



# THE RREGOP

The Government and  
Public Employees  
Retirement Plan

January 2014

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## THE RREGOP

### What is the Government and Public Employees Retirement Plan (RREGOP)?

The RREGOP has been in force since July 1, 1973. It covers regular and casual employees who work full-time or part-time in the Québec health and social services sector, the education sector and the public service sector.

## MEMBERSHIP

### Is membership in the RREGOP mandatory?

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

### Do I have to contribute to the RREGOP during my whole career?

Yes. You will pay contributions to the RREGOP until you have accumulated 38 years of credited service, not taking into account the years that gave you a Pension Credit or a Paid-Up Annuity.

Note that even if you did not accumulate 38 years of credited service, you will not be able to contribute to the RREGOP after December 30th of the year of your 69th birthday.

### How can I know the status of my membership in the RREGOP?

CARRA sends you a Statement of Benefits.

### If I find an error on my statement, how can I have it corrected?

You must inform your employer of any error. He will contact CARRA to have it corrected.

### If I leave my job to work for another employer who is covered by the RREGOP, do I have to inform CARRA that I have changed job but still participate in the RREGOP?

You have nothing to do. Your new employer will provide CARRA with the information regarding your participation in the RREGOP. Your years of service performed for your new employer will simply be added to those that were already credited to you before you changed jobs.



## CONTRIBUTIONS

### What is the rate of contribution to the RREGOP?

In 2014, the RREGOP rate of contribution is 9.84%.

### How are my contributions calculated?

If your pensionable salary is lower or equal to 35% of the Maximum Pensionable Earnings (MPE) under the Québec Pension Plan (QPP), multiplied by your credited or harmonized service, you do not have to pay contributions.

Your pensionable salary is the salary recognized for the purpose of a pension plan. The credited service is used if your basis of remuneration is 200 days. The harmonized service is used if this basis of remuneration is 260 days.

If your pensionable salary is higher than 35% of the MPE under the QPP, multiplied by your credited or harmonized service, your contributions will be calculated on the part of your pensionable salary that exceeds 29% of the MPE, multiplied by your credited or harmonized service. In 2014, the MPE being of \$52 500, your contributions are calculated on the part of your pensionable salary that exceeds \$15 225 (\$52 500 x 29%), multiplied by your credited or harmonized service.

Furthermore, if your pensionable salary is lower than the MPE (\$52 500), multiplied by your credited or harmonized service, you benefit from a reduction of contributions.

The following formula demonstrates the way your contributions are calculated:

$$9.84\% \times [\text{Pensionable salary} - (\$15\,225 \times \text{Credited service or harmonized service})] - \text{Reduction} = \text{Contributions.}$$

### Example

Ann works full-time and her pensionable salary is \$55 715. In 2014, her contributions to the RREGOP are determined as follows:

Pensionable salary		\$55 715
Exemption (29% of the MPE in 2014)	-	\$15 225
Portion of the salary on which contributions to the RREGOP are calculated		\$40 490
Rate of contribution	×	9.84%
Contributions for 2014	=	\$3 984.22

Even if Ann pays contributions on \$40 490 only, her total pensionable salary will be used for the calculation of her pension.

### Are my contributions calculated in the same manner if I work part-time?

Yes. In that case, however, your exemption is determined on the basis of the percentage of your work hours over the work hours of a full-time employee in an equivalent job.

## EXEMPTION FROM CONTRIBUTIONS

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

No. While you are eligible for benefits under your disability insurance plan, including any unpaid waiting period, i.e. the number of workdays between the beginning of a disability recognized under the work conditions, and the beginning of payment of the salary insurance benefits, non offset, you do not have to contribute to your pension plan. The contributions that you would normally have paid are credited to you just as if you had paid them. You do not lose any rights during that period.

The same exemption applies if you are eligible for benefits from, among others, the Société de l'assurance automobile du Québec (SAAQ) or the Commission de la santé et de la sécurité du travail (CSST).

### For how long can I benefit from that exemption?

The maximum exemption period is 3 years, even if your work conditions provide for the end of the employment relationship after a period of disability that lasted 2 years.

However, the maximum exemption period is not limited to 3 years for persons eligible for disability insurance under a mandatory plan in force on December 31, 1989, and provides for the payment of benefits up to age 65 or until retirement, provided the employment relationship is preserved.



## YEARS OF SERVICE

### **What is the difference between “Service Credited for Pension Calculation Purposes” and “Service Credited for Eligibility Purposes?”**

The expression “Years of Service Credited for Pension Calculation Purposes” means the years that will be used to calculate the amount of the annual basic pension to which you will be entitled when you retire. Those are the years of membership in your pension plan.

The expression “Years of Service Credited for Eligibility Purposes” means the years that will be used to determine whether or not you are eligible for an immediate pension, i.e. a pension payable at the end of your membership in your plan, with or without reduction. Those years correspond to the total of the following years:

- the years of service credited for the calculation of your pension, that is, your years of membership in your plan;
- the years credited under your pension plan, but that are not taken into account in the calculation of your pension. For instance, they can be the years during which you were a member of a Supplemental Pension Plan (SPP).

A year of service is calculated on the basis of a calendar year, that is, from January 1st to December 31st. Generally, one year is made of 260 workdays, that is, 5 days a week for 52 weeks. However, for most teachers, service is calculated on a basis of 200 days.

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

In order to accumulate a full year of service for calculation purposes, you must work full-time for the whole year.

Also, you must not have periods of absence without pay that have not been recognized by your pension plan.

### **If I work part-time, how will the RREGOP credit my years of service for calculation purposes?**

At the end of each year, the RREGOP will credit you, for calculation purposes, a part of a year proportional to your hours of work over the hours worked by a full-time employee in an equivalent job, regardless of overtime.

That part of a year will be used to calculate the amount of your pension when you retire.

### **I heard that to determine my eligibility for a pension and to calculate my pension, CARRA would add a certain number of days to my years of service. Is that true?**

If some of your years of service are incomplete following periods of absence without pay that have not been recognized by your pension plan, CARRA will add to those years the number of days corresponding to those absences, for up to 90 days.

Those years may be incomplete because of a strike, a lock-out or an absence without pay that you did not buy back.

Regarding absences without pay, since January 1, 2011, only those related to parental leaves can be offset by the 90-day bank.

### **Is it true that an incomplete year of service for calculation purposes can be credited as a full year of service for eligibility purposes?**

This is a provision that concerns only those who were members of the RREGOP as at January 1st, 2000, or who became members after that date.

Under that provision, within certain legal limits set under the Income Tax Act, the RREGOP will credit you a complete year of service for eligibility purposes if, during a given year, your situation is one of the following:

- you work part-time;
- you work only part of a year;
- you are absent without pay during part of a year or for a whole year.

