

A Guide to Your
RETIREMENT



This guide is produced for the sole use of private institutions and CEGEP teachers whose union is affiliated with FNEEQ-CSN.

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Introduction

This Guide has been prepared to help teaching staff who contribute to the RREGOP better understand their retirement scheme. Not only does it provide a summary of the information you require regarding the RREGOP, it also gathers together in a single document a wealth of general information on the various sources of retirement income, with a view to simplifying the financial planning process.

Since January 1st, 2016, la Régie des Rentes du Québec, (Québec Pension Plan) and the Commission administration des régimes de retraite et d'assurances (CARRA) have been fused together to form *Retraite Québec*. To learn more about it, you can go to their website at: www.retraitequebec.gouv.qc.ca/fr/retraite-quebec/Pages/retraite-quebec.aspx.

The information contained in this Guide is taken from the RREGOP Administration Manual (Guide d'administration), information available on the website of *Retraite Québec*, and the text and Annexes V-1, V-2 and V-10 of the 2015-2020 Collective Agreement of FNEEQ (CSN) Teaching Staff. Please note, however, that this Guide is by no means to be construed as a substitute for these texts.

The Guide comprises four sections:

- Making Sense of your Retirement.
- Progressive Retirement.
- The Evolution of your Retirement Pension.
- Insurance.

It also includes at annex a variety of useful documents, such as a checklist of the procedures to be followed before retiring, hyperlinks that point to the various *Retraite Québec* forms pertaining to your retirement pension, and a series of form letters to assist you when applying.

It will be noted, finally, that this Guide deals with general cases. For any additional information you may require, do not hesitate to contact your union local representative.

This document is available on the FNEEQ's Internet site at www.fneeq.qc.ca

CHAPTER I - MAKING SENSE OF YOUR RETIREMENT

1. INTRODUCTION

a) What exactly is the RREGOP?

RREGOP stands for the *Régime de retraite des employés du gouvernement et des organismes publics* (Government and Public Employees Retirement Plan). Set up on July 1st, 1973, it covers regular and casual full- and part-time employees of the Québec Public Service and the province's education and health and social services networks. It will be noted that the RREGOP is not a public scheme like the *Régime de rentes du Québec* (Québec Pension Plan) but rather a **private** plan.

The RREGOP is administered by *Retraite Québec*. See http://www.carra.gouv.qc.ca/fra/regime/rregop/rregop_s00.htm. In 2013, *Retraite Québec* administered more than thirty retirement funds in the public and parapublic sectors comprising some 584,711 active members and 351,242 recipients (319,995 of them retirees).

In addition to its Board of Directors, *Retraite Québec* has set up a strategic structure which includes an RREGOP Retirement Committee to which members of those union organizations which contribute to the scheme are delegated.

b) Union representation and the RREGOP

Union representation of FNEEQ-CSN staff is ensured via the *Comité fédéral sur les assurances et les régimes de retraite* (CFARR) [FNEEQ Insurance and Pension Committee] which, among other things, acts to support the Pension Plan Bargaining Committee when the collective agreement is being renewed. Furthermore, a FNEEQ-CSN union adviser is also assigned to handle retirement matters. He is able to provide guidance for union representatives on issues pertaining to implementation of the Loi sur le RREGOP [Act respecting the Government and Public Employees Retirement Plan].¹ The CSN also has two representatives sitting on the RREGOP Retirement Committee to whom CFARR can make representations, in addition to one representative each on the educational and health sector review committees.²

b) The role of your union local with respect to retirement

Your union local can supply you with important information regarding your retirement pension and assist you with certain procedures. The person in charge of retirement matters can, inter alia:

- go over your Statement of Contributions or your Annual Statement with you and point out any errors that may have crept in;
- guide you through the procedures for possible buybacks and inform you of the cost of doing so;
- advise you on what recourse is available to you should you disagree with a *Retraite Québec* decision affecting you.

1. For the Act respecting the RREGOP, see:

http://www2.publicationsduquebec.gouv.qc.ca/dynamicSearch/telecharge.php?type=2&file=/R_10/R10.HTM

2. The Review Committee has been established to review *Retraite Québec* decisions affecting members and recipients who request such a review. Its Terms of Reference consist of considering review applications on matters within its jurisdiction, confirming or annulling the *Retraite Québec* decision or, alternatively, rendering the decision that, in its opinion, should have been handed down. It is required to substantiate its ruling in writing and notify both *Retraite Québec* and the member or recipient, as the case may be.

