RETRAITE QUÉBEC
Public-Sector Pension Plans

Guide for New Beneficiaries

RREGOP and PPMP

Are you retiring from the public sector? Read this informative guide to make the most of this new stage in your life.

Votre gouvernement Québec

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Public-sector retirement pension

To understand your rights and obligations as a beneficiary under the Government and Public Employees Retirement Plan (RREGOP) or the Pension Plan of Management Personnel (PPMP), read this brochure carefully.

This document only provides general information and does not replace the legislation or regulations governing your pension plan.

If you are receiving a pension under another pension plan administered by our agency, please consult our website.

Amount of your pension

The amount of your retirement pension was calculated based on the number of years of service, the pension accrual rate and your average pensionable salary. The formula used to calculate your annual pension can vary slightly under each plan.

> Consult our website for more information regarding the calculation of your pension.

Payment of your pension

If you have opted for direct deposit, your public-sector retirement pension is paid on the 15th of each month or on the preceding working day if that date is not a working day. If your pension is paid by cheque, it will be sent not later than 48 hours before the date of the deposit.

Adjustment of your pension amount

As provided for under public-sector pension plans, the amount of your pension could be adjusted when your pension is reviewed or if your employer changes the participation data that was used to calculate it. For example, if your salary is increased because you received a retroactive amount, your pension could be adjusted after we have received that information.

We will inform you in writing of any change in the amount of your pension. Retraite Québec generally has three years to make any adjustment that decreases the amount of your pension.

Integration[1] of public-sector pension plans with the Québec Pension Plan

Throughout your career, you did not contribute to your plan on a portion of your salary because you were also contributing to the Québec Pension Plan (QPP). When you retire and reach age 65, the pensions under both plans complement each other in the same way your contributions did. Your pension under a public-sector pension plan is reduced to take into account the retirement pension paid under the QPP. This is what we call integration of your plan with the QPP.

The law governing your plan provides for integration with the QPP, which generally applies as of the month following your 65th birthday.

> For more information on the integration of your pension with the QPP, read the leaflet *Integration of your public-sector pension plan with the Québec Pension Plan (QPP)*, which is available on our website.

1. Note that integration is also referred to as 'coordination' in certain publications.

Effects of partition of benefits accrued under a public-sector pension plan

The court generally grants 50% of the value of benefits accrued under the pension plan during the marriage or civil union.

For de facto spouses, partition cannot exceed 50% of the value of the benefits accrued during the entire time of membership in the plan.

Once the benefits accrued under a public-sector pension plan have been partitioned, a reduction will be calculated and indicated in the file of the member, non-active member or retiree. This is a permanent reduction of the benefit amounts you will receive or are already receiving if you are retired.

For additional information concerning partition of benefits accrued in the event of a separation, please consult the section related to that life event on Retraite Québec's website:

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

Indexation of your pension

We use the rate of increase of the pension index (PI) to determine the adjustment amount of your annual pension. The rate is determined under the *Act respecting the Québec Pension Plan* and is based on the average Consumer Price Index for the preceding year.

Your pension is indexed on 1 January of each year according to the formula that applies to your situation and the periods during which you accrued the years of service credited under the plan.

The table below provides a **sample calculation** of how each portion of the pension would be indexed if a beneficiary began working in the public sector before 1982 and is receiving an annual pension of $32 000.

Sample calculation of pension indexation

Period of credited public-sector service	Annual pension before indexation
Years of service accrued before 1 July 1982 **Pension indexed to the PI**	$5000
Years of service accrued from 1 July 1982 to 31 December 1999 **Pension indexed to the PI minus 3%**	$15 000
Years of service accrued since 1 January 2000 **Pension indexed to 50% of the PI or the PI minus 3%, whichever is more advantageous**	$12 000
Annual pension payable on 1 January	**$32 000**

* Example based on a 2% PI.

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

Taxation of your pension

Retraite Québec deducts federal and provincial income taxes from your pension, because your pension is taxable. The deductions take into account your basic personal income tax credits or any additional credits you request.

Each year, Retraite Québec sends one or more slips that must be entered on your income tax returns. The slips show the amount you received as a beneficiary of a public-sector retirement pension for the previous year. The slips are also uploaded to My Account. Retraite Québec will automatically inform you when the slips are available if you chose to receive them digitally or by mail with notifications as your communication preference.

Income tax source deductions

Retraite Québec can change your income tax source deductions. For example, you can change your personal tax credits if your spouse dies or if one of your children is no longer a dependent child. To do so, complete and send us the following two forms, which are available on our website:

- the federal Personal Tax Credits Return (form TD1);
- the provincial Source Deductions Return (form TP-1015.3-V).

Additional income tax deductions

You can request, change or cancel additional income tax deductions. According to your tax situation, you can avoid having to pay a higher income tax amount when you file your annual income tax returns if you request such a deduction.

File your application in your **My Account** secure digital space. You can also complete the following two forms, which are available on our website:

- the federal Personal Tax Credits Return (form TD1);
- the provincial Source Deductions Return (form TP-1015.3-V).

Other deductions from your pension

Other amounts can be deducted directly from your pension in addition to income tax deductions.

Insurance premiums

You can pay the premiums related to life, health or drug insurance plans sponsored by a retirees' association by deducting them from your pension. Retraite Québec can only make the deductions at the request of your insurer. You must therefore inform your insurer that you would like the premiums to be deducted from your pension, even if they were previously deducted from your salary.