It must also be pointed out that, for the first and last year of membership, service credited for eligibility purposes cannot exceed the number of days included between the date membership began and December 31st of the year in question or between January 1st of the year in question and the date membership ended, as the case may be.

That provision applies to service performed since January 1, 1987.

### **Example**

*Louis has a part-time job. In 2014, he works 17½ hours a week, which is 50% of the hours worked in an equivalent full-time job of 35 hours a week.*

*At the end of the year, the RREGOP credits Louis with half a year of service for calculation purposes and a full year for eligibility purposes.*



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## MEMBERSHIP IN A PENSION PLAN BEFORE ENROLMENT IN THE RREGOP

### **Before I became a member of the RREGOP, I was a member of a Supplemental Pension Plan (SPP). What was that exactly?**

In health and social services institutions, as well as in educational institutions, some employees were members of various pension plans before the RREGOP became applicable to their employer. Those plans, called “Supplemental Pension Plans” (SPP), were administered by insurance companies, for instance, and not by CARRA.

### **What happened to the contributions I paid to that SPP?**

If your SPP contract provided that the money could not be transferred, the insurance company that administered the plan still holds your contributions and your employer’s contributions to the SPP. Upon request, the company will pay you pension benefits in accordance with the clauses in your contract, probably when you turn 65. This is what we call a “Paid-Up Annuity.”

However, if the money was transferred to CARRA, you have what is called an “SPP Pension Credit.” This means that a certain amount will be added to your RREGOP pension.

### **Will CARRA take into account my years of membership in the SPP?**

Yes. However, they will be used only to determine your eligibility for a pension and not to calculate the amount. They could also be revalued.

### **Some of my colleagues were members of the Teachers Pension Plan (TPP) or the Civil Service Superannuation Plan (CSSP) and they had their years of membership in those plans transferred to the RREGOP. How will this affect their pension?**

Their pension will be calculated as if they had been members of the RREGOP during all those years.

However, as long as they are not eligible for a retirement pension under the RREGOP, they keep their rights to a disability pension, a surviving spouse’s pension or an orphan’s pension under the TPP or the CSSP with respect to the years during which they made contributions to those plans.

### **When I became a member of the RREGOP, I had the money accumulated in my former employer’s pension plan transferred to the RREGOP. How will that transfer affect my pension under the RREGOP?**

It depends on the provisions in your former employer’s pension plan and the transfer agreement under which the funds were paid into the RREGOP.

In most cases, the credited years are considered years of membership in the RREGOP and are taken into account to determine your eligibility for a pension and to calculate the amount.

In other cases, however, those years serve only to determine your eligibility for a pension from the RREGOP and are not used for its calculation. They entitle you to what is called a “Transfer Agreement Pension Credit.” This means that a certain amount will be added to your RREGOP pension. Those years can also be revalued.

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## BUY-BACKS

### **Can I maximize the advantages provided under my pension plan?**

Your retirement pension is calculated, among other things, on the basis of the number of years credited to your account at the time of your retirement. Therefore, if you are entitled to it you could buy back certain periods of service or absence without pay that were not credited to you in your pension plan. It could increase the amount of your pension. It is important to know that only the buy-back of certain periods of service or absence can allow you to retire earlier.

**Note:** If you are close to reaching the maximum number of years of service for calculation purposes, which is 38 years of credited service, it may not be worthwhile to buy back service. For further information in this regard, contact the pension plan administrator at your present place of work.

### **Are purchased years considered years of membership in the RREGOP?**

It depends on the type of buy-back. In some cases (for absences without pay and casual service, for instance), the purchased years are considered as years of membership in the RREGOP and are used both to determine your eligibility for a pension and to calculate the amount of that pension.



In other cases (for instance, if you bought back the years of service prior to your membership in the RREGOP and during which you did not contribute to a pension plan), the purchased years are used only to determine your eligibility for a pension and not to calculate its amount.

However, they entitle you to a “Buy-Back Pension Credit.” Thanks to that pension credit, an amount will be added to your RREGOP pension. Those years can also be revalued.

### **What are the most common types of buy-backs?**

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

- service between July 1, 1973, and December 31, 1986, in the health and social services sector performed by casual employees on a recall list, and between July 1, 1973 and December 31, 1987 for the other casual employees in the public service sector, the education sector and the health and social services sector;
- full-time or part-time absences without pay that began after your enrolment in the RREGOP, and that have not been recognized by your plan (including strike, lock-out or suspension);
- periods of maternity leave that ended before January 1, 1989, or were in progress at that date. Different requirements apply according to the periods.

### **If I work part-time, can I buy back the days during which I do not work?**

To buy back a period of service or a period of absence without pay, you must have had an employment relationship with your employer during that period.

When you work part-time, your employment relationship exists only for the days included in your work schedule. Therefore, since there is no relationship with your employer during the days not included in your work schedule, you cannot buy back the days during which you do not work.

#### **Example**

*Jerry holds a part-time job: he works 3 days a week (Mondays, Tuesdays and Wednesdays). Since his relationship with his employer exists only for those 3 days, he cannot buy back the other 2 days (Thursdays and Fridays) because they are not included in his work schedule.*

*Note that if Jerry were absent without pay during the days included in his work schedule (Mondays, Tuesdays or Wednesdays), he would have the right to buy back those days of absence without pay.*

### **What do I have to do to buy-back years of service?**

First, it is important to know that your application for a buy-back must be received by CARRA while you are still a member of your plan. As a rule, you cannot buy back periods of service or absence without pay after you have left your job, even if you left it to retire.

To purchase periods of service or absence without pay, you must first meet with the person responsible for pension benefits at your present place of work. The person in charge will help you fill out the *Application for Buy-Back form (727A)*.

Then you must ask every employer concerned by a period you wish to buy back to fill out the *Attestation of a Buy-Back Period form (728A)* to confirm the information you entered in your *Application for Buy-Back form (727A)*. Those forms are available on CARRA's Web site.

Once the forms are completed and signed, you must send them to CARRA. After studying your file and if the periods can indeed be purchased, CARRA will send you a proposal that you can either accept or turn down. The proposal will indicate the cost and the payment terms of your buy-back and will be valid for 60 days.

If your application is incomplete or not signed, if a supporting document is missing or if an old version of the form is used, CARRA will return you the documents and you will have 45 days to return your complete documentation.

### **Do I need to buy back all my absences without pay?**

When CARRA calculates the amount of your pension, it will automatically add to your years of service your number of days of absences without pay, up to a maximum of 90 days if they were before January 1, 2011.

For the periods of absences that occurred since January 1, 2011, only those related to parental leaves will be automatically added to your years of service up to a maximum of 90 days. Those days will be taken into account for both eligibility and calculation purposes.