If, on the other hand, you are seeking advice on how to set retirement savings goals or wish an analysis of the income you can expect to receive on retirement, we urge you to consult a certified financial planner to help you make the appropriate decisions.

2. THE VARIOUS SOURCES OF RETIREMENT INCOME

The general rule is that, in order to maintain one's standard of living on retirement, a person must take in **70%** of his or her average gross annual income. This rule takes account of the fact that a retiree has fewer expenses, particularly family obligations and work-related outlays (e.g. commuting expenses, food, clothing, etc.). In addition, retirees no longer contribute to plans such as parental, employment or salary insurance, the RRQ (QPP: Québec Pension Plan) and the RREGOP, and they pay less tax, since their income is lower.

When you retire, you will derive income from several separate sources, some from public plans offering basic protection, and the rest from private sources.

What are these sources of income?

If you retire at the age of 65:

- a portion will come from the RRQ;
- another portion will come from the federal Old Age Security (OAS) program;
- the lion's share will come from your private retirement plan and personal savings.

If you are a woman, your retirement income could be less than that of a man given that you may have taken parental leave that impacts on your retirement income (both under the RRQ and RREGOP). In addition, you may at some point have extended this leave by working part-time for a few years more. Then again, because you have a longer life expectancy than a man, you should have more savings than a man whose conditions of retirement are identical to yours.

a) The RREGOP retirement pension

To be eligible for a RREGOP retirement pension WITHOUT ACTUARIAL REDUCTION, you must meet either of the following requirements, namely:

1. be 60 years of age or over, or;
2. have at least **35 YEARS OF service** to your credit.³

As of July 1st, 2019, these conditions change:

1. be 60 years of age and have at least 30 years of service to your credit;
2. be 61 years of age or more;
3. have at least 35 years of service to your credit.

How much will the RREGOP pay me?

The RREGOP is a certified **defined-benefit pension scheme**. This means that the amount of the pension paid out to you on retirement is **set in advance** based on the **number of recognized years of service** and the **average salary over the best five years (SMF5)** during which you contributed to the RREGOP plan. The main advantage of a defined-benefit scheme is that it guarantees that the member will receive a retirement pension which is not contingent upon the performance of the contributions paid in.

Thus, unlike RRSPs or **defined-contribution retirement plans**, the amount of pension paid upon retirement is not random. At the time you retire, you will know the **exact amount** of your pension. This amount will vary only as a function of the indexing of your recognized years of service, which varies depending upon the years of contributory service (see Page 25). The stability of your RREGOP retirement fund therefore allows you to better plan your various sources of retirement income.

The Statement of Contributions (provided on request) and the Annual Statement (which is sent to you each year by *Retraite Québec*, beginning with 2011) are a source of valuable information on when you will be eligible for an RREGOP pension and the percentage of income replacement you should receive.

b) The Québec Pension Plan (RRQ) retirement pension

The RRQ pension is a monthly amount normally paid to you starting at age 65 which is calculated on the basis of your employment income between the age of 18 and retirement. This pension is not paid automatically: you must submit an application in writing to *Retraite Québec*. You have the option of claiming this pension at 60. The amount of your pension will be reduced by 0.6%, as appropriate, for each month by which retirement precedes your 65th birthday (i. e. a maximum of 7.2% per annum or a total of 36%). This reduction will apply for as long as the pension is paid to you. If, on the other hand, you wait until you are over 65 to apply for your pension, the RRQ will augment the amount paid by 0.7% for each month elapsed between your 65th birthday and the initial payment of pension (here too, up to a maximum of 8.4% per annum, or a total of 42%).

The RRQ pension is adjusted annually in accordance with the TAIR (*taux d'indexation de l'indice des rentes* (TAIR) [Rate of Increase of the Pension Index], a figure which is arrived at using the average increase in the Consumer Price Index (CPI) in one year.

WHEN SHOULD I APPLY FOR MY RRQ PENSION?

