

The PPPOCS

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**The Pension Plan of Peace Officers
in Correctional Services**

Québec 

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THE PPPOCS

What is the PPPOCS?

“PPPOCS” stands for Pension Plan of Peace Officers in Correctional Services.

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

Who are the members of the PPPOCS?

At first, the PPPOCS covered only the members of the Syndicat des agents de la paix en services correctionnels du Québec (SAPSCQ) who were either instructors, guards or nursing care officers in a house of detention.

Today, the PPPOCS also covers other people such as:

- intermediate officers represented by the Fraternité des cadres intermédiaires des agents de la paix de la fonction publique or the Association des administrateurs des établissements de détention du Québec; and
- certain employees of the Institut Pinel.

MEMBERSHIP IN THE PPPOCS

Is membership in the PPPOCS mandatory?

Yes. Membership in this pension plan is part of your working conditions.

Will I contribute to the PPPOCS during my whole career?

As a rule, you must contribute to the PPPOCS as long as you hold an employment covered by the plan.

However, you must cease to contribute to the plan at the latest on December 30 of the year you turn 69, even if you continue to hold your employment.

What can I do to obtain a detailed report on my PPPOCS membership?

For a detailed report on your PPPOCS membership, you can ask CARRA for a statement of your contributions.

This statement provides detailed information on your membership in the pension plan for each year, based on the data CARRA has received from your employer. The statement includes information on your salary, your contributions and the years of service credited under your pension plan.

CONTRIBUTIONS TO THE PLAN

How are my PPPOCS contributions calculated?

In 2003, the rate of contribution to the PPPOCS is 4%. This rate could be reviewed in 2004, depending on the results of the next PPPOCS actuarial valuation.

This 4% rate applies **only** to the part of your salary that exceeds **the lower** of the two following amounts:

- 25% of your salary¹; **or**
- 25% of the maximum pensionable earnings (MPE) set under the Québec Pension Plan for the year of contribution, in proportion to your contributory service².

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

Example: Mark works full time and his annual salary is \$49 975. His 2003 PPPOCS contributions are calculated in the following way:

With the 2003 MPE at \$39 900, we must first determine the amount of Mark's exemption.

¹ The salary from which contributions are deducted is the basic salary defined under the collective agreement or work contract and paid to the employee during a given year.

² As a rule, the contributory service of an employee is equal to the percentage that corresponds to the number of hours worked by that employee with respect to the number of hours worked by a full-time employee in an equivalent employment.

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

- 25% of Mark's salary, which is \$12 494 ($\$49\,975 \times 25\%$); **or**
- 25% of the MPE, which is \$9 975 ($\$39\,900 \times 25\%$).

*Since Mark's contributions are calculated **only** on the part of his salary that exceeds \$9 975 (which is the lower of the two amounts above), this is how it is done:*

Mark's annual salary for 2003		\$49 975
Exemption (25% of the 2003 MPE)	–	\$9 975
The part of the salary used to calculate his PPPOCS contributions	=	\$40 000
Rate of contribution	×	4%
Mark's contributions for 2003	=	\$1 600

It is important to remember that although Mark pays contributions on \$40 000 only, his full salary will be used to calculate his pension.

I work part time. How are my PPPOCS contributions calculated?

In this case, there are three steps in calculating the amount of your contributions.

Step 1: The MPE is determined in consideration of the percentage of your hours of work with respect to the number of hours worked by a full-time employee in an equivalent employment.

Step 2: The exemption to which you are entitled is equal to the **lower** of the two following amounts:

- 25% of your salary¹; **or**
- 25% of the MPE established in proportion to your contributory service².

Step 3: Your contributions are calculated by applying the 4% rate of contribution to the part of your salary that exceeds the amount of your exemption.

Example: Denis works part-time. In 2003, he works 30 hours a week, which is 75% of the number of hours worked by a full-time employee in an equivalent employment (40 hours a week). His salary is \$35 000. His PPPOCS contributions are calculated as follows:

Step 1: the MPE is calculated proportionally to Denis's contributory service, that is, according to the percentage (75%) of the time he works (30 hours) with respect to the number of hours of work by a full-time employee in an equivalent employment (40 hours). The MPE is calculated as follows:

2003 MPE		\$39 900
Percentage of Denis's hours worked with respect to the hours worked in an equivalent full-time employment	×	75%
2003 MPE established in proportion to Denis's contributory service	=	\$29 925

Step 2: The exemption to which Denis is entitled must be established by determining the lower of the two following amounts:

- 25% of Denis's salary, which is \$8 750 ($\$35\,000 \times 25\%$); or
- 25% of MPE established in proportion to his contributory service, which is \$7 481 ($\$29\,925 \times 25\%$).

Denis's exemption is therefore \$7 481.

Step 3: Denis's contributions are calculated by applying the rate of contribution to the part of his salary that exceeds the amount of his exemption. This is how it is done:

Denis's salary in 2003		\$35 000
Exemption	–	\$7 481
The part of the salary on which his PPPOCS contributions are calculated	=	\$27 519
Rate of contribution	×	4%
Denis's contributions for 2003	=	\$1 101

Even if Denis pays contributions on \$27 519 only, the salary used to calculate his pension will be the salary he would have received had he worked full time (\$46 667 instead of \$35 000).

Will my contributions be calculated the same way if I am demoted or my career reoriented?

Your rate of contribution would then³ be 2% higher than the rate that applies to other members. In 2003, the contribution rate following a demotion or a career reorientation is 6% instead of 4%.

