

The RPSO

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The Retirement Plan for Senior Officials (Civil Service)

Québec 

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INTRODUCTION

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

THE RPSO

Who is covered by the RPSO?

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

- Administrators of state, deputy ministers, associate deputy ministers and assistant deputy ministers, including those who are hired by contract;
- Full-time chairmen or presidents of government bodies;
- Vice-chairmen, vice-presidents or full-time members of government bodies whose salary levels correspond to class DMO4 or higher;
- The Executive Secretary to the Prime Minister, delegates general, heads of post, the Auditor General and assistant auditors general;

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

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

MEMBERSHIP

Is membership in the RPSO mandatory?

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

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

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

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

Your membership in the RPSO will be maintained or will resume, but you might stop accumulating certain rights related to the additional benefit. (See "Calculation of a pension".)

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

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

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

About every two years, CARRA sends the members the document entitled "Summary of your retirement benefits", with a detailed statement of their contributions.

You can also apply for these documents at any time to the team in charge of special plans at CARRA.

CONTRIBUTIONS

What is the rate of contribution to the RPSO?

For 2007, the rate of contribution is 7.78%.

Do I have to contribute on my total salary?

No. Your contributions are calculated only on the portion of your salary that exceeds 35% of the MPE under the QPP. In 2007, since the MPE is \$43 700, your contributions are calculated only on the portion of your salary which exceeds \$15 295 (\$43 700 x 35%).

In addition, you do not contribute on the portion of your salary that exceeds the maximum pensionable salary of \$130 719 in 2007.

Example: Joan's annual salary is \$135 000. In 2007, her contributions to the RPSO are determined as follows:

Maximum pensionable salary		\$130 719
Exemption (35% of the MPE)	-	\$15 295
Portion of the salary on which contributions to the RPSO are calculated	=	\$115 424
Rate of contribution	x	7.78%
Contributions	=	\$8 980

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

Contribution to the RPSO will stop when you have accumulated 35 years of service or on December 30 of the year in which you reach age 69.

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

No, you do not have to contribute to your pension plan while you are eligible for benefits under your disability insurance plan. The contributions that you would normally have paid are credited to you just as if you had paid them.

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

The exemption of contributions is assumed by your pension plan for the first three years. After that period, if you are a member of the basic long-term disability insurance under the mandatory plan for

management personnel of the public and parapublic sectors, that plan will pay your contributions. You will then continue to accumulate years of service under your pension plan.

YEARS OF SERVICE

What is the difference between “service for calculation purposes” and “service for eligibility purposes” that appear on my statement of contributions?

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

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

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

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

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

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

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

Yes. Within certain limits, your pension plan will credit you a complete year of service for **eligibility purposes but not for calculation purposes** if, during a given year, your situation was one of the following:

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

The provision applies to service performed under RREGOP since **January 1, 1987**, or since **January 1, 1988** for casual employees in the education sector and the civil service since membership in RREGOP began on those dates for them.

MEMBERSHIP IN AN SPP

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

In hospitals and educational institutions, certain employees were member of supplementary pension plans before RREGOP became applicable to their employer. These SPPs were administered by insurance companies and not by CARRA.

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

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

However, if the money was transferred¹ to CARRA, you have pension credit. (See “What about my pension credit?”)

SERVICE PURCHASE

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

Yes, if you can buy back certain periods of service or leave. Certain types of buy-backs can increase your service **for calculation purposes** and, consequently, the amount of your pension. Other types of buy-backs grant **pension credit**. (See “What about my pension credit?”)

1. The financial status (deficient or not) of the SPP at the time of the transfer was the influencing factor regarding the revaluation of the pension credit as at January 1, 2000. Two SPPs were deficient:

- The Régime supplémentaire de rentes pour le personnel syndicable mais non syndiqué du secteur hospitalier;
- The Régime de rentes de la Société d’adoption et de protection de l’enfance (CSSMM).

What are the most common types of buy-backs?

