

GENERAL INFORMATION

Before completing this application, please read carefully the brochure entitled *Buy-Backs*, available on our website. The brochure contains the information you need to understand buy-backs. In addition, it will help you determine the periods in your career that you can buy back.

This guide is provided for your information only and does not replace the provisions of the applicable laws and regulations.

The form *Application for Buy-Backs (727A)* is prescribed pursuant to section 150 of the *Act Respecting the Government and Public Employees Retirement Plan* (R.S.Q., chapter R-10). You must use it to submit an application for buy-back if you are a member of one of these plans:

- the Government and Public Employees Retirement Plan (RREGOP);
- the Pension Plan of Management Personnel (PPMP);
- the Retirement Plan for Senior Officials (RPSO);
- the Teachers Pension Plan (TPP);
- the Civil Service Superannuation Plan (CSSP);
- the Pension Plan of Certain Teachers (PPCT);
- the Pension Plan of Peace Officers in Correctional Services (PPPOCS);
- the Superannuation Plan for the Members of the Sûreté du Québec (SPMSQ).

The form is divided in two main sections:

- In the first section, consisting of parts A, B, C, D, E, F and G, you must provide the information that establishes your identity and submit your application for buy-back;
- In the second section, Part H, **your current employer** must confirm that you currently hold a job subject to one of the above plans. If you are not longer employed, but were **eligible for an immediate retirement pension on your last day at work**, please refer to Part H of this guide.

The signatures in parts F, G and H must be originals; reproductions of signatures are not accepted.

ACCESS TO DOCUMENTS HELD BY PUBLIC BODIES AND THE PROTECTION OF PERSONAL INFORMATION

The personal information collected in this form and, if applicable, in any documents that must be attached, is necessary to study your application. Your personal information is confidential and may not be disclosed without your consent unless authorized by law.

At Retraite Québec, access to that information is reserved solely for people competent to receive it when necessary to the performance of their duties.

Not providing the information requested in the mandatory sections may have as a result to void your application or will delay its process. This does not apply to the optional sections.

The Act Respecting Access to Documents Held by Public Bodies and the Protection of Personal Information allows you to consult your personal information and have it corrected.

INFORMATION REGARDING EACH PART OF THE APPLICATION

Part A – Identification of the plan member

You must enter all the information that establishes your identity as a plan member. The identification number is the personal number that we assign to each member and makes it possible to authenticate you. If you know it, you can enter it in place of your social insurance number.

Part B – Periods to buy back

You must enter in this table:

- the periods you want to buy back;
- the name of each employer concerned;
- your job class during that period (the complete official title, without abbreviations).

In addition, in the *Type of Buy-Back* column, indicate whether the period for which you are applying is a period of work or a period of absence. To find out exactly which periods in your career may be bought back, refer to the brochure entitled *Buy-Backs*, available on our website.

In order for Retraite Québec to process your application, each employer concerned by a period of work or absence that you want to buy back must complete the form *Attestation of a Buy-Back Period (728A)* to confirm the information you provided in your application.

We suggest that you photocopy the first page of your application for buy-back and send the photocopy with the form *Attestation of a Buy-Back Period (728A)* to each employer concerned by a period to buy back. You can make it easier for the employer by circling the letter or letters corresponding to the periods to be attested to by the employer.

Each employer must then return the attestation form to you so that you can enclose it with your application. Before sending your application to us, be sure to collect all the required attestations for the periods you wish to buy back.

We will not accept any other document or letter as attestation of a buy-back period.

If you are unable to pinpoint your periods of absence during your career, whether they are isolated days or longer periods, you can still buy them back. Simply identify each employer for which you worked and indicate the periods when you worked for each of them.

The periods attested to by an employer must cover those you are applying to buy back. Even if an employer attests to a longer period than what you requested, we will analyze the period mentioned in the application that **you** signed.

If necessary, you can correct the periods you apply to buy back so that they correspond to the periods attested to by the employer. If the period attested to is shorter, you must contact the employer again to ask for the required information for the entire period.

If an employer concerned cannot attest, in whole or in part, to a period requested, he must complete Part E (Periods of work that cannot be attested) or Part G (Periods of absence that cannot be attested) provided for that purpose in the form *Attestation of a Buy-Back Period (728A)*. Take note of the clarifications provided in Part F (Authorization to contact Revenu Québec) before sending your application to us.

If an employer concerned no longer exists under the name it had at the time, check whether it has another name following a merger or consolidation.