You may apply for your RRQ pension as soon as you have reached the age of 60. With a few exceptions, it is **to your advantage** to apply for your pension as soon as you cease work. If you wait until you turn 65 in order to receive a full pension, it will take several years to recoup the sum you would have received from the pension before that age.

In this regard, please refer to Chapter 2, Progressive Retirement.

c) The Old Age Security (OAS) Pension Program

It is impossible to anticipate the OAS. However, since July, 2013, you can postpone the initial payment of your OAS until 60 months (5 years) after the date in which you become eligible, what allows you to receive a higher pension. If you choose this option, you will receive a higher amount of 0.6% for every month when postpone the payment of your OAS, until a maximum of 36% at the age of 70. This pension is adjusted every three months to reflect cost-of-living increases as measured by the CPI (Consumer Price Index)³.

d) The various options: should I retire at 55, 60, 61 or 65?

Depending upon when you retire, you will have access to various sources of income, subject to certain penalties, as the case may be, if you claim these pensions at an earlier date (in the case of the RREGOP and the RRQ pension). Before making this critical decision, consider the possibility of applying for **progressive retirement**, as this might be an advantageous option for you. Calculate the income that will be available to you and compare it with the expenses you will have. Because you will also have to take into account more intangible factors such as your life expectancy and the long-run impact of the indexing of your RREGOP retirement pension, we suggest that you get in touch with a financial planner beforehand to help you assess all of your options.

What happens if I want to retire before 55?

If you retire **before the age of 55**, you will not have access to your RREGOP pension unless you have accumulated **35 years of service**. If you leave your employment before you are eligible for a pension with an actuarial penalty, you will be entitled to a deferred pension (*see Difficult Choices* on Page 29).

What happens if I want to retire at 55?

Before the age of 60, you will not have access to any public retirement pension program (see the example on Page 12).

This means that you will be able to reckon solely on:

- your **RREGOP retirement pension**:
 - **with no actuarial reduction** if you have 35 years of service with the **RREGOP** or;
 - **with an actuarial reduction** of 0.33% per month, or 4% for each year of advance retirement, if you are over 55. This reduction is **permanent** and applies for as long as you receive the pension;
 - as of July 1st, 2020, with less than 61 years of age, the actuarial reduction becomes 0.5% per month or 6% per year;
 - your personal savings income (**RRSP**, various investments, etc.).

What happens if I want to retire at 60?

If you retire at age 60, you will have access to:

- your **RREGOP retirement pension** with no actuarial reduction, and as of July 1st, 2019, at least 30 years of service;
- **your RRQ** retirement pension reduced by 36% (7.2% per year for the early claim with respect to the amount you would receive if you had waited until the age of 65 to claim it);
- your personal savings income (**RRSP**, various investments, etc.).

3. www.edsc.gc.ca/fr/rpc/sv/admissibilite.page

What happens if I want to retire at 65?

If you retire at age 65, you will have access to:

- your **RREGOP retirement pension**, integrated⁴ with the Québec Pension Plan;
- your **RRQ** retirement pension;
- your **Old Age Security (OAS)** Program pension from the federal government;
- You may also reckon on your **personal savings** income (RRSP, various investments, etc.).

e) Summary of the sources of income available, by age

	Age 55	Age 60	Age 65	Age 70
RREGOP	Possible	Possible	Possible	Possible
RRQ	-	Possible	Possible	Yes
OAS	-	-		Yes
Personal savings	Possible	Possible	Possible	Possible

f) Income from public retirement plans

Below is a brief synopsis of what the Québec and federal government public retirement schemes offer, subject to certain conditions, in the way of basic retirement income in 2016. These amounts are taxable.

Type of benefit	Maximum monthly amount in 2016
Old Age Security (OAS) pension (PSV)	\$570.52 ⁵
<i>Régime de rentes du Québec</i> (RRQ) claimed at 60 years of age (64%)	\$699.20
<i>Régime de rentes du Québec</i> (RRQ) claimed at 65 years of age (100%)	\$1,092.50
<i>Régime de rentes du Québec</i> (RRQ) claimed at 70 years of age (142%)	\$1,551.35

The public retirement plans also offer various benefits which may be in addition to the basic pension schemes, depending upon the contributor's income or the state of his/her health. For example, **at the federal level**, a retiree whose income is deemed to be clearly inadequate may be entitled to receive an additional allowance known as the **Guaranteed Income Supplement (GIS)**. By the same token, **at the provincial level**, it is possible to receive an additional allowance in the case of disability, or a surviving spouse's pension.