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

- Service during which no contributions were made to a pension plan, which is prior to your membership in the RPSO, RREGOP or the PPMP and which was performed for an employer covered by RREGOP or that would have been had he not ceased to exist. This type of buy-back entitles you to pension credit;
- Service as a casual employee after RREGOP became applicable to the employer between June 30, 1973 and January 1, 1987 (health and social services) or 1988 (education and civil service);
- Absences without pay (including parental leave) taken during membership in the RPSO, the PPMP, RREGOP, the CSSP, the TPP or the PPPOCS;
- Periods of maternity leave that began before January 1, 1989 or were in progress on that date;
- Under certain conditions, years of membership in the CSSP, the TPP or an SPP that were refunded by one of those plans. This type of buy-back entitles you to pension credit;
- Service during which you chose to receive an allowance for compensation¹ instead of contributing to the RPSO, the PPMP or RREGOP.

How much does a buy-back cost?

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

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

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

1. An allowance for compensation may be provided under the work conditions to allow certain employees to renounce membership in RREGOP, the PPMP or the RPSO.

ELIGIBILITY FOR RETIREMENT

When can I receive a retirement pension with no reduction?

You will be entitled to a pension with no reduction when you retire, provided you meet one of these requirements:

- You are 60 or over;
- You have at least 35 years of service;
- You have reached the "85 factor" (age + years of service).

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

Yes. You can retire if you are at least 50 years of age. In this case, however, the amount of your annual pension will be reduced **permanently**.

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

The percentage is 0.25% per month of anticipation (3% a year).

Is it possible to minimize or totally avoid the reduction?

Yes, in accordance with the tax rules, except for the portion of your pension that represents your additional benefit. (See "Calculation of a pension".)

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

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

In this case, you can choose between these two options:

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

You can apply for your deferred pension as of age 50. It will then be permanently reduced by 0.25% per month included between your retirement and your 60th birthday or the date you reach the "85 factor". This pension will have been fully indexed between the date of the end of employment and the date on which payment begins.

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

B. **Transfer to a LIRA**, or an RRSP if you have less than two years of service, the amount corresponding to the value of your accrued benefits, which cannot be higher than the maximum set under the *Income Tax Act*. If the amount to be transferred exceeds that limit, the

difference will be refunded. **This value excludes the additional benefit, which remains payable as a deferred pension.**

This option is also offered if you are eligible for an immediate pension, with or without reduction when you quit your job.

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

Yes, provided your new employer has entered into a transfer agreement with CARRA and you meet the requirements of the agreement. However, the value of the additional benefit to which you could be entitled cannot be transferred to the new employer's plan.

CALCULATION OF A PENSION

What is my retirement pension made of?

Your retirement pension is made of your **basic pension** and your **bridging supplement**, to which may be added **pension credit**, a **life annuity**, a **temporary annuity** and an **additional benefit**. All those pensions are life annuities except the bridging supplement and the temporary annuity.

How will my basic pension be calculated?

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

The basic pension is calculated as follows:

Service under the PPMP, RREGOP, the CSSP, the TPP or the PPCT before 1992	x	Annual accrual rate (2% or 1.6% to PPCT)	x	Unlimited average salary of your 3 best-paid years of service
plus				
Service under the PPMP, RREGOP, the CSSP, the TPP or the PPCT after 1991	x	Annual accrual rate (2% or 1.6% to PPCT)	x	Limited ¹ average salary of your 3 best-paid years of service up to the maximum pensionable salary under the plan
plus				
Service under the RPSO after 1991 and before 1997	x	Annual accrual rate (1.6%)	x	Limited ¹ average salary of your 3 best-paid years of service
plus				
Service under the RPSO after 1996	x	Annual accrual rate (1.7%)	x	Limited ¹ average salary of your 3 best-paid years of service

How is the bridging supplement calculated?

The bridging supplement is payable until age 65. It is determined on the basis of the period when your service was performed. It totally or partially bridges the accrual rate gap up to 2% for the years credited under the RPSO after 1991. It cannot exceed 0.7% of the average MPE of the three years preceding your retirement.

However, if you have less than 10 years of service when you retire, an additional reduction of 10% will apply for each missing year. In addition, for each year credited since 1992, your bridging supplement cannot exceed 1/35 of the maximum QPP pension.

1. The average salary is limited by the maximum pensionable salary applicable to each credited year of service. In addition, for each credited year of service since 1992, your basic pension cannot exceed the maximum benefit set under the tax rules. In 2007, it is \$2 222.22.



The bridging supplement is calculated as follows:

Service under the RPSO after 1991 and before 1997	x	Annual accrual rate (0.15%)	x	Limited ¹ average salary of the 3 best-paid years of service
Plus Service under the RPSO after 1996	x	Annual accrual rate (0.3%)	x	Limited ¹ average salary of the 3 best-paid years of service

What about my pension credit?