Therefore, there is no point in purchasing your first 90 days of absence without pay since CARRA will credit them to you at no cost and will exclude them from the proposal at your request.



Note that the number of days of absence automatically added cannot exceed 90 days, whether or not these absences occurred before or after January 1, 2011.

**Note:** You do not have to buy-back the periods of absences without pay that have been credited to your plan.

Furthermore, the absences without pay that you can buy back must have taken place when you were participating in the RREGOP or the PPMP.

### How much does a buy-back cost?

The cost of a buy-back can vary according to:

- the type of buy-back;
- the period to buy back;
- the salary on the date of the application;
- the age on the date of the application.

However, thanks to the *Buy-Back Cost Estimator* available on CARRA's Web site, you can quickly obtain the approximate cost of a buy-back:

- of absences without pay;
- of service as a casual employee since July 1, 1973;

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

You will find more information in the document entitled *Buy-Backs*. That document is available in the "Documentation > For members" section of CARRA's Web site.

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## PENSION CREDITS

### PENSION CREDITS RESULTING FROM A BUY-BACK

**I bought back years of service performed before joining the RREGOP and it gave me an annual pension credit of \$950. What is that exactly?**

If you bought back periods of service earned prior to your membership in the RREGOP, you have what is called a "Buy-Back Pension Credit."

This means that CARRA will add an amount to your RREGOP pension. In your case, the amount will be \$950 if payment of your pension credit begins at age 65.

### Can payment of my "Buy-Back Pension Credit" begin earlier if I retire before I reach 65?

Yes. You may request that payment of your buy-back pension credit begin on the same date as your retirement pension or on any other date included between the date of your retirement and your 65th birthday.

The amount of your pension credit will then be reduced permanently by 0.5% for each month of anticipation (6% a year) as oppose to waiting for your 65th birthday. It is important to point out that even if the amount of the pension credit is lower, receiving it sooner can be in your best interest.

If you retire after age 65, payment of your pension credit will begin on the date of your retirement. The amount of your pension credit will be increased by 0.75% per month (9% a year) included between your 65th birthday and the date of your retirement.

### Will my "Buy-Back Pension Credit" be indexed?

No. Buy-Back Pension Credits are not indexed. However, they could be increased every 3 years based on the results of actuarial valuations.

### PENSION CREDITS RESULTING FROM A TRANSFER FROM A SUPPLEMENTAL PENSION PLAN (SPP)

**Before enrolling in the RREGOP, I participated in a Supplemental Pension Plan and got a \$450 annual pension credit when I transferred my years of service. What is that exactly?**

If you were a member of a Supplemental Pension Plan (SPP) and if your SPP membership years as well as your contributions for those years were transferred to CARRA, you have what is called an "SPP Pension Credit."

Since you have an SPP Pension Credit, CARRA will add an amount to your RREGOP pension.

In some cases, the value of the pension credit is a percentage of the average pensionable salary that will be used to calculate your pension.

### Can payment of my "SPP Pension Credit" begin as soon as I retire?

Yes. However, the amount of your pension credit may be reduced permanently if payment begins before certain requirements are met.



## SITUATION 1

Before enrolling in the RREGOP, you were a member of one of the following SPPs:

- the Régime de rentes de la Société d'adoption et de protection de l'enfance (Centre de services sociaux du Montréal métropolitain - CSSMM);
- the Supplemental Pension Plan for the management personnel and the unionizable but non-unionized employees of the hospital sector;
- the Régime de retraite pour certains employés de la Commission scolaire de la capitale (CSC);
- the Régime de retraite pour certains employés du Centre hospitalier de l'Université Laval (CHUL);
- the Régime de rente pour le personnel non enseignant de la Commission scolaire de Montréal (CSM).

In that case, the amount of your pension credit will not be reduced if payment begins at age 65.

If payment begins earlier, the amount of your pension credit will be reduced permanently by 0.5% for each month of anticipation (6% a year) as opposed to waiting for your 65th birthday. It is important to point out that even if the amount of the pension credit is lower, receiving it sooner can be in your best interest.

## SITUATION 2

Before enrolling in the RREGOP, you were a member of an SPP other than those mentioned above (Situation 1).

If you were a member working in the public or parapublic sector on December 31, 1999, the amount of your pension credit will not be reduced if payment begins when you meet one of the two following requirements. (If it does not apply to your situation, the requirements of Situation 1 will apply.):

- age 60 or over (regardless of the number of years of service);
- at least 35 years of service credited for eligibility purposes (regardless of age).

If payment of your pension credit begins earlier, the amount will then be reduced permanently by 0.33% per month of anticipation (4% a year) as opposed to when you would have met one of those two requirements. It is important to point out that even if the amount of the pension credit is lower, receiving it sooner can be in your best interest.

If you were a member not working in the public or parapublic sector on December 31, 1999, you must be at least 65 years old to receive your pension credit without reduction. If you wish to obtain your pension credit earlier, it will be reduced by 6% per year of anticipation as opposed to waiting for your 65th birthday.

### **Can I minimize or cancel the reduction applicable to my pension credit?**

Yes. When you apply for your retirement pension you may request that CARRA begins payment of your pension credit at another date besides your retirement date. To this effect, you will have to specify it on the Reply-Form you will have received with the document *Your Options*, following your pension application. If the date on which you start receiving your pension credit is closer to the date on which it would be payable without reduction, the reduction applicable to your pension credit will be less.

However, before making a decision, it is important to analyze the consequences. In order to receive a higher amount later, you could deprive yourself of several months of money from which you could benefit as soon as you retire.

### **Will my "SPP Pension Credit" be indexed?**

Yes. Once payment has begun, your "SPP Pension Credit" will be indexed on January 1st of each year<sup>1</sup>.

### **Will my "SPP Pension Credit" be increased otherwise?**

In certain cases, it could be adjusted upward every 3 years on the basis of the actuarial valuations.

## PENSION CREDITS RESULTING FROM A TRANSFER UNDER AN AGREEMENT WITH ANOTHER ORGANIZATION

### **After enrolling in the RREGOP, I had my years of service in the private sector transferred and it gave me a 9.48% pension credit. What is that exactly?**

If you were a member of a pension plan that was not administered by CARRA and had your years of service as well as your contributions for those years transferred to CARRA, you have what is called a "Transfer Agreement Pension Credit."

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1. For the person not working in the public or parapublic sector, and who has a non-deficit pension credit from an SPP, the pension credit will be indexed from January 1st following the beginning date of the pension.



This means that CARRA will add an amount to your RREGOP pension. In your case, the amount will be equal to 9.48% of the average pensionable salary that will be used to calculate your pension. If you were a member working in the public or parapublic sector on December 31, 1999, the amount of your pension credit will not be reduced if payment begins when you meet one of the two following requirements:

- age 60 or over (regardless of the number of years of service);
- at least 35 years of service credited for eligibility purposes (regardless of age).