However, the contributions of an employee who was reoriented or demoted will never exceed 9% of his salary.

EXEMPTION FROM CONTRIBUTIONS

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

No. While you are eligible for salary insurance benefits from your employer, and this includes any unpaid waiting period, you do not have to contribute to your pension plan.

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

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

The maximum contribution holiday is **three years**, even if your work conditions provide for the termination of your employment after two years of disability. At the end of the 24th month of disability, the PPPOCS considers that you are disabled for an additional 12 months⁴. However, your contribution holiday will end when the first of the following occurs:

- you resign (if your work conditions do not provide for the termination of employment after two years of disability);
- you return to work, once again in an employment covered by the PPPOCS;
- you retire;
- you receive the benefits payable in case of terminal illness (see page 12); or

³ This provision does not apply to Institut Pinel employees.

⁴ The fact that the PPPOCS continues to waive the plan member's contributions after two years of disability in no way extends the employment relationship currently provided under certain collective agreements, nor does it provide for the payment of salary insurance benefits by the employer during the third year of disability.

- in the event of your death.

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

As a rule⁵, at the end of your third year of disability when your contribution holiday ends, the private insurer that pays your benefits under your mandatory supplementary salary insurance plan also pays your PPPOCS contributions to CARRA (you will find more information under “Disability” on page 12).

Even if your employment relationship has ended, **you continue to be a member of the PPPOCS** for as long as you receive benefits under your mandatory supplementary salary insurance plan.

Note: This provision will become effective at the same time as the new mandatory supplementary salary insurance plans, on a date to be set by the government. This date may be different for each plan, depending on the class of employees involved⁶.

Only employees who become disabled after these plans become effective will be covered by this provision.

⁵ This provision does not apply to employees who were demoted or whose career was reoriented in the civil service.

⁶ This provision is already in force for management staff in a house of detention who are covered by the mandatory basic long-term salary insurance plan.

YEARS OF SERVICE UNDER THE PPPOCS

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

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

The expression “years of service for eligibility purposes” refers to the years used to determine whether you are eligible for a pension or not, either with or without reduction.

A year of service is calculated on the basis of a calendar year, from January 1 to December 31. Generally, one year has 260 workdays, which is 5 days a week for 52 weeks.

How can I accumulate a year of service for calculation purposes?

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

Also, your records must not show periods of absence without pay such as a strike, a lockout or unredeemed periods of leave without pay.

A full year of service appears as 1.000 year on your statement of contributions.

What happens if I take a period of leave without pay?

For the year during which you take a period of leave without pay, the PPPOCS will credit a part of the year **for calculation purposes**.

Example: In 2002, Joan worked full time all year. However, in July, she took 20 workdays of leave without pay. At the end of 2002, the PPPOCS credited her with 0.923 year of service for calculation purposes.

The service credited is determined as follows:

date membership began until December 31 of the same year, or from January 1 of the year membership ended to the date it ended, as the case may be.

CALCULATION OF YOUR RETIREMENT PENSION

What benefits will I receive when I retire?

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

1. a basic pension;
2. a bridging supplement;
3. an additional benefit; and
4. supplementary pension benefits.

How will CARRA calculate the amount of my pension?

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

Here is a description of these benefits:

1. BASIC PENSION

The amount of your **basic pension** depends on the number of years of service considered for calculation purposes, your average salary and the annual vesting rate of your pension under the PPPOCS. This rate will vary, depending on whether your years of service where **before 1992 or after 1991**.

This is how we calculate a basic pension with respect to service **prior to 1992**:

	Number of years of service prior to 1992 credited for calculation purposes
×	Annual vesting rate (2.1875%)
×	Average salary ⁸ for the five best-paid years of service
=	Basic pension for service prior to 1992

⁸ To determine a part-time employee's average salary, CARRA takes into account the annual salary he would have received if he had worked full time.

And this is how we calculate a basic pension with respect to service **after 1991**:

	Number of years of service after 1991 credited for calculation purposes
×	Annual vesting rate (2%)
×	Average salary ⁸ for the five best-paid years of service
=	Basic pension for service after 1991

Then, to calculate the total basic pension, CARRA adds both results:

	Basic pension for service prior to 1992
+	Basic pension for service after 1991
=	Total basic pension

2. BRIDGING SUPPLEMENT

Bridging benefits are payable on a “temporary” basis, which means that they will be paid until your 65th birthday (or until your death if it occurs before your 65th birthday).

The bridging supplement is added to your basic pension. The amount of this supplement depends on your number of years of service **after 1991** considered for calculation purposes, your average salary and the annual vesting rate of your pension under the PPPOCS.

The bridging supplement is calculated as follows:

	Number of years of service after 1991 credited for calculation purposes
×	Annual vesting rate of bridging supplement (0.1875%)
×	Average salary ⁸ for the five best-paid years of service
=	Amount of bridging supplement

3. ADDITIONAL BENEFIT

Your additional benefit is payable on a “temporary” basis, which means that it will be paid until your 65th birthday (or until your death if it occurs before your 65th birthday).

The additional benefit is added to your basic pension and your bridging supplement if you meet certain requirements. One such requirement is to have been a

member of the PPPOCS at any time **from January 1, 1988 to December 31, 1991.**

You will find more information on the additional benefit in Table 1, page 17.

4. SUPPLEMENTARY PENSION BENEFITS

Supplementary benefits⁹ are payable **only** to those who retire after August 31, 2003.

Your supplementary benefits are payable on a “temporary” basis, which means that they will be paid until your 65th birthday (or until your death if it occurs before your 65th birthday).