The pension credit is an annual fixed benefit that results from the transfer from an SPP, the purchase of a period of work prior to enrolment in RREGOP, the PPMP or the RPSO or from a transfer agreement. It is added to your basic pension and is calculated on the basis of your salary at the time of your enrolment in the plan. If you are entitled to a pension credit, it becomes payable at the same date as your basic pension.

However, as a rule, if you retire before you are entitled to a pension with no reduction, your pension credit will be reduced by 0.25% per month of anticipation (3% a year) included between your retirement date and the date on which you would have become entitled to a pension with no reduction.

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

What are the life annuity and the temporary annuity?

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

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

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

Am I entitled to the additional benefit?

Yes. However, the benefit differs depending on whether you are among the following categories of employees:

- Administrators of state of level 1;
- Deputy ministers hired by contract;
- Full-time chairmen or presidents, vice-chairmen or vice-presidents or members of Government bodies whose levels in the pay structure are equal to or higher than the DMO6 level;
- The Executive Secretary to the Prime Minister;
- The Auditor General;
- The General Secretary of the National Assembly if he is concerned by the basic pension;
- Persons for whom the Government issues an Order in Council to that effect.

If I am among one of those categories of employees, what will that benefit represent?

For each year of service in such employment, the additional benefit:

- will make up for the difference resulting from the fact that your basic pension (1.6% or 1.7%) is calculated on the basis of the maximum pensionable salary on which you contributed instead of your actual salary;
- will increase your bridging supplement so that it is equal to 0.3% of your average actual salary for service earned since January 1, 2000;
- will increase the annual vesting rate of your pension by an additional percentage applied to your average actual salary as follows:

Years after 1991, but before 1997	0.9%
Years after 1996, but before 2000	0.8%
Years after 1999	1%

1. The average salary is limited by the maximum pensionable salary applicable to each credited year of service. In addition, for each credited year of service since 1992, your basic pension cannot exceed the maximum benefit set under the tax rules. In 2007, it is \$2 222.22.



And if I am not among those categories of employees, what will that benefit represent?

In this case, the additional benefit is equal to the amount required to compensate the fact that your basic pension and your bridging supplement do not take into account the difference between the maximum pensionable salary and your actual salary for your RSPO membership since January 1, 2000.

REDUCTION OF THE RETIREMENT PENSION AT 65

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

Yes. However, the reduction is applicable **only** to service after 1965 under the PPMP, RREGOP, the CSSP, the TPP, the PPCT or the PPPOCS. Your pension plan will take into account the fact that you will be entitled to a QPP pension, which will cause a reduction of your pension. This is what is called the "QPP integration". It corresponds, per year of service, to 0.7% of the average MPE of your 5 last or 5 best-paid years, depending on your previous plan.

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

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

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

INDEXATION OF YOUR PENSION

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

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

- The part of your pension that corresponds to service performed **prior to July 1, 1982** will be fully indexed to the rate of increase of the Pension Index set by the Régie des rentes du Québec;
- The part of your pension that corresponds to service performed **after June 30, 1982 but prior to January 1, 2000** will be indexed to the rate of increase of the Pension Index, minus 3%;

- The part of your pension that corresponds to service performed **after December 31, 1999** will be indexed according to the more profitable of the following formulas:

- 50% of the rate of increase of the Pension Index; or
- the rate of increase of the Pension Index, minus 3%.

***Example:** Norman retires on January 1, 2007, on his 60th birthday. He has 30 years of service credited for both eligibility and calculation purposes. His total pension is \$60 000: \$18 000 for service performed before July 1982, \$34 000 for service performed between July 1982 and January 2000, and \$8 000 for service performed after 1999. Let's assume that on January 1, 2008, the rate of increase of the Pension Index is 2.0%.*

Each portion will be indexed on January 1, 2008 as follows:

<i>Before July 1982</i>	$\$18\,000 \times 2\%$	=	$\$360$
<i>From July 1982 to December 1999</i>	$\$34\,000 \times 0\%$	=	$\$0$
<i>After 1999</i>	$\$8\,000 \times 1\%$	=	$\$80$
			$\$440$

On January 1, 2008, Norman's annual pension will reach \$60 440.