If you were not working in the public or parapublic sector on December 31, 1999, you must be at least 65 years old to receive your pension credit without reduction.

### **Can payment of my “Transfer Agreement Pension Credit” begin earlier if I retire before I meet any of those two requirements?**

Yes. You may ask for payment of your pension credit to begin on the same date as your retirement pension or on any other date between your retirement and the date on which you would have met one of the two requirements mentioned above.

The amount of your pension credit will then be reduced permanently by 0.33% for each month of anticipation (4% a year, 6% a year if you were not working in the public or parapublic sector on December 31, 1999) as opposed to the date on which you would have met one of the two requirements mentioned earlier. It is important to point out that even if the amount of the pension credit is lower, receiving it sooner can be in your best interest.

### **Will my “Transfer Agreement Pension Credit” be indexed?**

Once payment of your basic pension has begun, your “Transfer Agreement Pension Credit” will be indexed on January 1st of each year.

### **Will my “Transfer Agreement Pension Credit” be otherwise increased?**

It could be adjusted upward every 3 years based on actuarial valuations.

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## **REVALUATION OF CERTAIN YEARS OF SERVICE CREDITED PRIOR TO ENROLMENT IN THE RREGOP**

### **I heard about the revaluation of certain years of service. What is it exactly?**

Revaluation concerns the persons who have ceased participating in the RREGOP on December 30, 1999 or after, and who have acquired a Paid-Up Annuity as a result of their membership in a Supplemental Pension Plan (SPP) or a Pension Credit following the buy-back of service prior to enrolment in the plan, a transfer from an SPP or a transfer carried out before 1985 under an agreement with another organization. When they retire, those persons benefit from a revaluation of the years that entitle them to that paid-up annuity or that pension credit.

### **What form will that revaluation take?**

The revaluation will take the form of two additional pensions:

- a life annuity for pension credit service which, as a rule, corresponds to  $1.1\% \times$  the average pensionable salary of your 5 best-paid years of service  $\times$  the number of years or parts of a year of service that entitle you to a paid-up annuity or a pension credit; and
- a temporary annuity for pension credit service payable until age 65 (or until death, if this occurs before age 65) which, as a rule, corresponds to  $\$230 \times$  the number of years or parts of a year of service that entitle you to a paid-up annuity or a pension credit.

However, the total of the additional pensions and the paid-up annuity or pension credit must not exceed the amount to which the corresponding years of service would entitle you if they had been credited for basic pension calculation purposes. If so, the amount of the additional life annuity and the amount of the temporary annuity could be limited.

### **Will the additional pensions replace the pension credit?**

No. Those two annuities are paid in addition to the retirement pension and the pension credit.



**If I am eligible for a retirement pension with reduction, will my additional pensions also be reduced?**

Yes. Just as the retirement pension, the life annuity for pension credit service and the temporary annuity for pension credit service are also reduced by 0.33% for each month of anticipation (4% a year), if applicable. Since they are related to your basic pension, they cannot be paid on a later date.

**Will the additional pensions be indexed?**

They will be indexed each year according to the rate of increase of the Pension Index (PI) determined by the Régie des rentes du Québec, minus 3%. When the rate of increase of the Pension Index is equal to or lower than 3%, they are not indexed.

**Is there a limit to the number of years that can be revalued?**

Yes. If you have more than 38 years of service credited for eligibility purposes, the total number of years that can be revalued cannot be higher than the difference between 38 and the number of years of service used to calculate your basic pension.

**Example**

*In January 2014, Marcel has 38 years of service credited for eligibility purposes. Of that number, 23 are used to calculate his pension and 15 entitle him to a pension credit. In this case, the number of years that can be revalued is limited to 15 (38 – 23 = 15).*

**When I die, will my additional pensions linked to pension credit service be paid to my spouse?**

When you die, only your additional life annuity linked to pension credit service (1.1% of your average pensionable salary) will be taken into account in calculating your spouse's pension, in accordance with the rules that apply to the basic pension.

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## TIME MANAGEMENT AND REDUCTION

**If I enrol in a time management or work reduction program, will my retirement pension be affected when I retire?**

No, because your plan will credit you the same service and the same salary as if you had not participated in the program, even if your work schedule and your salary are reduced.

Note that time management and reduction programs could be known under different names depending if you work in the public service sector, the health and social services sector or the education sector.

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## SABBATICAL LEAVE WITH DEFERRED PAY

**If I sign an agreement with my employer to take a sabbatical leave with deferred pay, will my retirement pension be affected when I retire?**

No, because your plan will credit you the same service and the same salary as if you had not signed an agreement.

Note that for the duration of the agreement, your contributions to the RREGOP will be calculated only on the salary you actually received.

Once your leave is over, you must return to your usual work for a period equivalent to at least the duration of the leave. If you do not abide by the conditions of the agreement, your employer could cancel it and consider it never existed, which could affect your pension plan.

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## PHASED DEPARTURE

**Can I reduce my work schedule before I retire?**

Yes. Subject to your conditions of employment, you can sign a phased departure agreement with your employer.

The agreement allows you to reduce your work schedule for a period of at least 12 months and at the most, 60 months, at the end of which you must retire. For the duration of the agreement, your new work schedule must not be less than 40% of the full-time schedule of an equivalent job.

To enrol, you must be a regular employee with a part-time or full-time schedule.

Before entering into a phased departure agreement (progressive retirement) agreement, you must complete the *Application for Confirmation of Eligibility for Phased Departure (progressive retirement)* form (267A) so that CARRA can confirm that you are in fact eligible for a retirement pension on the expiry date of the agreement. That form is available on CARRA's Web site.



## Will a phased departure agreement affect my retirement pension?

Not at all, because your contributions to the RREGOP during the phased departure agreement are calculated on the salary you would have received had you not signed an agreement.

You will be credited the same service and the same salary as if you had not signed this agreement.

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## END OF EMPLOYMENT PRIOR TO ELIGIBILITY FOR AN IMMEDIATE PENSION

### Can I obtain a refund of my contributions if I leave my job before I am eligible for a pension?

Yes. You can request a refund of your contributions with interests if you meet these two requirements:

- you are under 55 years old;
- you have less than 2 years of service credited for eligibility purposes (regardless, however, of the periods credited to make up for incomplete years of service due to part-time work or work during only part of a year).

You must have stopped working for at least 210 days before you send to CARRA the *Application for Reimbursement* form (080A). That form is available on CARRA's Web site.

If at the same time you are a member of the RREGOP, the PPMP or the PPPOCS for more than one job, you must have left all of those jobs since at least 210 days before filing your application for reimbursement.

### If I am not eligible for the refund of my contributions and I leave my job before I am eligible for an immediate pension, when will I benefit from the RREGOP advantages?