4. In this regard, please refer to the section on the integration of the RREGOP with the Québec Pension Plan on Page 17 of this Guide.

5. In 2011, you will be required to reimburse part of the OAS if your net personal income exceeds \$71,592, and the OAS pension in its entirety if this income is equal to \$119,398. This amount is revised annually.

3. CORE PROVISIONS OF THE RREGOP

a) Membership and contributions

A person is a member of the RREGOP whenever he or she occupies a position covered by the plan (clerical staff; teacher; nurse, employee, etc.). Contribution to the RREGOP is **mandatory** for all teachers. One year of service is equal to 260 days of work for CEGEP faculty, 200 days of work for certain elementary and secondary school teaching staff in private institutions, and 525 teaching periods for CEGEP hourly-paid staff.

Up until January 1st, 2011, the maximum number of is years of contribution was 38 years of service. This number will gradually increase to **40 years of service**. This measure is designed to augment the RREGOP retirement pension but does not change the eligibility for a retirement pension without actuarial reduction if you have 35 years of service to your credit.

b) Rate of contribution

Since, under the RREGOP, the amount of pension paid is set in advance (2% per recognized year of service), it is obviously the rate of contribution which fluctuates as a function of the plan's performance and costs.

The rate of salary contribution to the RREGOP is determined by means of a triennial actuarial valuation. The results of the last valuation based on data ending on December 31, 2008 are now known and the parties agreed during the last negotiation that the rate of RREGOP contribution would be 9.84% as of January 1st, 2014, 10.5% as of January 1st, 2015 and 11.12% as of January 1st, 2016.

c) Calculation of the retirement pension

The formula used to calculate your **RREGOP** retirement pension is quite simple, namely:

$$\begin{array}{l} 2\% \quad \times \quad \text{number of years of service credited (maximum of 40)} \\ \quad \times \quad \text{final average salary over the best five years (SMF5)} \end{array}$$

Scenario 1

A teacher who contributes fully to the RREGOP for 40 years will receive a retirement pension of 80%, based on the final average salary over the best five years.

$$2\% \quad \times \quad 40 \text{ years of service credited (= 80\%)} \quad \times \quad \$75,000 \text{ (SMF5)} \quad = \quad \$60,000$$

Scenario 2

Let us now imagine the case of a teacher who worked half-time throughout her entire career because of a lack of work. She will not receive a full pension as a result because her RREGOP contributions were based on a part-time workload (50% of a normal teaching load in this example). After 35 years of service, she therefore cannot claim a full retirement pension.

$$2\% \quad \times \quad 17.5 \text{ years of service credited (= 35\%)} \quad \times \quad \$75,000 \quad = \quad \$26,250$$

In between these two situations, there is a whole range of other possibilities depending on:

- the age at which you apply for your RREGOP retirement pension;
- the number of years of service for which contributions were paid into the RREGOP (maximum of 40 years);
- your status throughout your teaching career (hourly-paid instructor; full-or part-time teacher);
- any absences or leave taken which may or may not be recognized for pension plan purposes (maternity/paternity/unpaid leave; leave with advance/deferred pay; PVRTT (Program volontaire de réduction du temps de travail) [Voluntary Working Time Reduction Program]; progressive retirement, etc.) or which you may or may not have bought back, as the case may be (see Page 26);
- the choice of the type of **SURVIVING SPOUSE'S** pension opted for when applying for your RREGOP retirement pension. At that time, you will have the option of choosing a pension which is 2% lower on a permanent basis so as to leave your spouse 60% (rather than 50%) of your pension upon your death. This choice is irrevocable.

When should I apply for my RREGOP pension?

You must apply for your RREGOP pension at least 90 days before the month in which you intend to retire.⁶ You also need to advise your employer of your departure in the form of a letter a sample of which is provided at the end of this Guide. However, before submitting a retirement application to *Retraite Québec*, we strongly suggest that you submit an **application for an estimate** of your retirement pension by completing the application form available at the following address: <http://www.carra.gouv.qc.ca/ang/formulaire/pdf/009ai.pdf>.

