RETRAITE QUÉBEC
Public-Sector Pension Plans

Guide for New Beneficiaries

RREGOP and PPMP

Bâtir l'avenir

Québec

This guide provides general information on your rights and obligations as a beneficiary of a pension under the Government and Public Employees Retirement Plan (RREGOP) or the Pension Plan of Management Personnel (PPMP).

This document only provides general information. It does not replace the legislation or regulations that govern your plan.

Are you receiving a pension from another pension plan administered by Retraite Québec? You will find information about that plan on our website.

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Amount of your pension

The amount of your retirement pension was calculated based on your number of years of service, the pension accrual rate and your average pensionable salary. The amount also depends on your age. Your pension provides two separate pension amounts.

Therefore, you can start receiving an unreduced immediate pension before age 65 if you are eligible for it. Then, at that age, that amount will be replaced by another one. In general, the amount received before age 65 is higher than what you will be receiving as of that age. However, when you turn 65, other sources of income are available to help you maintain your standard of living in retirement: the retirement pension under the Québec Pension Plan (QPP) and the Old Age Security pension (OAS). In addition, when possible, relying on personal savings is another way to increase your income.

The amount you will receive when you turn 65 is the most important one to retain for the financial planning of your retirement, because it is the one you will be receiving for the rest of your life.

You can find more information on how your pension is calculated on our website.

Payment of your pension

You will receive your pension on the 15th of each month. If that date is not a working day, you will receive your pension on the preceding working day.

Change to the amount of your pension

As provided for in your plan, the amount of your pension could decrease or increase in certain situations. For example, your employer could change your participation data, which would result in a new calculation of your pension.

Similarly, if your salary increases due to the payment of a retroactive amount, your pension could increase.

We will inform you of any changes to the amount of your pension.

Effects of the partition of benefits accrued under your plan in the event of a separation

Are you separating? In general, the court will award your former spouse 50% of the value of the benefits accrued under your plan **during** the marriage or civil union.

If you are in a de facto union, partition is carried out on a voluntary basis. It cannot exceed 50% of the value of the benefits accrued **during the entire time of membership in the plan**.

Once the accrued benefits have been partitioned, the reduction of your retirement pension is calculated. The reduction is **permanent**.

For more information on the partition of benefits accrued under your plan in the event of a separation, consult our website at the following address:

retraitequebec.gouv.qc.ca/**separation/en**

Indexation of your pension

Your pension is indexed (adjusted) each year. To determine the new amount of your pension on 1 January of each year, we use the rate of increase in the Pension Index (PI). The rate is determined from an average of the consumer price index of the previous year.

We adjust your pension based on a formula that applies to your situation and the periods during which you accrued years of credited service.

The table below provides an **example of the adjustment calculation** of each part of the pension. Each part is associated to a time when the years of service were accrued. In the example, a beneficiary started working in the public sector before 1982 and is receiving an annual pension of $32 000.

Example of the adjustment calculation of the pension*

Period of credited service in the public sector	Annual pension before the adjustment
For the years of service accrued before 1 July 1982, adjustment of the pension according to the **PI**	$5000
For the years of service accrued from 1 July 1982 to 31 December 1999, adjustment of the pension according to the **PI minus 3%**	$15 000
For the years of service accrued since 1 January 2000, adjustment of the pension, based on **whichever is most advantageous between 50% of the PI and the PI minus 3%**	$12 000
Annual pension payable on 1 January	**$32 000**

* Example based on a 2% PI.

Rate applied*	Adjustment	Annual pension after adjustment
× 2%	= $100	$5100
× 0%	= $0	$15 000
× 1%	= $120	$12 120
	+ **$220**	= **$32 220**

Taxation of your pension

Since your pension is taxable, we make tax deductions at source, that is, from your pension. The deductions are used to pay federal and provincial taxes that apply to your income. The deductions take into account your basic personal income tax credits and additional credits you request.

Change to income tax deductions

You can request to have your income tax deductions changed. You could, for example, have your personal tax credits changed if your spouse dies or if one of your children is no longer a dependent child.

It could be to your advantage to plan for tax deductions that take into account your situation to avoid having to pay an additional tax amount when you file your income tax return.

To request a change to your income tax deductions, log in to My Account on our website. You can also complete the form or forms that correspond to the income tax deductions concerned:

- Québec taxes: Source Deductions Return (form TP-1015.3-V);
- Federal taxes: Personal Tax Credits Return (form TD1).

These forms can be found on our website. You can mail them or send them to us via the Sending a document online service.

Income tax slips

Each year, we send you one or more income tax slips indicating the amount that you received as a beneficiary of a pension for the previous year. You must enter the information from those slips on your income tax returns.

Your income tax slips will be uploaded in My Account and a notification will be sent to you to inform you that they have been uploaded if you chose the digital option. If not, your income tax slips will be mailed to you.

Possible deductions from your pension

Insurance premiums

You can ask your insurer for Retraite Québec to deduct the amount of your life, health or drug insurance premium from your pension. However, that insurance must be offered by a retirees' association.