If you are under 55 years old and have at least 2 years of service for eligibility purposes (but less than 35) when you leave your job, you can choose between the two following options:

#### OPTION 1

##### A DEFERRED PENSION WITH OR WITHOUT REDUCTION

This pension will be fully indexed from January 1st following the end of your participation to the plan, to January 1st of the year when payment starts.

If you choose this option, you can:

- **receive your deferred pension at age 65.**

Coordination with the Québec Pension Plan (QPP) will apply to your pension as of the month following your 65th birthday.

Note that if the actuarial value of the deferred pension is lower than the total of your contributions with interests, the amount of your pension will be increased until the actuarial value of that pension is equal to the contributions you have paid, plus interests.

#### OR

- **request the payment of this deferred pension in advance at age 55 or at any other time between your 55th and your 65th birthday.**

This is called a Deferred Pension With Reduction. Since you will receive your deferred pension longer than if you had waited until age 65 to apply for it, a reduction of 0.33% a month (4% a year) included between the effective date of your pension and your 65th birthday will apply permanently to your deferred pension.

In addition, since you requested advance payment of the deferred pension that would normally be payable at age 65 and since coordination with the QPP would apply at that time, coordination with the QPP applies to your pension as soon as payment begins. The reduction due to the QPP coordination will however be reduced by the same percentage as your pension.

If the actuarial value of your deferred pension is lower than your total contributions with interests, the amount of your pension will be increased until the actuarial value of that pension is equal to the total contributions you have paid, plus interests.



**OPTION 2**

**YOU CAN ASK CARRA TO TRANSFER THE VALUE OF THE BENEFITS ACCRUED IN YOUR PENSION PLAN TO A LOCKED-IN RETIREMENT ACCOUNT (LIRA) OR A LIFE INCOME FUND (LIF).**

The amount that could be transferred to a LIRA or a LIF corresponds to the higher of the following two amounts:

- the total of your contributions to your pension plan, with accrued interest;
- the actuarial value of your indexed and coordinated deferred pension.

You can ask for a transfer if you have left your job for at least 210 days and applied for a retirement pension. You will then have to indicate your choice of a transfer on the Reply-Form from the document *Your Options* you will have received following your application for a retirement pension. It must be sent to CARRA before your 55th birthday, or within the 12 months following the date of the end of employment if you left between your 54th and 55th birthday. The form *Application for a Retirement Pension (79A)* is available on CARRA's Web site.

**Is it more profitable to wait for a deferred pension or ask CARRA to transfer the benefits accrued in my pension plan to a LIRA or a LIF?**

In order to compare the advantages of those options, you must consider your age, the amount of your deferred pension, the indexation rate that could apply and, mainly, the interest rate you could obtain on the amount you would transfer to a LIRA or a LIF.

**What will happen if I return to work in the public or parapublic sector after I had my accrued benefits transferred to a LIRA or a LIF?**

You can have your pension plan recognize the periods of service that were credited to you before your benefits accrued in the RREGOP were transferred to a LIRA or a LIF.

You will have to repay CARRA the amount that was transferred from the RREGOP to your LIRA or your LIF, with interest accrued at the RREGOP rate of return. Thus, you will re-establish the rights you had under your pension plan at the time of transfer in regards to your number of years of service and the benefits accrued in your pension plan.

Note that in order to do so, you must have held your new job for at least 3 months.

**If I leave my job to work for an employer who offers a pension plan not administered by CARRA, can I have my years of participation under the RREGOP recognized under my new employer's plan?**

Yes, provided your new employer has made a transfer agreement with CARRA. CARRA has such agreements with certain organizations to allow those who change jobs to transfer the value of their accrued benefits under the RREGOP to their new plan.

Those organizations include, among others, the federal government and certain provincial governments, municipalities and universities as well as certain public and private organizations.

To avail yourself of a transfer agreement, you must not, among other things, be eligible for an immediate pension without reduction under your retirement or beginning plan when you file your application for transfer with CARRA.

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**CALCULATION OF YOUR PENSION**

**How will CARRA calculate the amount of my retirement pension?**

To determine the amount of your basic pension, CARRA will use the following formula:

	Years of service credited for calculation purposes (maximum 38 years)
×	Accrual rate of the pension (2%)
×	Average pensionable salary for your 5 best-paid years of service
=	Basic pension

**Will the same formula be applied if I work part-time?**

Yes. In that case, however, CARRA will consider the annual pensionable salary you would have received if you had worked full-time.

**Will the retroactive pay adjustment I received be used in the calculation of my retirement pension?**

When you retire, CARRA will use the whole retroactive amount, or only part of it, to calculate your pension provided both these conditions are met:

- The retroactive pay adjustment was related to your pensionable salary (the salary stated in your collective agreement or your work contract; it does not include the payment of overtime);



- The retroactive pay adjustment concerned one or more of the 5 years used for the calculation of your average pensionable salary.

**Note:** If you received a pay adjustment after 2006, it will be spread over the years concerned.

**When will I be entitled to my basic pension?**

You will be entitled to your annual basic pension when you cease to be a member of the plan, provided you meet one of the following eligibility requirements:

- age 60 or over (regardless of the number of years of service);
- at least 35 years of service credited for eligibility purposes (regardless of your age).

As a rule, and subject to the tax rules, you will then be eligible for an immediate pension without reduction.

**Example**

*Jean retires at 60 years old. She has 25 years of service credited for both eligibility and calculation purposes. The average salary for her 5 best-paid years is \$36 000.*

*Since she meets the eligibility requirement age 60 or over, she is eligible for an immediate pension without reduction, determined as follows:*

Years of service credited for calculation purposes		25
Accrual rate of the pension	×	2%
Average salary of Jean's 5 best-paid years of service	×	\$36 000
<b>Basic pension</b>	<b>=</b>	<b>\$18 000</b>

*Jean will receive a basic annual pension of \$18 000, which represents \$1 500 a month (\$18 000 ÷ 12).*

**Can I retire even if I don't meet any of those two eligibility requirements?**

Yes, you can retire provided you are at least 55, even if you do not have 35 years of service credited for eligibility purposes.

In this case, however, you are eligible for an immediate pension with reduction. This means that your basic pension must be reduced permanently by 0.33% for each month of anticipation (4% a year).

Your pension will be reduced because you will be receiving it for a longer period than if you had waited to meet one of the eligibility requirements for an immediate pension without reduction.

**How can I calculate the amount of my immediate pension with reduction?**

First, you must determine the percentage of reduction applicable to the anticipation of your annual basic pension. This percentage is obtained by multiplying by 0.33% the number of months between the date of your retirement and the date on which you would have met one of the two following eligibility requirements:

- age 60 or over (regardless of the number of years of service);
- at least 35 years of service credited for eligibility purposes (regardless of your age).