If you have difficulties finding the employer and you worked in the public service sector, we recommend that you check with Services Québec. If you worked in the health and social services sector or the education sector, you can contact the current institution in the area concerned that may have taken over the administration of your former employer (for example, the area's school board, the hospital, etc.).

It is also possible that the documentation for a period that concerns a prior employer is in your record with your current employer.

Lastly, your research may show that **the employer concerned simply no longer exists.** In that case, please read the information provided in this guide in Part F (Authorization to contact Revenu Québec) before sending your application to us.

Part C – Other information

1. and 2. If you answered “Yes” to one of the two questions, you do not have to attach the form *Attestation of a Buy-Back period* (728A) for the period concerned. However, if the period indicated in your application is not identical to the period you applied for in the past, you must provide attestations (form 728A) for the periods not covered by the previous application.

3. This question is aimed at determining situations of multiple jobs for the same or for different employers which may have an impact on the cost of certain buy-backs.

*If you answered “Yes” for the current or previous year, you must **attach a letter for each employment.***

Your employer(s) will specify, for each pay schedule, the following information: the number of work days, the basis of remuneration, the percentage of time worked in your function, the number of days of absence without pay, and your annual pensionable salary on the date of the application for buy-back.

Part D – Information pertaining to the type of buy-back requested

1. Buy-back of a period of work

a) and b) This information makes it possible to calculate, according to the appropriate rate, the cost of buying back the period concerned.

*If you answered “Yes” to question b), **attach an official attestation** confirming that you are not receiving benefits pursuant to the Canadian Forces Superannuation Act.*

c) A member of the RPSO can apply to buy back a prior period while he/she was receiving a compensatory allowance although having chosen not to participate in the plan. Answering “Yes” makes it possible to calculate the cost of the buy-back according to the applicable rate.

d) This information makes it possible to determine your right to a buy-back and calculate its cost for the period indicated according to the appropriate rate, if applicable.

e) Answering “Yes” to that question and entering the periods of work for another employer and the contribution to a pension plan other than the public sector ones makes it possible to establish your tax receipt correctly.

f) and g) Answering “Yes” to one of those questions makes it possible to analyze your eligibility for the PPCT.

*If you answered “Yes” to question f), **attach an official attestation** from the religious community of the date on which you took orders (or were ordained) and a copy of your indult of secularization or laicization.*

2. Buy-back of a period of absence

a) Your pension plan’s provisions provide that a maximum of 90 days of absence without pay can be offset by the “90-day bank” at the time of retirement. You can apply to buy back all your absences without pay (by checking No) or choose to buy back only part of it so that the other part will be offset by that bank when you retire (by checking Yes).

Note that all non-contributed absences without pay that occurred before January 1, 2011, can be offset by the 90-day bank. However, only absences without pay related to a parental leave that occurred since January 1, 2011, can be offset by the 90-day bank.

If your choice is “No”, the buy-back offer and its cost will be established accordingly and your choice is irrevocable for this application. The omission of an answer is interpreted as a “No”. To find out more about the “90-day bank”, consult the brochure *Buy-Backs*, available on our website.

b) and c) For parental leave that began after January 1, 1991, related to maternity or paternity leave, enter the date of birth of the child. For an adoption, you must provide the date of registration of the adoption with the Youth Division of the Court of Québec. Incidentally, there are times when, depending on the adoption procedure initiated, a parental leave can be granted before registration of the adoption with the Youth Division of the Court of Québec. In that case, enter the issuing date of the last official document related to the adoption in your possession and specify the name of the document in the space provided. For example, it might be:

- judgment for the purpose of adoption;
- judgment of international adoption;
- placement decision for the purpose of adoption;
- acknowledgment of placement.

- d) Having worked for another employer during an absence without pay and having contributed to a pension plan can affect the type of pension adjustment (PA) to be calculated and the benefit granted. To learn more about PAs, refer to the brochure entitled *Buy-Backs*, available on our website.

If you want to provide explanations about certain elements of your application for buy-back, please enter them in the “Member’s comments” section provided for that purpose.

Part E – Checklist and documents to attach to your application

The absence of requested information or supporting documents, when required, can cause additional delays in the processing of your application for buy-back and even prevent us from processing it at all, in which case, the application will be returned to you. Before you submit your application, use the checklist to ensure that you did not omit any step or neglected to provide the required documents.