Supplementary benefits are added to your basic pension, your bridging supplement and your additional benefit if you meet certain requirements. One such requirement is to have been a member of the PPPOCS at any time **from January 1, 1995 to December 31, 2000.**

You will find more information on supplementary benefits in Table 2, page 18.

ELIGIBILITY FOR RETIREMENT

When will payment of my benefits begin?

You will be eligible for your basic pension and your bridging benefits when your membership in the plan ends, provided you meet one of the following requirements:

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

As a rule, you will then be eligible for a “retirement pension **without** reduction”.

Under certain conditions, you could also be eligible for an additional benefit or supplementary pension benefits. You will find more information on the matter in Tables 1 and 2 on pages 17 and 18.

⁹ The person who retires because of a disability may be entitled to supplementary disability benefits, even if that person retires before September 1, 2003. You will find more information on page 12 under “Disability”.

Can I retire even if I don't meet any of the requirements for a retirement pension **without** reduction?

Yes. Even if you meet none of the requirements listed above, you can retire if you have **at least 25 years** of service for eligibility purposes.

You would be eligible for a “retirement pension **with** reduction”. This means that the total amount of your basic pension and your bridging supplement would be reduced **permanently** by 4% per year (0.33% per month) between the date of your retirement and the date on which you would be entitled to a pension **without** reduction.

This reduction is applied to your basic pension and to your bridging supplement because you will be receiving benefits for a longer period than if you had retired after meeting the requirements for a retirement pension **without** reduction.

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

First, determine the percentage of the reduction that applies to your pension:

	Number of months between the date of your retirement and the date you would have become entitled to a pension without reduction
×	0.33%
=	Percentage of the reduction that applies to your pension

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

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

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

	Amount of your pension before reduction
–	Amount of the reduction that will apply to your pension
=	Amount of your pension with reduction

Is there any way to reduce or eliminate this reduction?

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

The cost of this compensation is approximately 11 to 15 times the amount of the reduction you wish to eliminate. The cost is based on various factors such as your age on the date of your resignation.

The cost of the compensation must be paid within 60 days following the date of your resignation, in accordance to the tax rules that apply.

INTEGRATION OF RREGOP AND THE QUÉBEC PENSION PLAN

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

Yes, it is. When you turn 65, your pension plan will take into account the fact that you will also be receiving a pension under the Québec Pension Plan (QPP) and your PPPOCS pension will be reduced. This is what is called “integration”. The reduction will be applied to your pension as of the month following your 65th birthday.

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

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

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

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

The reduction will be calculated by multiplying: the years of service used to calculate your basic pension by the annual rate of integration with the QPP and the average of the maximum pensionable earnings (MPE) for your last five years of service.

A 0.78125% rate of integration is used for the part of your pension that corresponds to service prior to 1992. A rate of 0.5% applies for the part of your pension that corresponds to service after 1991.

The MPE is set each year by the Régie des rentes du Québec. If your average salary is lower than the

average MPE for your last five years of service, your average salary will be used instead.

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

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

In the example on page 2, if the PPPOCS was not integrated with the QPP, Mark’s contributions to the PPPOCS would be calculated on his **total** salary. Thus, in 2003, his contributions to the PPPOCS would be \$1 999 instead of \$1 600 (\$399 more).

ADJUSTMENT OF YOUR PENSION

Tables 1 to 3 on pages 17 to 20 show how my additional benefits and my supplementary benefits are adjusted. Will my basic pension and bridging supplement also be adjusted?

Once you begin receiving your PPPOCS pension, the total of your basic pension and bridging supplement will be adjusted on January 1 of each year as follows:

- the part of your pension that corresponds to service **prior to January 1, 2000** will be adjusted according to the rate of increase of the pension index set by the Régie des rentes du Québec, minus 3%; **and**
- the part of your pension that corresponds to service **since January 1, 2000** will be adjusted to the more profitable of the two following formulas:
 - 50% of the pension index rate of increase; **or**
 - the pension index rate of increase, minus 3%.

***Example:** John retires on his 60th birthday, January 1, 2004. He has 30 years of service for both eligibility and calculation purposes. The average salary for his five best-paid years of service is \$40 000. In 2004, his annual pension (basic pension and bridging supplement) totals \$26 250.*

*On January 1, 2005, **assuming** that the rate of increase of the pension index set by the Régie des rentes du Québec is 4%, John’s pension will be adjusted as follows:*

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

Number of years of service	Annual vesting rate	Average salary	Part of the pension
<i>before January 1, 2000:</i>	26 × 2.1875%	× \$40 000 =	\$22 750
<i>since January 1, 2000:</i>	4 × 2.1875%	× \$40 000 =	\$3 500
<i>for a total of:</i>	30 × 2.1875%	× \$40 000 =	\$26 250

Each of the two parts will then be adjusted.

			Adjustment
<i>First part of the pension</i>			
\$22 750	× 1%, that is, the assumed rate of increase of the pension index for January 1, 2005 (4%), minus 3%	=	\$228
<i>Second part of the pension</i>			
\$3 500	× 2%, that is, 50% of the assumed rate of increase of the pension index for January 1, 2005 (4%)	=	\$70
Total adjustment on January 1, 2005			\$298

As of January 1, 2005, John's annual pension will be increased to \$26 548 (\$26 250 + \$298).

If I retire on a date other than January 1, will my pension be adjusted in the same fashion?

Yes. However, the first time your pension is adjusted, that is, on January 1 following the date of your retirement, the adjustment will be calculated on the basis of the number of days your pension was payable that year, over 365 (or over 366, if it was a leap year).