You then multiply the amount of your annual basic pension by the percentage of reduction in order to determine the reduction applicable to your pension.

Finally, you subtract the result from your annual basic pension. This is how you can determine the amount of the immediate pension with reduction to which you are entitled.

**Example**

*John retires on his 58th birthday. He has 25 years of service credited for both eligibility and calculation purposes. The average salary for his 5 best-paid years is \$36 000.*

*First, we must determine the number of months between the date of his retirement and the date on which he would have been eligible for an immediate pension without reduction. Of the two eligibility requirements for a pension without reduction, the first he would have met is "age 60 or over," and that would have been 24 months later had he kept on working. Therefore, we must consider 24 months of anticipation.*

*We can determine the percentage of reduction applicable to the anticipation of his annual basic pension as follows:*

Number of months of anticipation		24
Monthly rate of reduction of the pension	×	0.33%
<b>Percentage of reduction due to the anticipation of the basic pension</b>	<b>=</b>	<b>8%</b>

*Now, we will determine the amount of his basic pension:*

Years of service credited for calculation purposes		25
Accrual rate of the pension	×	2%
Average salary of John's five best-paid years of service	×	\$36 000
<b>Basic pension</b>	<b>=</b>	<b>\$18 000</b>



Then we must calculate the amount of the reduction to apply to his basic pension:

Basic pension		\$18 000
Percentage of reduction	×	8%
Reduction due to the anticipation of the basic pension	=	\$1 440

To determine the amount of the immediate pension with reduction to which John is entitled, we simply make the following calculation:

Basic pension		\$18 000
Reduction due to the anticipation of the basic pension	-	\$1 440
Immediate pension with reduction	=	\$16 560

John's annual pension will be \$16 560, which represents \$1 380 a month ( $\$16\,560 \div 12$ ).

### Is it possible to minimize or totally avoid the reduction?

Yes. This is what we call the compensation of the reduction due to the anticipation of a pension. It consists in transferring to the RREGOP the amount necessary for your plan to pay you annually an amount equal to the reduction you wish to avoid.

The funds must be transferred from your Registered Retirement Savings Plan (RRSP) or a Registered Pension Plan (RPP), in accordance with the tax rules, within 60 days of the end of your participation. Your employer may also pay the amount required to eliminate or minimize the reduction of your pension, but no later than the date on which you cease to be covered by the plan.

## COORDINATION OF THE RREGOP WITH THE QUÉBEC PENSION PLAN (QPP)

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

Yes. When you turn 65, your pension plan will take into account the fact that you also receive a pension under the Québec Pension Plan (QPP), which will cause a reduction of your RREGOP pension. This is what is called the QPP Coordination.

The reduction will be applied to your pension as of the month following your 65th birthday.

Please note that coordination is not applied to the portion of a pension that corresponds to years accumulated after 35 years of service.

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

No. Your RREGOP pension will be reduced as of the month following your 65th birthday, and this, even if you began receiving your QPP pension before age 65.

### How will CARRA calculate the reduction that will be applied to my RREGOP pension?

The reduction applicable to your pension will be calculated as follows: the number of years of service used to calculate your basic pension that was made since January 1, 1966 (maximum 35 years) × the annual coordination rate with the QPP (0.7%) × the smallest amount between the average pensionable salary for your last 5 years of service and the average maximum pensionable earnings (MPE) of your last 5 years of service. Note that the MPE is set by the Régie des rentes du Québec.

#### Example:

Lynn retired at 60 years old with 25 years of service for calculation purposes. All those years of service were earned since January 1, 1966. The average maximum pensionable earnings for her last 5 years of service was \$37 000 while her average salary for her last 5 years of service was \$30 000.

Since her average pensionable salary is less than the average MPE for her last 5 years of service, her average pensionable salary (not the average MPE) must be used to calculate the reduction that will apply to her pension as of the month following her 65th birthday.

The reduction is calculated as follows:

Years of service credited for calculation purposes		25
Annual coordination rate with the QPP	×	0.7%
Average pensionable salary (because it is lower than the average MPE)	×	\$30 000
Reduction applicable to the pension	=	\$5 250

As of the month following her 65th birthday, Lynn's annual pension under the RREGOP will be permanently reduced by \$5 250, which represents \$437 a month ( $\$5\,250 \div 12$ ).

### Is the exemption in the calculation of my contributions to the RREGOP related to the coordination of the RREGOP with the QPP?

Yes, the contributions you pay to the RREGOP during your career are lower because your RREGOP pension will be coordinated with your QPP pension when you turn 65.



In the example on page 2, if the RREGOP was not coordinated with the QPP, Ann's contributions to the RREGOP would be calculated on her total salary. Thus, in 2014, her contributions to the RREGOP would amount to \$5 482.36 instead of \$3 984.22, that is, \$1 498.14 more.

## INDEXATION OF YOUR PENSION

### When I am retired, will my RREGOP pension be indexed?

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

- The part of your pension that corresponds to service performed prior to July 1, 1982 will be fully indexed to the rate of increase of the Pension Index set by the Régie des rentes du Québec;
- The part of your pension that corresponds to service performed from July 1, 1982 to December 31, 1999 will be indexed to the rate of increase of the Pension Index, minus 3%;
- The part of your pension that corresponds to service performed since January 1, 2000 will be indexed according to the more profitable of the following formulas:
  - 50% of the rate of increase of the Pension Index;
  - the rate of increase of the Pension Index, minus 3%.

#### Example

Roger intends to retire on January 1, 2014, on his 60th birthday. He will have 32 years of service credited for both eligibility and calculation purposes. His average pensionable salary for his 5 best-paid years will be \$36 000. In 2014, his annual pension will be \$23 040 (\$1 920 a month).

On January 1, 2015, Roger's pension will be indexed as follows, assuming that the rate of increase of the Pension Index set by the Régie des rentes du Québec is 4%.

Roger's annual pension (\$23 040) will first be divided in three parts, according to the dates of his years of service:

Number of years of service	Accrual rate of the pension	Average pensionable salary	Part of the pension
<i>Before July 1, 1982:</i>	1,5 × 2 % ×	36 000 \$ =	<b>1 080 \$</b>
<i>From July 1, 1982 until December 31, 1999:</i>	17,5 × 2 % ×	36 000 \$ =	<b>12 600 \$</b>
<i>Since January 1, 2000:</i>	13,0 × 2 % ×	36 000 \$ =	<b>9 360 \$</b>
<b>Total</b>	<b>32,0 × 2 %</b>	<b>36 000 \$ =</b>	<b>23 040 \$</b>

Each of those three parts will then be indexed as follows:

#### First part of the pension

$\$1\,080 \times 4\%$ , that is, the rate of increase of the Pension Index assumed for January 1, 2015 = **\$ 43**

#### Second part of the pension

$\$12\,600 \times 4\%$ , the rate of increase of the Pension Index assumed for January 1, 2015 (4%) minus 3% = **\$126**

#### Third part of the pension

$\$9\,360 \times 4\%$ , that is, 50% of the rate of increase of the Pension Index assumed for January 1, 2015 (4%) = **\$187**

**Total indexation as of January 1, 2015 = \$ 356**

As of January 1, 2015, Roger's annual pension will be increased to \$23 396 (\$23 040 + \$356), which represents \$1 949.67 a month (\$23 396 ÷ 12).