Part F – Authorization to contact Revenu Québec

If an employer concerned indicates in Part E of the attestation form (728A) that he/she cannot attest to a period of work and does not indicate the information on the remuneration it paid you in the column provided for that purpose in Part E, you will have to include proof of the remuneration you received from that employer. In that case, Retraite Québec can make a request to Revenu Québec for you. Indeed, an agreement allows us to obtain from Revenu Québec the information required to process your application to buy back periods of work.

The information that Revenu Québec can provide is as follows:

- employment income;
- confirmation of source deductions;
- amount of contributions to a pension plan;
- name of employer.

To avail yourself of that agreement, sign the authorization for Retraite Québec to disclose the personal information in your application so that Revenu Québec can provide the information required to analyze your application for buy-back. The authorization will be valid for 12 months from the date of your signature in Part F of the form *Application for Buy-Back (727A)*.

If you do not sign the authorization allowing Retraite Québec to obtain the information from Revenu Québec, you must provide proof of remuneration, such as:

- the history of employers who have taken contributions for the Québec Pension Plan (QPP);
- tax slips (T4, RL-1 slips);
- pay slips.

In addition, you must provide a copy of the collective agreement salary scale, or whatever can be substituted for it, corresponding to your job class during the period you want to buy back.

Lastly, if your research has shown that **your employer no longer exists** and you therefore cannot submit the attestation form (728A) with Part D or Part E completed, you must also provide the same proof of remuneration and documents (copy of the salary scale) as mentioned above.

Part G – Attestation of the accuracy of the information provided

Your application for buy-back will be returned to you if it is incomplete or if you did not sign it.

Part H – Information provided by your current employer

1. Identification of the employer

You must have this part completed and signed by your **current employer**.

If you currently work for **more than one employer** and submit an application to buy back an absence without pay, please have this part completed by the employer where you contribute to a pension plan administered by us. If you contribute to a pension plan with all your employers, you can have that part completed by the employer of your choice.

If you are no longer employed, but you were **eligible for an immediate retirement pension on your last day at work**, you can submit an application for buy-back by asking your **last employer** to complete and sign that part of the form. Note that, in such a case, we must receive your buy-back application no later than the date of receipt of your application for a public sector pension plan.

2. General information about the plan member

Your employer must provide the information requested.

- a) The annual pensionable salary on the date of the application. It corresponds to the salary range provided for in the work conditions and, consequently, to full-time employment over 26 periods of pay. Note that for non-teaching personnel the salary range already corresponds to the salary with the daily factor of 260.9.

The annual pensionable salary is the basic salary paid to someone during a calendar year as well as the salary to which the person would have been entitled to in the following circumstances.

- time management and work reduction;
- salary insurance;
- maternity leave;
- sabbatical leave with deferred pay;
- absence without pay subject to contribution or bought back;
- absence for family or parental obligations;
- absence for illness or disability;
- phased departure;
- preretirement;
- layoff.

If you are no longer employed but were eligible **for an immediate retirement pension on your last day at work**, it corresponds to the salary you would have received if you were still working at the time of the application and that corresponded to your job class on your last day of work.

In a number of cases, that salary is used to determine the cost of your buy-back or buy-backs. It is recommended that **you check the accuracy of the information** before you submit your application for buy-back to us.

- b) The plan in which the person is a member as well as the group linked to that plan, if applicable.

- c) and d) This information helps determine your right to a buy-back.

To submit an application for buy-back, you must, when we receive your application, be working for an employer subject to one of the pension plans administered by Retraite Québec. Moreover, for an application for the buy-back of an absence without pay, you must also contribute to a plan on the date of receipt of your application, unless if, at the end of that period, you are absent due to disability or on maternity leave, if you are benefiting from a transfer agreement or you are retiring.

However, you do not have to comply with these requirements if you are no longer employed and were **eligible for an immediate retirement pension on the last day you worked**.

- e) This information makes it possible to process your application for buy-back even if you have changed jobs and Retraite Québec has not yet received the contribution information for the new employment.
- f) This information is used in certain buy-back calculations. If the person has several occupations, enter the value of the employment with the highest percentage of time worked.
- g) If you answer “Yes” to that question, we will process the buy-back application before the application for a retirement pension in order for the person to acquire one or more buy-backs that could be included in the calculation of the public sector pension plan, if applicable.

3. Signature of the employer’s authorized person

The person in charge of fringe benefits for the employer must complete and sign this section.

The **original** application form must be sent to us. The signatures must be originals, as reproductions of signatures are not accepted.