After the first year, your pension will be adjusted on January 1 of each year as described earlier in this section.

MEMBERSHIP IN A PENSION PLAN BEFORE ENROLLING IN THE PPPOCS

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

That depends on your date of enrollment in the PPPOCS.

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

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

The same applies in the case of an employee who was a member of the Teachers Pension Plan (TPP) or the Civil Service Superannuation Plan (CSSP) who enrolled in the PPPOCS as soon as it came into force for the class of employees that person belonged to.

And what if I enrolled in the PPPOCS after the plan came into force?

In that case, things are different. If you enrolled in the plan after it came into force for the class of employees you belonged to, your years of RREGOP membership or your years of membership in the Pension Plan for Management Personnel (PPMP) will be credited as follows:

- to establish your eligibility for retirement, the years of service will be fully credited under the PPPOCS;
- to calculate the amount of your pension, the years of service will be credited under the PPPOCS according to the rules currently being negotiated by the government and the plan members' representatives.

REDEMPTION OF SERVICE

How can I increase my pension benefits?

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

Therefore, if you have the right to redeem certain periods of service or leave, they could be credited under your plan. This could increase the amount of your pension and may allow you to retire earlier.

What are the most common types of redemption?

The most common types of redemption are those involving the following periods of service or leave:

- periods of leave without pay that lasted at least 28 consecutive days;
- the portion of years of service transferred to the PPPOCS and credited for eligibility purposes, but not for calculation purposes;
- years of casual service;
- periods of maternity leave that began before January 1, 1989¹⁰;
- years of CSSP membership for which contributions were reimbursed;
- years of service in a minister's cabinet;
- years of active duty in the regular Canadian Forces¹¹.

Are years of redeemed service considered years of PPPOCS membership?

As a rule, yes. And that means that the years redeemed are taken into account to determine your eligibility for retirement and to calculate the amount of your pension.

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

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

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

¹⁰ The periods of maternity leave that began after December 31, 1988 are credited automatically.

¹¹ The plan member who wishes to redeem years of active duty in the regular Canadian Forces must ensure that CARRA receives his application:

- at the latest 12 months after his PPPOCS membership began, if he never became a member of RREGOP, the PPMP, the CSSP or the PPCT before enrolling in the PPPOCS; or
- at the latest 12 months after his RREGOP, PPMP, CSSP or PPCT membership began, if he was a member of one of those plans before enrolling in the PPPOCS.

The training must have taken place in a hospital **before** CEGEPs offered the course.

In such a case, the period redeemed would be used to determine your eligibility for retirement, but not to calculate the amount of your PPPOCS pension. The redemption of training periods would entitle you however to an amount called "pension credit" that will be added to your PPPOCS pension. Also, an **additional life annuity** and a **temporary annuity payable until age 65** (or until your death if it occurs before you reach age 65) will be added to your pension credit. However, the total of the additional life annuity, the temporary annuity and the pension credit **will never exceed** the amount you would have received if your paid training period had been used to calculate your pension according to an annual vesting rate of 2%.

How can I redeem years of service?

First, it is important that CARRA receive your application for redemption while you are still a member of your pension plan because once you leave your job, even to retire, you lose your right to redeem any period of service.

To redeem any period of service, you must first gather the required supporting documents from your employer at that time. These documents are listed on the "Application for redemption of service" form.

Once you have your supporting documents, go and see your current employer's employee responsible for the administration of pension plans, usually in the human resources department. This person will help you fill out the "Application for redemption of service" form you must send CARRA.

If the period involved is redeemable, CARRA will send you a redemption proposal that you are free to accept or refuse. The proposal will indicate the cost and terms of the redemption and will remain valid for 60 days.

How much will it cost to redeem a period of service?

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

For more information on the subject, please read the document entitled Redemption of service, available from CARRA.

It is also available in the section entitled "Documentation" on CARRA's Web site at: www.carra.gouv.qc.ca

TIME MANAGEMENT

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

No, provided your working conditions offer such a program.

You would then be credited with the service and salary that would have been yours if you were not in the program, even though your work schedule and your salary are reduced.

SABBATICAL LEAVE WITH DEFERRED PAY

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

It won't, provided your working conditions offer such an agreement.

You would then be credited with the service and salary that would have been yours if you had not signed such an agreement.

Note that for the duration of the agreement, you would pay PPPOCS contributions only on the salary you actually receive.

Once your leave is over, you must return to your usual employment for at least a period equal to the duration of your leave. If you do not comply with the terms of the agreement, your employer may nullify it and consider that it never existed, and that could affect your pension.

TERMINATION OF EMPLOYMENT PRIOR TO ELIGIBILITY FOR RETIREMENT

Can I obtain the refund of my contributions if I leave my job before I am eligible for retirement?

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

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

However, you must wait at least 210 days after your employment has ended before you ask your former employer to fill out the "Application for reimbursement" form you must send CARRA.

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

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

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

If I leave my job to work for an employer who is covered by a pension plan that is not administered by CARRA, can the funds accumulated at CARRA be transferred to that other plan?

Yes, if your new employer has signed a transfer agreement with CARRA.

CARRA has signed transfer agreements with other employers, such as the Federal Government and Hydro-Québec, to offer those who change jobs the possibility of transferring the value of the benefits they earned under their previous plan.

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

DISABILITY

Will I be entitled to special benefits if I become disabled?

Yes. After two years of disability, if you are still unable to perform your regular duties because of a physical or mental disability, you could receive a disability retirement pension.