This step must be carried out before any request for a correction to your **STATEMENT OF CONTRIBUTIONS** is made. Once you have applied for your retirement pension, you will no longer be able to modify the data concerning you. *Retraite Québec* supplies such a pension estimate only if you anticipate retiring within a period of 14 months.

After you have submitted your application for pension benefits to *Retraite Québec*, a reply sheet will be returned to you containing several options, namely:

- By default, your spouse will receive 50% of your pension at the time of your death. This annuity can be augmented to 60% if you so request on the reply sheet. As a consequence of this choice on your part, your pension will be reduced by 2% for its entire duration. **This choice is irrevocable once payment of the retirement pension has begun.**
- You will also be asked to choose when you want payment of your pension to commence (you do have the choice of deferring it). Your retirement pension will be paid on the 15th of each month for the rest of your life.
- You should indicate to *Retraite Québec* whether you would like your life and/or health insurance premium to be deducted directly from your pension.
- If you wish to join the Association of FNEEQ Retirees (AREF – *Association du personnel retraité de l'enseignement FNEEQ*), your annual dues can also be deducted from your pension.

Once you start receiving your retirement pension, *Retraite Québec* will supply you with an annual statement specifying the annual pension payable to you, as well as the indexing of your RREGOP retirement pension, according to the formula which applies to your situation (see, in this regard, the section *Indexing of your Retirement Pension* on Page 25). You will also be informed of the benefits that will be paid to your spouse or to your heirs **in the event of your death**.

6.. The forms are available from your institution's Department of Human Resources.

Exemple: Anticipated retirement date: June 16

1. Submission of application to *Retraite Québec* before **March 1**.
2. Receipt of your preliminary calculation from *Retraite Québec*.
3. Submission of your options to *Retraite Québec* (joint and survivorship option; direct deposit; insurance premiums, etc.).
4. Final calculation issued by *Retraite Québec*.
5. Payment of retirement pension: the first payment should be on **July 15**, i. e. the month following your actual retirement, assuming all time periods have been observed.

Should I retire on June 15 or August 15?

It is often to the clear advantage of teachers at CEGEPs who are entitled to a retirement pension without actuarial reduction to retire at the end of the school year. This is because, if you choose to opt for your retirement pension at the start of the holidays, i. e. around June 15, your retirement pension will admittedly be a bit lower but, during the two-month vacation period, you will collect both your holiday pay and your pension. Furthermore, if you are 60 years of age, you can claim your RRQ retirement pension as early as June 15.

For example, a teacher 60 years old retiring on June 15, 2016 would accumulate a gross income of close to \$11,000⁷ more for that year than what he would have received had he retired on August 15. Also, before setting the precise date of your departure, it is in your interest to ask *Retraite Québec* to run a pension calculation which takes these possibilities into account.

d) Rate of replacement of gross income on retirement

The tables below illustrate the rate of replacement of gross income on retirement assuming three scenarios: the first two reflect the situation of a teacher receiving a retirement pension **without actuarial reduction** and the third, a pension **with such a reduction**.

Scenario 1 (without actuarial reduction)

The following gives you an idea what a teacher would receive who has **35 years of service to his credit**, a final average salary (SMF5) of **\$75,000** and who retires at **58**. In this example, the person meets the criteria of eligibility for a RREGOP pension without actuarial reduction due to the fact that he has 35 years of service and applies for his RRQ retirement pension at the age of 60. It will be obvious that the best rate of replacement of his income, i. e. 81.2%, occurs between the ages of 60 and 65.

	Age 58	Age 60	Age 65
RREGOP ⁸	\$52,500	\$52,500	\$39,652
RRQ ⁹		\$8,390	\$8,390
OAS			\$6,846
TOTAL	\$52,500	\$60,890	\$54,889
% of income replacement out of a total of \$75,000	70%	81.2%	73.2%

7. This calculation factors in both RREGOP and RRQ benefits.

8. The amounts indicated do not take indexing into account.

9. This amount is provided for information purposes and constitutes the maximum RRQ pension in 2011.

Scenario 2 (without actuarial reduction)

The following shows what a teacher would receive who has **35 years of credited service**, a final average salary (SMF5) of **\$75,000**, and who retires at **58 but defers payment of his RRQ retirement pension to 65**.