To have your premium deducted, to cancel it or change it or to obtain information about the amount of the deductions, please contact your insurer directly. If applicable, the insurer will inform Retraite Québec of any change to be made and will directly refund any amount due.

Contributions to a retirees' association

A number of associations for public-sector retirees allow members to have their annual contribution deducted from their pension. Refer to our website to find out if the association of which you are a member has entered into an agreement with us.

To have your contribution deducted at source, please contact your association.

Returning to work and your pension

If you return to work, your obligations vary depending on your pension plan. Before making a decision, Retraite Québec recommends that you find out exactly how returning to work could affect your pension.

Retirees and beneficiaries under RREGOP

You do not need to inform Retraite Québec if you return to work and your employment is covered by RREGOP, the PPMP or the Pension Plan of Peace Officers in Correctional Services (PPPOCS). You will not become a member of these plans, and you will continue receiving your pension in full. To avoid having contributions to one of those plans deducted from your salary, please inform your employer that you are receiving a retirement pension under RREGOP.

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

Whether or not you decide to contribute to the plan, it could have an impact on your retirement pension:

- if you decide to become a member of the pension plan, contributions will be deducted from your salary and payment of your pension will be cancelled;

- if you decide to not become a member of the pension plan, no contributions will be deducted from your salary, payment of your pension will continue and you will also receive your salary.

Retirees and beneficiaries under the PPMP

If you return to work in employment 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 as soon as possible that you have returned to work and whether you have decided to contribute to your pension plan.** To do so, send us the Return to Work of a Retiree as a Member of a Public-Sector Pension Plan form (RSP-202A), which is available on our website.

Whether or not you have decided to contribute to the plan has an impact on your retirement pension. Before making a decision, Retraite Québec recommends that you find out exactly how returning to work could affect your pension.

Please see our website to find out all the terms and conditions applicable based on your position when your return to work.

To find out the terms and conditions applicable based on the position you hold when you return to work, consult our website at

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

Your pension after your death

After your death, your spouse[2] will receive, on request, 50% of your QPP-integrated public-sector pension and your life annuity for pension credit service, if applicable. The rate will be 60% if, when you retired, you chose to reduce your pension by 2%.

If you had acquired a pension credit (an amount added to your pension following a transfer agreement or a transfer from a supplemental pension plan), in almost all cases, your spouse will also be entitled to 50% of that pension credit.

However, in the case of a pension credit resulting from a buy-back, Retraite Québec will refund the buy-back amount to your spouse or, if you do not have a spouse, to your heirs and heiresses, the sum invested to receive it, in a single payment, with interest, minus the amounts already paid as a pension credit, if applicable.

If you do not have a spouse at the time of your death, the difference between the contributions you paid, plus interest, and the benefits you received will be reimbursed to your heirs and heiresses in a single payment, with interest, if applicable.

2. Your spouse is the person to whom you are married or with whom you are in a civil union, or the person of the opposite sex or the same sex whom you present as your de facto spouse and who, at the time of your death, has been living with you in a conjugal relationship for at least three years. That period is one year if a child is born or will be born of your union or if, during your union, a child was jointly adopted by you and your spouse, or if one of you adopted the child of the other. To be recognized as such, the spouses must not be married to, or in a civil union with, another person.

   Please note that legal separation does not result in the loss of the status of spouse, unless the value of the benefits accrued in the public-sector pension plan was taken into consideration further to partition of the family patrimony.

To receive the benefits described above, your spouse or the liquidator of your estate must use the Application for Survivors' Benefits online service or send us the Application for Survivors' Benefits Under a Public-Sector Pension Plan (form RSP-081A), which is available on our website.

Waiver by the spouse

Your spouse can waive his or her spousal rights in favour of your heirs and heiresses if we receive a request to that effect before the date of your death. The spouse can later revoke the waiver by sending us a written notice. Whether the spouse wants to waive his or her rights or revoke such a waiver, he or she must complete and send us the Notice of Waiver or Revocation form (161A), which is available on our website. If your heirs or heiresses are not entitled to any amount at the time of your death, the waiver will be cancelled to allow your spouse to receive, on request, a surviving spouse's pension.

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

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

Direct deposit

Sign up for direct deposit to receive your pension directly in your account. You can apply at any time for direct deposit at the financial institution of your choice using our Direct Deposit online service or by completing the Application for Direct Deposit in a Financial Institution Located in Canada (form RSP-100A) or the Application for Direct Deposit Outside Canada (form RSP-118A), which are available on our website. You must enclose a cheque marked "Void" with the forms.

You can also sign up for direct deposit now in My Account:

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

If you have already signed up for direct deposit but have changed financial institutions or branches, use our online service or call us to change your bank information.

If you move

If you receive your pension:

- by direct deposit, you need to inform us of any change of address, otherwise, you will not receive your annual income tax slips, and payment of your pension could be affected;
- by cheque, notify us of your new address as soon as possible to avoid late pension payments.

You can inform us of changes to your address by using the Service québécois de changement d'adresse:

- Online: www.adresse.gouv.qc.ca
- By telephone: 1 877 644-4545 (Services Québec)

You can also make your change of address in My Account.

For more information on your pension plan, consult our website.

How to reach us

Online

retraitequebec.gouv.qc.ca

By telephone

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

By mail

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