How will this disability retirement pension be calculated?

The disability retirement pension is calculated in the same manner as the basic annual retirement pension.

Regardless of your age or years of service when you become disabled, you are entitled to a disability pension with **no** reduction.

If you are also eligible for a disability pension under the Québec Pension Plan (QPP) or the Canada Pension Plan (CPP), integration with the QPP will apply to your PPPOCS disability pension as soon as payment begins.

However, if you are not eligible for QPP or CPP disability benefits, integration with the QPP will apply to your PPPOCS pension as of the month following your 65th birthday.

And will I be entitled to the bridging supplement discussed on page 6?

That depends. You are entitled to the bridging supplement **only** if you are not eligible for QPP or CPP disability benefits.

Will I also receive the additional benefit discussed on page 6?

Yes, if you meet eligibility requirements for that pension. For instance, you must have been a member of the PPPOCS at some time **from January 1, 1988 to December 31, 1991**.

More details on the additional benefit are available in Table 1 on page 17.

And what about the supplementary benefits discussed on page 7?

You could be eligible for supplementary **disability** benefits if you meet certain requirements, such as having been a member of the PPPOCS at some time **from January 1, 1995 to December 31, 2000**.

More details on the supplementary disability benefits are available in Table 3 on page 20.

I have heard that the disability retirement pension will soon be replaced by a new salary insurance plan. Is that true?

Yes it is. Because of taxation requirements, the current PPPOCS disability retirement pension will be replaced by mandatory supplementary salary insurance plans administered by private insurers¹². The content of the plans will vary according to the class of employees covered.

The government will set the effective date of the salary insurance plans. This date may vary from plan to plan, according to the class of employees covered¹³.

Note: Only those who become disabled after the effective date of the insurance plan that applies to their class of employees will be covered by the new insurance plans.

If I am currently a beneficiary of a disability retirement pension, what will happen when the new salary insurance plan comes into force?

You will continue to receive your disability benefits as before. The new mandatory supplementary salary insurance will not apply in your case.

TERMINAL ILLNESS

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

For the time being, the PPPOCS does not provide for special benefits for plan members who suffer from a terminal illness.

However, starting on a date to be set by the government, if a plan member suffers from a terminal illness that, according to his physician, is such that his life expectancy is less than two years, he will receive the higher of the following amounts:

- his total contributions to his pension plan, with accrued interest; **or**
- the value of the retirement pension he has acquired.

¹²This provision does not apply to employees who were demoted or whose career was reoriented in the civil service.

¹³ This provision is already in force for management staff in a house of detention who are covered by the mandatory basic long-term salary insurance plan.

This option is available only if he is not entitled to a retirement pension with no reduction when he submits his application.

The member who receives this benefit may continue to work if he wants to, but he will no longer be a member of the PPPOCS and will no longer be considered an employee within the meaning of the plan.

IN THE EVENT OF A MARRIAGE BREAK-UP

Will a separation or a divorce affect my pension plan?

Benefits accrued in a pension plan during a marriage or civil union¹⁴ are part of the family patrimony. The value of these benefits can therefore be partitioned in the event of a divorce, a separation from bed and board¹⁵, the annulment of a marriage or the annulment or dissolution of a civil union.

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

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

Will the transfer affect the amount of my pension?

Yes. In order to take into account the sum transferred to your spouse, CARRA will set what is called a “negative amount of pension”. When you retire, your pension will be reduced accordingly.

*For more information on the subject, please read the document entitled **Partition of family patrimony available from CARRA.***

That document is also available in the section entitled “Documentation” on CARRA’s Web site at: www.carra.gouv.qc.ca

¹⁴ A civil union is an institution created by the *Act instituting civil unions and establishing new rules of filiation* assented to June 8, 2002.

¹⁵ A separation from bed and board is a separation pronounced by the Court.

IN THE EVENT OF DEATH

Can I decide who benefits from my pension plan when I die?

No. The act that governs the PPPOCS has already determined who will benefit from your pension plan.

The benefits will be payable to your spouse, your children or your heirs, as the case may be.

Will my pension plan recognize my de facto spouse?

With civil unions¹⁴, Québec legislation now recognizes three types of spouses: married spouses, de facto spouses and civil union spouses.

If you are not married nor civilly united to another person, your pension plan will recognize as your spouse the person of the opposite sex or of the same sex¹⁶ you introduced as your spouse. This person, at the time of your death, must not be married nor united civilly to another person and must have been living with you in a conjugal relationship since at least three years.

This period is one year instead of three if:

- a child is born or to be born of your union; **or**
- a child was jointly adopted by you and your spouse during your union; **or**
- your spouse or yourself adopted the child of the other during your union.

Note that since separation from bed and board does not end a marriage, spouses who are separated from bed and board are still legally married. Therefore, the PPPOCS will not recognize the de facto spouse of a person who has obtained a judgement of separation from bed and board.

As a result of a judgement of separation from bed and board, the value of the benefits accrued in my pension plan was partitioned with my spouse. Since I am still legally married with her, will she still be entitled to PPPOCS benefits when I die?

No. Even if you are still married legally, your spouse will not receive a pension under the PPPOCS. She no longer has any rights under the plan because she has already received from CARRA an amount equal to the

¹⁶ The PPPOCS recognizes the same sex de facto spouse of a member or beneficiary in cases where the death of that member or beneficiary occurred after June 15, 1999.

rights attributed to her by the Court following the partition of your family patrimony.

Note that if you now have a de facto spouse, this person cannot be recognized as your spouse by the plan because you are still legally married to someone else.