To request, cancel or change a deduction for the payment of an insurance premium, contact your insurer. Retraite Québec will be informed by your insurer of any changes to be made.

If an amount is to be refunded to you after your deduction has been cancelled or changed, your insurer will refund you.

For information on the amount of your deduction, contact your insurer.

Contribution to a retirees' association

Several associations for public-sector retirees allow members to have their annual contribution deducted from their pension. However, the association must have an agreement with Retraite Québec. To find out if the association of which you are a member has such an agreement, consult our website.

To have your contribution deducted from your pension, contact your association.

Returning to work and your pension

Returning to work can have an impact on your pension. We suggest that you gather information on the matter before making a decision.

You are receiving a pension under RREGOP

If you are receiving a pension under RREGOP and your new employment is covered by RREGOP, the PPMP or the Pension Plan of Peace Officers in Correctional Services (PPPOCS), **you do not have to notify us of your return to work**. You will not become a member of these plans, and you will continue receiving your pension under RREGOP in full.

To avoid having contributions to one of those plans deducted from your salary, inform your employer that you are receiving a pension under RREGOP.

However, if your new employment is covered by the Retirement Plan for Senior Officials (RPSO), you will have to decide whether you become a member of the plan. **You must inform us of your decision.** To do so, send us the Return to Work of a Retiree as a Member of a Public-Sector Pension Plan (RSP-202A) form, available on our website.

If you decide to become a member of the plan:

- contributions to the plan will be deducted from your salary;
- payment of your pension under RREGOP will be **cancelled** when you hold employment covered by the RPSO.

If you decide not to become a member of the plan:

- no contribution will be deducted from your salary;
- payment of your pension under RREGOP will be maintained.

You are receiving a pension under the PPMP

If you are receiving a pension under the PPMP and your new employment is covered by RREGOP, the PPMP, the PPPOCS or the RPSO, you must inform your employer that you are receiving a pension under the PPMP.

In addition, **you must inform us that you have returned to work and whether you have decided to become a member of the workplace plan**. To do so, send us the Return to Work of a Retiree as a Member of a Public-Sector Pension Plan (RSP-202A-PRE) form, available on our website.

Your pension after your death

After your death, your spouse will receive a surviving spouse's pension.

If you are **under age 65** when you die, the surviving spouse's pension will represent 50% or 60% of the pension you would have received as of age 65.

If you are **age 65 or over** when you die, the surviving spouse's pension will represent 50% or 60% of the pension you were receiving before you died.

The percentage of the pension will be the one you chose when you applied for your retirement pension.

When you die, who will be considered as your spouse?

When you die, your spouse is the person with whom you are in a relationship, and to whom you are married or with whom you are in a civil union.

If you and your spouse are not married or in a civil union when you die, the status of de facto spouse of your partner will be recognized if:

- you have been in a conjugal relationship with him or her for at least three years and you publicly presented him or her as your spouse;
- you have been in a conjugal relationship with him or her for at least one year and if a child has been or is to be born of the union, if you adopted a child or if one of you adopted the other person's child.

Please note that these conditions are not the same as those for the QPP.

Spousal waiver

Your spouse can waive his or her rights for the benefit of your heirs and heiresses. However, your spouse must inform us **before you die**.

If your spouse changes his or her mind and no longer wants to waive his or her rights, he or she must inform us **before you die**.

Whether your spouse wants to waive his or her rights or change his or her decision, he or she must complete the Notice of Waiver or Revocation (161A) form, available on our website. The form can be mailed or sent to us via the Sending a document online service.

If your spouse waived his or her rights, but your heirs or heiresses are not entitled to any amount at the time of your death, the waiver will be cancelled. This will allow your spouse to receive a surviving spouse's pension. He or she will have to file an application with us.

Other useful information

My Account

Save time. No matter the time or place, safely consult:

- the breakdown of your monthly payments;
- your Statement of Participation entitled Your Pension;
- your income tax slips from the QPP, RREGOP and the PPMP;
- other documents addressed to you.

My Account

My connection to
Retraite Québec

retraitequebec.gouv.qc.ca/**myaccount**/en

Log in to My Account now and choose the 100% digital option. Thanks to notifications, you will not miss anything!

Direct deposit

To sign up for direct deposit in Canada

Receive your pension directly in your account thanks to direct deposit.

You can sign up for direct deposit in My Account at the following address:

retraitequebec.gouv.qc.ca**/myaccount/en**

If you have already signed up for direct deposit, but must change your banking information, use My Account or call us.

To sign up for direct deposit outside Canada

You must complete the Application for Direct Deposit Outside Canada (RSP-118A), available on our website, and mail it or send it to us via the Sending a document online service.

Moving

If you move, you must notify us as soon as possible by making your change of address in My Account.

By notifying us quickly, you will avoid late payments.

You can also use the Service québécois de changement d'adresse: **adresse.gouv.qc.ca**.

How to reach us

Online

retraitequebec.gouv.qc.ca

By telephone

Québec area: 418 643-4881
Toll-free: 1 800 463-5533

By mail

Retraite Québec
Régimes de retraite du secteur public
Case postale 5500, succursale Terminus
Québec (Québec) G1K 0G9

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