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

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

Subsequently, your pension will be indexed on January 1st of each year.



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## TERMINAL ILLNESS

### **If I had a terminal illness, could I receive special benefits under the RREGOP?**

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

- your total contributions to your pension plan, with accrued interest;
- the actuarial value of your vested retirement pension.

The amount paid or transferred to obtain a pension credit, with interests, will be added to the amount you will receive.

However, you do not have this option if, at the time of your application, you are eligible for an immediate pension without reduction.

### **Can I continue working after I receive those benefits?**

Yes. However, you cease to participate in the RREGOP.

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

### **Will a separation or a divorce affect my pension plan?**

Since July 1, 1989, benefits accrued in a pension plan during marriage or civil union are part of the family patrimony. The value of those benefits can therefore be partitioned in the event of legal separation, divorce, annulment of marriage, payment of a compensatory allowance, dissolution or annulment of civil union.

Upon request and after such proceedings are instituted (i.e. the date on which a request a legal claim was made in court and stamped by that court, or before, if an accredited mediator confirms family mediation), CARRA will establish the value of your benefits.

If the Court then decides that the value of the benefits must be partitioned, CARRA will transfer, on application, the sum allocated to your spouse to a Locked-In Retirement Account (LIRA), a Life Income Fund (LIF) or an annuity contract in his/her name at the financial institution of his/her choice.

### **Will the transfer affect the amount of the benefits accrued in my pension plan?**

Yes. In order to take into account the sum that was transferred, CARRA will determine a reduction following partition. When you take advantage of your rights from your retirement plan, or if you are already retired, your benefits will be reduced accordingly.

### **Will a separation from my de facto spouse affect the amount of the benefits accrued in my pension plan?**

No. Only married or civilly united spouses are subject to the rules of the partition of family patrimony.

You will find more information in the document entitled *Partition of Family Patrimony*. That document is available in the "Documentation > For members" section of CARRA's web site.

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## IN THE EVENT OF DEATH

### **What benefits are provided under the RREGOP in the event of death?**

Benefits depend on whether you are eligible or not for a retirement pension or are already retired at the time of your death.

### **What will happen if I am not eligible for a retirement pension?**

At the time of your death, if you have less than 2 years of service credited for eligibility purposes (without taking into account the added service), your spouse will receive the total of your contributions to your pension plan, with accrued interests. If you do not have a spouse, the amount will be paid to your heirs.

However, if you have at least 2 years of service credited for eligibility purposes, your spouse will receive the highest of the two following amounts:

- the total of your contributions to your pension plan, with accrued interests;
- the actuarial value of your vested deferred pension

If you do not have a spouse, the higher of those amounts will be paid to your heirs.

Your spouse or, if you do not have a spouse, your heirs, will also receive the refund of any amount you paid to obtain your pension credits, with accrued interests.



### **What if I am eligible to an immediate retirement pension?**

Your spouse will receive, until death, a surviving spouse's pension corresponding to 50% of the pension that would have been payable to you at that time (including 50% of your SPP Pension Credit, your Transfer Agreement Pension Credits and your Life Annuity for Pension Credit Service, but excluding any Buy-Back Pension Credit and Temporary Annuity for Pension Credit Service, if any). Coordination with the Québec Pension Plan will apply to that pension as of the month following your death.

In addition, if the actuarial value of your spouse's pension is lower than the total of your contributions with interests, the amount of the pension will be increased until it reaches that total.

If you do not have a spouse, your heirs will receive the total of your contributions to your pension plan, with accrued interests.

Your spouse or, if you do not have a spouse, your heirs, will also receive the refund of any amount you paid to obtain your "Buy-Back Pension Credits", with accrued interests. If you do not have a spouse, your heirs will receive the amount.

### **And if I already receive my retirement pension?**

If you already receive a retirement pension at the time of your death and if you have a spouse, your spouse will receive, until death, a surviving spouse's pension corresponding to 50% or 60% of your pension (including 50% or 60% of your "SPP Pension Credit", your Transfer Agreement Pension Credits and your Life Annuity for Pension Credit Service), in accordance with the option chosen. Indeed, you can choose to reduce your pension by 2% so that your spouse will receive 60% of your reduced pension.

If coordination with the Québec Pension Plan has not yet been applied to your pension, it will apply to your spouse's pension as of the month following your death.

Your spouse's pension will not include Buy-Back Pension Credits or the Temporary Annuity Linked to the Pension Credit, if it applies. However, if applicable, your spouse will also receive an amount calculated as follows:

- the total amount you paid to obtain your "Buy-Back Pension Credits", with interests accrued up to the date of your retirement, minus
- the amount you received as "Buy-Back Pension Credits".

If you receive a retirement pension and do not have a spouse at the time of your death, your heirs will receive an amount calculated as follows:

- the total of your contributions to your pension plan, with interests accrued up to the date of your retirement, minus the amount you received as pension benefits, plus, if applicable
- the total amount you paid to obtain your pension credits (of any type), with interests accrued up to the date of your retirement, minus the amount you received as pension credits.

### **Upon my death, who will my pension plan recognize as my de facto spouse?**

The RREGOP will recognize as your spouse the person who is married or civilly united to you or, a person of the opposite sex or the same sex that you presented as your spouse and who, at the time of your death, was not married or civilly united to another person and had been living maritally with you for at least 3 years. That period is only one year if a child is born or to be born of your union; or if a child was jointly adopted by you and your spouse during your union; or your spouse or you have adopted the child of the other during your union.

To be recognized as such, the spouses must not be married or civilly united<sup>2</sup> to another person.

### **Can I bequeath my pension plan to the person of my choice?**

No. The act governing the RREGOP contains provisions regarding the beneficiary of your pension plan, depending on whether or not you have a spouse at the time of your death:

#### **YOU HAVE A SPOUSE**

Regardless of your will, the law provides that the beneficiary of your pension plan is your spouse. The same applies if you did not make a will.

#### **YOU DO NOT HAVE A SPOUSE**

Your pension plan will become part of your estate. Therefore, the heirs you designated will benefit under your will. If you did not make a will, your estate, including your pension plan, will be transferred to your heirs in accordance with the provisions of the Civil Code of Québec.