When I die, will the PPPOCS pay a pension to my children?

That depends on their age. To be eligible for a pension after your death, your children must be under 18 (or under 21 if they attend a recognized educational institution). They must also be single.

What will the PPPOCS pay my spouse and my children?

That will depend, among other things, on whether or not you are eligible for retirement or have already retired at the time of your death.

Table 4 on page 21 provides more details on the benefits payable to your spouse, children or heirs.

Will my spouse's pension be integrated with the Québec Pension Plan?

Yes. The Québec Pension Plan (QPP) integration will apply to his PPPOCS pension as of the month following your death.

However, if your spouse is not entitled to the QPP surviving spouse's pension, his pension from CARRA will not be integrated with the QPP.

RETIRING

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

There are several important factors to consider.

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

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

Depending on your age, your retirement income will include:

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

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

Start by filling out an "Application for a retirement pension" form with the assistance of your employer.

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

PAYMENT OF YOUR RETIREMENT PENSION

How often will I receive my pension benefits?

Benefits are paid on the 15th of each month for that month, and can be deposited directly to any bank account you choose.

Will income tax be deducted from my pension?

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

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

GOING BACK TO WORK AFTER RETIRING

Once I have retired, can I go back to work if something comes up?

If you go back to work in the Québec civil service, the education sector, the health and social services sector or for any other employer covered by the PPPOCS or RREGOP, whether as a full-time, part-time basis or casual employee, it could mean the suspension or reduction of your retirement pension.

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

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

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

When a retired employee benefits from this provision, his total income (his salary plus his pension) must not exceed 70% of the average salary used to determine the amount of his pension. In addition, no PPPOCS contributions will be deducted from his salary.

Note that a person cannot avail himself of this provision after December 30 of the year he turns 69.

RECOURSE

If I am unsatisfied with the quality of CARRA's services, whom must I contact?

To submit a complaint regarding the quality of the services 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

Make sure to include your social insurance number in your letter.

If I disagree with a decision rendered by CARRA, do I also contact the complaints officer?

No. The complaints officer deals **only** with complaints regarding the quality of CARRA's services.

If you want to contest a decision rendered by CARRA regarding your contributions, your eligibility for retirement or the amount of your pension for instance, you must apply for a revision to the reexamination office during the year that follows the date the decision is mailed.

If you then feel that your rights have not been recognized, you may appeal the decision by applying to the office of the arbitration tribunals within the prescribed time limit.

Notes

Notes



TABLES

TABLE 1. ADDITIONAL BENEFIT

Eligibility requirements	<p>You are entitled to additional benefits if you:</p> <ul style="list-style-type: none"> • are under 65 when you retire; • have been a member of the PPPOCS at some time from January 1, 1988 to December 31, 1991; • were a member of the PPPOCS on December 31, 1995; • have not received the refund of your contributions for the period from January 1, 1988 to December 31, 1991; • have not transferred your years of service to another pension plan.
Amount of your benefits	<p>The amount of your additional benefits is determined as follows: $\\$310 \times$ the number of years of credited service¹⁷ from January 1, 1988 to December 31, 1991. The amount may be lower because of tax limits.</p>
Adjustment of your benefits	<p>These benefits are adjusted by 2% annually from January 1, 1998¹⁸ until January 1 of the year payment begins. Adjustment stops after that date.</p>
Date payment of your benefits begins	<ul style="list-style-type: none"> • If you are 55 or over when you retire (this includes retirement because of a disability), your benefits become payable on the date of your retirement. • If you are under 55 when you retire, you may choose from the following options the date on which your benefits become payable: <ul style="list-style-type: none"> – the date of your retirement; or – the month that follows your 55th birthday. However, if you retire because of a disability, your benefits become payable the month after your 55th birthday.
Date payment of your benefits ends	<p>Your benefits are payable until the 1st day of the month that follows your 65th birthday (or until your death if it occurs before your 65th birthday).</p>
Reduction or increase of your benefits	<p>These benefits are calculated without taking into account any reduction that applies to the basic PPPOCS retirement pension. However, depending on your age when payment begins, these benefits may be reduced or increased:</p> <ul style="list-style-type: none"> • If you are under 55 when payment begins, the benefits are reduced permanently by 0.58% for each month (7% annually) between the date payment begins and the date of your 55th birthday. • If you are over 55 when payment begins, the benefits are increased permanently by 0.58% for each month (7% annually) between the date of your 55th birthday and the date payment begins. • If you are 55 when payment begins, the benefits are neither reduced nor increased.

¹⁷ Your credited service includes only the years during which you paid contributions to the plan or your contributions were waived, and the years credited following a maternity leave.

¹⁸ Provisions for additional benefits came into force on January 1, 1997. Adjustment of these benefits began on January 1, 1998.