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

Will my pension credit also be indexed?

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

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

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

PHASED DEPARTURE

Can I reduce my work schedule before I retire?

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

Will phased departure affect my pension?

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

TERMINAL ILLNESS

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

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

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

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

Can I continue working after I receive this benefit?

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

DEATH BENEFITS

What benefits are payable under the RPSO at death?

A death benefit is payable to the spouse or to the heirs, as the case may be, depending on whether you are eligible for a retirement pension or not or are already retired.

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

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

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

What if I am eligible for a retirement pension?

If you are eligible for a pension (with or without reduction) at the time of your death, your spouse will receive for life 60% of that pension, the additional benefit and the life annuity, QPP integrated if applicable. The bridging supplement and the temporary annuity are not payable.

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

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

And if I already receive my pension?

If you already are a pensioner at the time of your death and if you have a spouse, he will receive 60% of your pension, QPP integrated if applicable.

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

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

Payment of your bridging supplement and your temporary annuity will stop.

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

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

This period can be only one year instead of three if:

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

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

Will a separation or a divorce affect my pension plan?

Since July 1, 1989, benefits accrued in a pension plan during marriage or, since June 24, 2002, during 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, dissolution or annulment of civil union.

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

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

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

Will the transfer affect the amount of my pension?

Yes. In order to take into account the sum that was transferred to your spouse, CARRA will determine the reduction due to partition. When you retire, your pension will be reduced by that amount, adjusted to take into account the date of your retirement.

GOING BACK TO WORK

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

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

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

TRANSITIONAL PROVISIONS

Are there transitional provisions in the RPSO?

Yes. However, these provisions apply only to certain persons who were referred to in section 5 of Order in Council 1609-90 or in section 63.6 of the CSSP as at December 31, 1991.

What are those provisions?

If you were referred to in Order in Council 1609-90:

- Your plan will credit your age and your service with a certain number of additional months for calculation purposes and for eligibility purposes; the number of months added is equal to half the number of the complete months during which you held, before January 1, 1992, one of the offices mentioned in section 5 of the Order in Council. The number cannot exceed 60 or cause your service for the calculation of your basic retirement pension to be more than 35 years.
- The amount of any additional benefit acquired between January 1, 1992 and December 31, 1999 is reduced to take into account the number of added months in accordance with Order in Council 1609-90.
- The amount of the additional benefit resulting from the addition is transferable to a LIRA.

If you were referred to in section 63.6 of the CSSP:

- Ten years of additional service will be credited for the calculation of your basic retirement pension if, on December 31, 1991, you had held an office mentioned in Schedule III of the Act respecting the CSSP for at least five years.

- If you had held such office for at least five years, the number of years of additional service credited for calculation purposes is proportional to the period during which you held the office.
- The added years are not taken into account to determine your eligibility for retirement.
- The amount of the additional benefit prescribed under the provision cannot be lower than what you would have obtained under section 5 of Order in Council 1609-90.
- The amount of your additional benefit is not taken into account to determine the value that can be transferred to a LIRA.
- The amount of any additional benefit acquired between January 1, 1992 and December 31, 1999 is reduced to take into account the years during which you held an office mentioned in Schedule III of the Act respecting the CSSP.

RECOURSE

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

If you wish to submit a complaint regarding the quality of the service you received from CARRA, please contact the Complaints Officer at the following address:

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

Fax: 418 644-0265

Telephone: 418 644-3092

Make sure to indicate your social insurance number.

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 appeal to the Office of the Arbitration Tribunals within the prescribed time limit, at the following address:

Office of the Arbitration Tribunals of the public
and parapublic pension plans
Édifice Lomer-Gouin
575, rue Saint-Amable, bureau 2.02
Québec (Québec) G1R 5Y8

LIST OF ACRONYMS

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

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

You may also contact the Division des régimes particuliers at 418 644-8751 or by fax at 418 644-5353.

You can also reach them by writing to:

**Commission administrative des régimes
de retraite et d'assurances
Direction des opérations
Division des régimes particuliers
475, rue Saint-Amable
Québec (Québec) G1R 5X3**

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

This document is published by the Service des communications.

The information in this publication does not supersede the legislation governing your pension plan and its regulations.

The masculine form is used to designate either sex.

Web site: www.carra.gouv.qc.ca

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