	Age 58	Age 60	Age 65
RREGOP	\$52,500	\$52,500	\$39,652
RRQ			\$13,110
OAS			\$6,846
TOTAL	\$52,500	\$52,500	\$59,608
% of income replacement out of a total of \$75,000	70%	70%	79.5%

Scenario 3 (with actuarial reduction)

Here then is an indication of what a teacher would receive who has **30 years of credited service**, a final average salary of **\$75,000** (SMF5) and who retires at the age of **58**. In this example, the individual meets neither the age criteria (60 years) nor the minimum number of years of service (35 years). The teacher therefore retires **with an actuarial reduction of 8%**, which will apply permanently to his pension.

	Age 58	Age 60	Age 65
RREGOP	\$45,000	\$41,400	\$30,388
8% actuarial reduction	- 3,600 \$		
RRQ		\$8,390	\$8,390
OAS			\$6,846
TOTAL	\$41,400	\$49,790	\$45,624
% of income replacement out of a total of \$75,000	55.2%	66.4%	60.8%

e) Offsetting the actuarial reduction

If you are entitled to a pension **with actuarial reduction**, you can cancel out or diminish the reduction applicable to your pension by paying in an amount to *Retraite Québec*, pursuant to tax legislation. The sum required can come from an RRSP.

The amount of offset is determined as of the date of your actual retirement. For an estimate of the cost of this offset, you can submit a request to *Retraite Québec* on the form "Application for Pension Estimate" (009), which automatically generates an estimate of the cost of the offset. The latter will be calculated based on the actuarial assumptions made by the RREGOP and the interest rates published by the Bank of Canada.

N. B.

The amount necessary to offset the actuarial reduction is always quite high, in the vicinity of \$20,000 for each year offset. What is more, because the interest rates published by the Bank of Canada fluctuate up and down each month depending on economic conditions, there could be a significant difference between the estimate of the actuarial reduction offset calculated and the actual cost to you when the time comes.

f) Integration of the RREGOP with the Québec Pension Plan

Integration of the RREGOP with the Québec Pension Plan means that the two schemes are complementary. This is because, when the RREGOP was originally set up, account was taken of the fact that the employees contributing to it were also paying into the *Régime de rentes du Québec* (RRQ) and they would therefore be receiving an RRQ pension at the time of their retirement. The effect of this integration is to reduce the cost of the plan. RREGOP members **therefore pay less than they should have so as to reflect their contributions to the RRQ.**

RRQ contributions are set as a percentage of the salary earned (4.95%), although there is a cap at a certain income level (\$48,300 in 2011). This maximum contribution threshold is referred to as the **MPE** (Maximum Pensionable Earnings). In order to take account of this integration with the *Régime de rentes du Québec*, the parties originally agreed to have RREGOP members contribute only based on that portion of their pensionable salary which exceeds the plan's exemption, i. e. the **amount over and above 25% of the MPE.**

To calculate this exemption, one need only apply the following formula to the MPE, which is revised annually by *Retraite Québec*.

35% of the MPE in 2016 (\$54,900) = \$13,725

Example

When a teacher works full-time and earns \$75,000 per year, his or her **contributory salary** for the purposes of the RREGOP is therefore:

\$75,000 - \$13,725 (25% of the MPE) = \$61,275

It is therefore only to this portion of his salary that the rate of contribution in effect for the RREGOP (11.12% in 2016) will be applied.

When does integration kick in?

Integration of the RREGOP with the *Régime de rentes du Québec* does not kick in until **the age of 65**, even if you have been retired for several years. It will be noted, however, that the amount that will be deducted will be higher than the pension you receive from the RRQ if you claimed your RRQ retirement pension **before the age of 65**. This amount will be confirmed for you in the form of a letter which *Retraite Québec* sends to you upon confirmation of your retirement. As a general rule, this amount will be more or less equal to the maximum RRQ pension you would have received at 65.