TABLE 2. SUPPLEMENTARY PENSION BENEFITS PAYABLE IF YOU RETIRE AFTER AUGUST 31, 2003 ¹⁹

BEGINNING OF YOUR RETIREMENT	AFTER AUGUST 31, 2003 BUT BEFORE JANUARY 1, 2004	AFTER DECEMBER 31, 2003
Eligibility requirements	<p>You are entitled to supplementary benefits if you:</p> <ul style="list-style-type: none"> • are a member of the PPPOCS the day before you retire; • are under 65 when you retire; • have at least 28 years of service credited for calculation purposes; and • have not received the refund of your contributions for the period from January 1, 1995 to December 31, 2000. 	<p>You are entitled to supplementary benefits if you:</p> <ul style="list-style-type: none"> • are a member of the PPPOCS the day before you retire; • are under 65 when you retire; • have been a member of the PPPOCS at some time from January 1, 1995 to December 31, 2000; • have not received the refund of your contributions for the period from January 1, 1995 to December 31, 2000; and • have not transferred your years of service to another pension plan.
Amount of your benefits	<p>Benefits payable annually total \$3 750.</p> <p>The amount may be lower because of tax limits.</p>	<p>The amount of your benefits is determined as follows:</p> <p>$\\$250 \times$ the number of years of credited service²⁰ from January 1, 1995 to December 31, 2000, for a maximum of \$1 500 annually.</p> <p>The amount may be lower because of tax limits.</p>
Adjustment of your benefits	<p>These benefits are never adjusted.</p>	<p>These benefits are adjusted by 2% annually from January 1, 2002 until January 1 of the year payment begins. Adjustment stops after that date.</p>
Date payment of your benefits begins	<p>These benefits become payable on the date of your retirement.</p>	<ul style="list-style-type: none"> • If you are 55 or over, your benefits become payable on the date of your retirement. • If you are under 55, you may choose from the following options the date on which your benefits become payable: <ul style="list-style-type: none"> – the date of your retirement; or – the month that follows your 55th birthday.

(Table 2 continues on next page.)

¹⁹ The person who retires because of a disability should also refer to Table 3 on page 20.

²⁰ Your credited service includes only the years during which you paid contributions to the plan or your contributions were waived, and the years credited following a maternity leave.



Table 2 (cont.)

BEGINNING OF YOUR RETIREMENT	AFTER AUGUST 31, 2003 BUT BEFORE JANUARY 1, 2004	AFTER DECEMBER 31, 2003
Date payment of your benefits ends	Your benefits are payable until the 1st day of the month that follows your 65th birthday (or until your death if it occurs before your 65th birthday).	Your benefits are payable until the 1st day of the month that follows your 65th birthday (or until your death if it occurs before your 65th birthday).
Reduction or increase of your benefits	<p>These benefits are calculated without taking into account any reduction that applies to the basic PPPOCS retirement pension.</p> <p>No matter how old you are when payment begins, these benefits are neither reduced nor increased.</p>	<p>These benefits are calculated without taking into account any reduction that applies to the basic PPPOCS retirement pension.</p> <p>However, depending on your age when payment begins, these benefits may be reduced or increased:</p> <ul style="list-style-type: none"> • If you are under 55 when payment begins, the benefits are reduced permanently by 0.58% for each month (7% annually) between the date payment begins and the date of your 55th birthday. • If you are over 55 when payment begins, the benefits are increased permanently by 0.58% for each month (7% annually) between the date of your 55th birthday and the date payment begins. • If you are 55 when payment begins, the benefits are neither reduced nor increased.



TABLE 3. SUPPLEMENTARY BENEFITS PAYABLE IF YOU RETIRE
BECAUSE YOU HAVE BECOME DISABLED

Note: If you retire **after August 31, 2003, but before January 1, 2004** because you have become disabled, please check if you are eligible for the supplementary benefits described in the first column of Table 2 on page 18. These benefits could be more profitable than the ones described below.

BEGINNING OF YOUR RETIREMENT	AFTER APRIL 14, 2001
Eligibility requirements	<p>You are entitled to supplementary disability benefits if you:</p> <ul style="list-style-type: none"> • are a member of the PPPOCS the day before you retire; • retire because you have become disabled; • are not eligible for the benefits described in the first column of Table 2 on page 18 (if you retire after August 31, 2003, but before January 1, 2004); • are under 65 when you retire; • have been a member of the PPPOCS at some time from January 1, 1995 to December 31, 2000; • have not received the refund of your contributions for the period from January 1, 1995 to December 31, 2000; • have not transferred your years of service to another pension plan.
Amount of your benefits	<p>The amount of your benefits is determined as follows: $\\$250 \times$ the number of years of credited service²¹ from January 1, 1995 to December 31, 2000, for a maximum of \$1 500 annually.</p> <p>The amount may be lower because of tax limits.</p>
Adjustment of your benefits	<p>These benefits are adjusted by 2% annually from January 1, 2002 until January 1 of the year payment begins. Adjustment stops after that date.</p>
Date payment of your benefits begins	<ul style="list-style-type: none"> • If you are 55 or over, your benefits become payable on the date of your retirement. • If you are under 55, your benefits become payable the month that follows your 55th birthday.
Date payment of your benefits ends	<p>Your benefits are payable until the 1st day of the month that follows your 65th birthday (or until your death if it occurs before your 65th birthday).</p>
Increase of your benefits	<p>These benefits are calculated without taking into account any reduction that applies to the basic PPPOCS retirement pension.</p> <p>However, if you are over 55 when payment begins, the benefits are increased permanently by 0.58% for each month (7% annually) between the date of your 55th birthday and the date of your retirement.</p>

²¹ Your credited service includes only the years during which you paid contributions to the plan or your contributions were waived, and the years credited following a maternity leave.



TABLE 4. DEATH BENEFITS

IF YOUR DEATH OCCURS BEFORE YOU ARE ELIGIBLE FOR RETIREMENT	
You have a spouse	Your spouse will receive the total amount of your contributions, plus interest accrued ²² . Note: If you were a member of the TPP or the CSSP who enrolled in the PPPOCS as soon as it came into force for your class of employees, your spouse will also receive 50% of the pension you would have received for your years of membership in the TPP or the CSSP. In such a case, your TPP or CSSP contributions would not be refunded.
You do not have a spouse	Your heirs will receive the total amount of your contributions, plus interest accrued ²² .

