If you wish to meet with a staff member, we recommend that you phone to make an appointment. You can also write us or come to the reception desk at the following address:

Retraite Québec

475, rue Saint-Amable
Québec (Québec) G1R 5X3

This document is an abstract of your pension plan. The information it contains does not replace the related acts and regulations and applies only to the more general cases.