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2. Note that legally separated spouses are still considered as spouses, unless a final amount was paid as part of the partition of the family patrimony.



## Can my spouse renounce his or her rights?

Yes. Your spouse may waive his spousal rights in favour of your heirs and he/she may also revoke such waiver later by written notice to CARRA. That notice must be received by CARRA before your death.

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## DECIDING TO RETIRE

### What elements do I have to take into account before deciding to retire?

First, it is essential that you be ready to enter this new stage of your life.

Then, of course, it is important to evaluate the total income you will have, depending on your age upon retirement, for example, your RREGOP pension, your pension under the Québec Pension Plan, your Old Age Security Pension (payable at age 65) and any income from your Registered Retirement Savings Plan (RRSP) or from any other source, and to compare it with your expenses.

### How can I obtain an estimate of my RREGOP pension?

If you wish to do some long term planning of your retirement, you can use the Pension Estimator, available on the home page of CARRA's Web site. The estimator will quickly and easily provide you with an estimate of the amount of the pension you could be entitled to on the date you plan to retire.

However, if you intend to retire between 4 to 14 months from now, we advise you to apply to CARRA for a pension estimate with the *Application for Pension Estimate* form (009A). That form is available on CARRA's Web site.

### Once my decision is made, what do I have to do?

In order to receive your retirement pension under the RREGOP, you must fill out the *Application for a Retirement Pension* form (079A), with your employer's assistance. That form is available on CARRA's Web site.

We strongly suggest that you send it to CARRA about 90 days before the date on which you plan to retire. That period includes a 30-day period to inform us of your choice of personalized benefits in the Reply-Form from the document *Your Options* you will have received.

If you do not meet the deadline, the default option indicated in the document *Your Options* will be chosen to determine your pension.

## If I am eligible for a pension with reduction, can I resign and wait until I am eligible for a pension without reduction before I apply for my retirement pension?

Yes. Before making that decision, however, you must analyze the consequences. Indeed, in order to receive at a later date a slightly higher pension, you risk depriving yourself for several months of money that you could use from the beginning of your retirement.

## If I resign while I am eligible for a pension with reduction and I do not apply for it immediately. Can I apply later, even if, at that time, I am still not eligible for a pension without reduction?

Yes. However, if you send your application to CARRA more than 60 days after your resignation but are still not eligible for a pension without reduction, CARRA will not pay your pension retroactively from the date of your resignation, but retroactively from the date it received your application or from any other later date specified on your Reply Form. CARRA will use the same date to calculate the reduction applicable to your anticipated pension.

### Example

*Martha resigns in June 2014 at the age of 58. She has 22 years of service credited for eligibility purposes. She is eligible for an immediate pension with reduction.*

*Since she would be eligible for a pension without reduction in 2 years because she would be 60 years old, she decides to wait before applying to CARRA for her pension.*

*In June 2015, at age 59, even if she is not yet eligible for a pension without reduction, Martha files the application for her retirement pension with CARRA.*

*CARRA will pay her pension retroactively from the date on which it received her application (June 2015) and will use that date to calculate the reduction to be applied to her pension.*

## If I resign when I am eligible for an immediate pension with reduction, but do not apply for it and forget to apply when I become eligible for an immediate pension without reduction, what will happen when I apply for my pension?

If you apply for your retirement pension once you are eligible for an immediate pension without reduction, CARRA will pay your pension retroactively from the date on which you became eligible to that immediate pension without reduction and not retroactively from the date on which it received your application.



**Example**

*Paul resigns in June 2014, at age 59. He has 25 years of service credited for eligibility purposes. He is eligible for an immediate pension with reduction. Since he would be eligible for a pension without reduction in 1 year because at that time he would be 60 years old, he decides to wait before applying to CARRA for his pension.*

*In June 2015, on his 60th birthday, Paul becomes eligible for an immediate pension without reduction. However, he forgets to apply for it to CARRA.*

*In October 2015, Paul files his application for his retirement pension. CARRA will pay his pension retroactively from the date on which he became eligible for an immediate pension without reduction (June 2015).*

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**PAYMENT OF YOUR PENSION**

**How often will my pension be paid?**

If you chose direct deposit, your pension will be paid on the 15th of each month for life or, if the 15th is not a work day, the preceding work day. If you receive a cheque for the payment of your pension, it will be issued no later than 48 hours before that date.

**Will income tax be deducted from my pension?**

As a rule, yes. CARRA will deduct federal income tax and Québec income tax as if your pension was your sole income. If the amount of those deductions are not high enough, you can ask to have them increased.

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**RETURN TO WORK OF A PENSIONER**

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

No. Going back to work in the Québec public service sector, the education or the health and social services sectors or for any employer covered by the RREGOP, on a full-time or part-time basis or as a casual employee, will not affect your retirement pension. You will not participate in a pension plan and you will receive your full pension, regardless of your age.

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**RECOURSES**

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

If you have questions or comments, we invite you to contact the Direction des contacts clients (see the contact information in the section To Contact Us).

If you wish to submit a complaint regarding the quality of the services you received from CARRA, please contact the Bureau des plaintes by the means that is the most convenient for you:

**By mail**

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

**By telephone**

418 644-3092 (Québec region)  
1 866 239-2985 (toll free), reference number: 2009  
1 855 642-3092 (toll free)

**By fax**

418 644-5050

**By secure email**

Use the secure form at [www.carra.gouv.qc.ca](http://www.carra.gouv.qc.ca) available under the CARRA tab, and under the item Recourses.



**If I disagree with a decision rendered by CARRA, should I also contact the Bureau des Plaintes?**

No. The Bureau des plaintes deals only with complaints related to the quality of CARRA's services.

If you wish to contest a decision rendered by CARRA regarding, for example, your contributions, your eligibility to retirement or the amount of your pension, you must apply for a reexamination to the reexamination office within the prescribed time limit. Following reexamination, if you 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.

**Subscribe to CARRA's electronic mailing list** to receive news regarding the various pension plans. The registration form is available on our website under "Liste de diffusion" at the following address: [www.carra.gouv.qc.ca](http://www.carra.gouv.qc.ca)

**To contact us**

**On Internet**

[www.carra.gouv.qc.ca](http://www.carra.gouv.qc.ca)

**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)

**By fax**

418 644-8659

**In person or by mail**

If you wish to meet with a staff member, we recommend that you phone to make an appointment. You can also write to us or come to the reception desk at the following address:

**Commission administrative des régimes de retraite et d'assurances**

Direction des contacts clients  
475, rue Saint-Amable  
Québec (Québec) G1R 5X3

You can also ask your employer, who will guide you through the process.

The information it contains is of a general nature and does not supersede the *Act respecting the Government and Public Employees Retirement Plan* or its regulations.

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et d'assurances