IF YOUR DEATH OCCURS AFTER YOU HAVE BECOME ELIGIBLE FOR YOUR PENSION BUT BEFORE YOU HAVE RETIRED	
You have a spouse and children	Your spouse will receive until his death 50% of the pension you would have received. Each of your children eligible for a pension will receive benefits equal to 10% of the pension you would have received. If your children are under 18, their benefits will be paid to the person responsible for them. Note: The total pension paid to your children cannot exceed 40% of the pension you would have received. Therefore, if more than four children are entitled to a pension, the maximum pension will be divided equally among them.
You have a spouse, but no children	Your spouse will receive until his death 50% of the pension you would have received.
You have children, but no spouse	Each of your children eligible for a pension will receive benefits equal to 20% of the pension you would have received. If your children are under 18, their benefits will be paid to the person responsible for them. Note: The total pension paid to your children cannot exceed 80% of the pension you would have received. Therefore, if more than four children are entitled to a pension, the maximum pension will be divided equally among them.
You have no spouse nor children	Your heirs will receive the total amount of your contributions, plus interest accrued ²² .

(Table 4 continues on next page.)

²² TPP and CSSP contributions are refunded without interest.



Table 4 (cont.)

IF YOUR DEATH OCCURS AFTER YOU HAVE RETIRED	
You have a spouse and children	<p>Your spouse will receive until his death 50%²³ of your pension.</p> <p>Each of your children eligible for a pension will receive benefits equal to 10% of your pension. If your children are under 18, their benefits will be paid to the person responsible for them.</p> <p>Note: The total pension paid to your children cannot exceed 40% of your pension. Therefore, if more than four children are entitled to a pension, the maximum pension will be divided equally among them.</p>
You have a spouse, but no children	<p>Your spouse will receive until his death 50%²³ of your pension.</p>
You have children, but no spouse	<p>Each of your children eligible for a pension will receive benefits equal to 20% of your pension. If your children are under 18, their benefits will be paid to the person responsible for them.</p> <p>Note: The total pension paid to your children cannot exceed 80% of your pension. Therefore, if more than four children are entitled to a pension, the maximum pension will be divided equally among them.</p>
You have no spouse nor children	<p>Your heirs will receive an amount determined in the following manner: your total contributions to your pension plan, plus interest accrued²⁴ until the date of your retirement, minus the total benefits you received until the date of your death.</p>

²³ When you apply for your pension you can choose to reduce your pension by 2% so that your spouse will receive a pension that corresponds to 60% of that reduced pension. Your choice becomes irrevocable after the first payment of your retirement pension.

²⁴ TPP and CSSP contributions are refunded without interest.



QUICK REFERENCE TABLES

REFERENCE TABLE 1. YOUR RIGHTS WHEN YOUR EMPLOYMENT ENDS

YEARS OF SERVICE ²⁵ \ AGE	YOU ARE UNDER 50	YOU ARE 50 OR OVER BUT UNDER 60	YOU ARE 60 OR OVER
Less than 2 years²⁶	Contributions reimbursed with interest	Contributions reimbursed with interest	Pension without reduction
2 years²⁶ or more, but less than 25	Pension deferred until age 65	Pension deferred until age 65	Pension without reduction
25 years or more, but less than 30	Pension with reduction	Pension with reduction	Pension without reduction
30 years or more, but less than 32	Pension with reduction	Pension without reduction	Pension without reduction
32 years or more	Non-applicable	Pension without reduction	Pension without reduction

REFERENCE TABLE 2. THE VARIOUS PPPOCS BENEFITS

BENEFIT	SUMMARY	PAGE
Basic pension acquired before 1992	The amount of this benefit is determined as follows: years of service ²⁶ before 1992 × 2.1875% × average salary for 5 best-paid years of service.	6
Basic pension acquired after 1991	The amount of this benefit is determined as follows: years of service ²⁶ after 1991 × 2% × average salary for 5 best-paid years of service.	6
Bridging supplement²⁷	The amount of this benefit is determined as follows: years of service ²⁶ after 1991 × 0.1875% × average salary for 5 best-paid years of service.	6
Additional benefit²⁷	This benefit is payable to the person who has been a member of the PPPOCS at some time from January 1, 1988 to December 31, 1991.	6
Supplementary pension benefits²⁷	These benefits are payable to the person who has been a member of the PPPOCS at some time from January 1, 1995 to December 31, 2000.	7
Pension credit	This benefit is payable to the person who has bought back a paid training period.	10
Additional life annuity	The amount of this annuity is determined as follows: years or parts of a year entitling to the pension credit × 1.1% × average salary for 5 best-paid years of service.	
Temporary annuity²⁷	The amount of this annuity is determined as follows: years or parts of a year entitling to the pension credit × \$230.	

²⁵ Unless otherwise indicated, these are years of service used to determine eligibility for retirement (see page 4).

²⁶ These are years of service used to determine the amount of the pension (see page 4).

²⁷ Payment of this benefit is temporary. It is payable until the pensioner's 65th birthday (or until his death if it occurs before his 65th birthday).

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

CARRA's client services:

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

**643-4881 (in the Québec City area)
1 800 463-5533 (from elsewhere in Québec).**

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The information in this document is of a general nature and does not supersede the *Act respecting the Pension Plan of Peace Officers in Correctional Services* or its attendant regulations.

The masculine form is used to designate either sex.

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