This space is for official use only

Part A – Identification of the plan member

Last name		First name	Social insurance number or Identification number*		
			Year	Month	Day
Name at birth (if different)		Gender	Date of birth		
		<input type="checkbox"/> Female <input type="checkbox"/> Male			

Home address

Number	Street, avenue, boulevard	Apartment	P.O. box	Postal station
City, town, municipality		Province	Postal code	Country
Area code Telephone at home	Area code Telephone at work	Extension		
Area code Other number	Language of correspondence			
	<input type="checkbox"/> French <input type="checkbox"/> English			

*You will find your identification number on your statement of participation for public sector pension plans.

Part B – Periods to buy back

Refer to the brochure entitled *Buy-Backs* to find out which periods you can buy back.
Check the appropriate box according to the type of buy-back: period of work or period of absence.

	Beginning (Year/Month/Day)	End (Year/Month/Day)	Name of employer (at the time of the period to buy back)	*Job class	Period of work	Period of absence
A					<input type="checkbox"/>	<input type="checkbox"/>
B					<input type="checkbox"/>	<input type="checkbox"/>
C					<input type="checkbox"/>	<input type="checkbox"/>
D					<input type="checkbox"/>	<input type="checkbox"/>
E					<input type="checkbox"/>	<input type="checkbox"/>
F					<input type="checkbox"/>	<input type="checkbox"/>
G					<input type="checkbox"/>	<input type="checkbox"/>
H					<input type="checkbox"/>	<input type="checkbox"/>
I					<input type="checkbox"/>	<input type="checkbox"/>
J					<input type="checkbox"/>	<input type="checkbox"/>

* Specify the job class for each period to buy back. This information is mandatory for each buy-back period.

If you apply to buy back a period of work, be sure to read Part F – Authorization to contact Revenu Québec in the guide corresponding to the present form.

If you answer "Yes" to question 3 you must provide supporting documents. Refer to the guide for more information.

Part C – Other information

1. Have you applied in the past to buy back at least one of the periods you want to buy back now? Yes No
 If "Yes", enter in the space provided the letter from the table in Part B that corresponds to each of the periods. _____

2. Have you applied for reexamination or arbitration regarding at least one of the periods, in whole or in part, that you want to buy back? Yes No
 If "Yes", enter in the space provided the letter from the table in Part B that corresponds to each of the periods. _____

3. During the current or previous year, do you or did you hold more than one job at the same time for a employer or for different employers in the public sector? Yes No

If you answer "Yes" to question b) you must provide a supporting document. Refer to the guide for more information.

Question c) is only for members of the Retirement Plan for Senior Officials (RPSO).

Part D – Information according to the type of buy-back requested

1. Buy-back of a period of work

The following questions apply to the periods you wish to buy back.

- a) Were you a member of the staff of the Lieutenant Governor, a Minister or a Member of the National Assembly during at least one of the periods? Yes No
 If "Yes", enter in the space provided the letter from the table in Part B that corresponds to each of the periods. _____

- b) Were you actively serving in the Canadian Forces during at least one of the periods? Yes No
 If "Yes", enter in the space provided the letter from the table in Part B that corresponds to each of the periods. _____

- c) Did you receive a compensatory allowance to replace a contribution to the plan during at least one of the periods? Yes No
 If "Yes", enter in the space provided the letter from the table in Part B that corresponds to each of the periods. _____

- d) Were you a remunerated trainee during at least one of the periods? Yes No
 If "Yes", enter in the space provided the letter from the table in Part B that corresponds to each of the periods. _____

- e) Was at least one of the periods on or before January 1, 1990, or under way on that date? Yes No
 - If "Yes", did you contribute to a pension plan other than the public sector ones for that period? Yes No
 - If you answered "Yes" to the preceding question, enter:

	Year	Month	Day						

AND

 - Date of beginning (the oldest period): _____
 - Date of end (the most recent period): _____

Part E – Checklist and documents to attach to your application

To make sure you do not forget anything before sending your application for buy-back, you can use the following checklist:

- Complete all sections** regarding the buy-back for which you are applying.
- Sign Part F** if you authorize Retraite Québec to obtain information from Revenu Québec.
If you do not sign the authorization for Retraite Québec to obtain information from Revenu Québec, you may have to provide proof of remuneration. Refer to Part F of the guide – Authorization to contact Revenu Québec.
- Sign Part G** and have your current employer **complete and sign Part H** of your application for buy-back.
If you are a non-active member of a public sector pension plan, refer to Part H of the guide, (1. Information about the employer).
- Attach the form *Attestation of a Buy-Back Period (728A)*** for each employer concerned by the periods you want to buy back.
- Attach the supporting documents** if you answered “Yes” to question 3 of Part C. You must attach a letter from each of your employers indicating the number of days worked, the basis of remuneration, the percentage of time worked in your function, the number of days of absence without pay and your annual pensionable salary on the date of the application for buy-back. This information must be obtained for the current year and for the previous year, if necessary.
- Attach the supporting document** if you answered “Yes” to question 1 b) of Part D. You must attach proof that you do not receive benefits pursuant to the Canadian Forces Superannuation Act.
- Attach the supporting documents** if you answered “Yes” to question 1 f) of Part D. You must attach an official attestation from the religious community of the date you took orders (or were ordained) and a copy of your indult of secularization or laicization.

It is recommended that you read the information provided in the guide.

Part F – Authorization to contact Revenu Québec

I authorize Retraite Québec to give Revenu Québec the personal information in this application so that it can obtain the information required to process my application for buy-back regarding one or more periods of work related to a public sector pension plan. The information required to process my application is as follows:

- employment income;
- confirmation of source deductions;
- amount of contributions to a pension plan;
- name of employer.

Signature of public sector pension plan member

Year Month Day
|_|_| |_|_| |_|_|

Date

Sign the application and submit it at the address indicated at the end of this form.

Part G – Attestation of the accuracy of the information provided

I attest that the information provided in parts A to D of this form and in the attached documents is accurate and complete.

Signature of public sector pension plan member

Year Month Day
|_|_| |_|_| |_|_|

Date

Part H must be completed by an authorized representative of your current employer, or your last employer if you are no longer the member of a public sector pension plan. Refer to the guide for more information.

For a public service employer, also indicate the identification of the department or organization.

You must answer all questions from number 2.

Part H – Information to be provided by your current employer

1. Information about the employer

Employer's name	Identification number of employer
Number Street, avenue, boulevard, P.O. box, rural route	Number of department or organization
City, town, municipality	Province
	Postal code

2. General information about the plan member

- a) *What is the member's annual pensionable salary, calculated on the basis of a 26-pay period, on the date of this application? _____ \$
- b) *Which is the member's current pension plan?
- | | | | |
|---------------------------------|-------------------------------|--------------------------------|--------------------------------|
| <input type="checkbox"/> RREGOP | <input type="checkbox"/> PPMP | <input type="checkbox"/> RPSO | <input type="checkbox"/> PPCT |
| <input type="checkbox"/> TPP | <input type="checkbox"/> CSSP | <input type="checkbox"/> PPOCS | <input type="checkbox"/> SPMSQ |
- If applicable, please indicate the group associated to the pension plan. _____
- c) *Is the employee in a working relationship on the date of the application? Yes No
- If "No", give the reason. _____
- d) *Is the employee contributing to the pension plan on the date of the application? Yes No
- If "No", give the reason. _____
- e) *Was the employee hired during the last 18 months? Yes No
- If "Yes", enter the date of beginning of employment.
- | | | |
|------|-------|-----|
| Year | Month | Day |
| | | |
- If the person is working in the Education sector, indicate the employment number. _____
- f) *Information on current financial data
- | | | |
|---------------------------|------------------------------|---|
| Basis of remuneration | <input type="checkbox"/> 200 | <input type="checkbox"/> 260 |
| Daily factor | <input type="checkbox"/> 200 | <input type="checkbox"/> 260 <input type="checkbox"/> 260.9 |
| Percentage of time worked | _____ % | |
- g) *Is an application for a retirement pension sent at the same time as the present buy-back application? Yes No

Employer's comments, if any

Part H – Information provided by your current employer (continue)

3. Signature of the employer's authorized representative

I attest that the information provided in Part H of this form is from the employer's records and is accurate and complete.

Last name and first name of authorized representative (IN BLOCK LETTERS)

Title or function

Area code Telephone

Extension

Area code Fax

Signature of the employer's authorized representative

Date

Please return the signed original form:

By mail

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

By fax

418 644-8659

By secure email

www.retraitequebec.gouv.qc.ca/infosecteurpublic

TO CONTACT US

By phone

418 643-4881 (Québec region)
1 800 463-5533 (toll free)
Persons with a hearing impairment
418 644-8947 (Québec region)
1 855 317-4076 (toll free)

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