The reduction applicable to your RREGOP pension will be calculated as follows:

The number of years of service used in the calculation of your basic pension (maximum of 35 years)

- X the annual rate of RRQ pension integration (0.7%)
- X the average Maximum Pensionable Earnings (MPE) for your last five years of service (as ascertained by the *Régie des rentes du Québec*).

The following example is taken from a document available on the *Retraite Québec* website and describes the effects of pension plan integration: https://www.carra.gouv.qc.ca/pdf/depliant_coordination_rrq.pdf.

Scénario 4

Here then is an indication of what a teacher would receive who has 35 years of credited service, a final average salary of \$75,000 (SMF5) and who retires at the age of 58 but waits until the age of 65 before starting to receive his or her pension benefits.

	58 ans	60 ans	65 ans
RREGOP	\$52,500	\$52,500	\$39,652
RRQ			\$13,110
PSV			\$6,846
TOTAL	\$52,500	\$52,500	\$59,608
\$75,000	70%	70%	79.5%

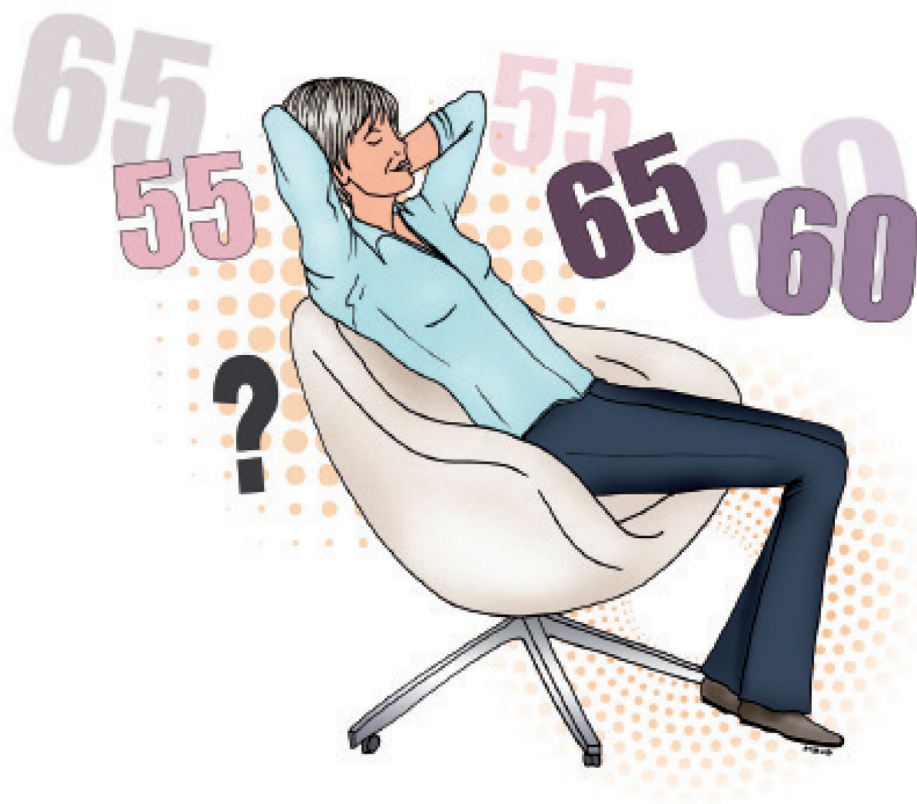
g) Waiver of contributions

There exist certain situations in which you are not required to contribute to your retirement plan yet the amount of the contributions which would normally be due is credited to your account the same as if you had done so. This is what is known as **waiver of contributions**.

For RREGOP purposes, you are exempt from contributing during maternity leave or when you are eligible for salary insurance benefits or for benefits from the *Société de l'assurance automobile du Québec* (SAAQ) [Québec Motor Vehicle Bureau] or the *Commission des normes, de l'équité, de la santé et de la sécurité du travail* (CNESST). The maximum period of such waiver of contributions is **130 days** in the case of maternity leave and **three years** in the case of salary insurance (i. e. two years of short-term salary insurance and a third year of long-term salary insurance). No application needs to be made for this waiver to be recognized, for the RREGOP is notified via the employer's Annual Report.

h) Return to work of a retiree

The new provisions of the RREGOP are such that the return to work of a retiree has no impact on his or her retirement pension. If you are in this situation, you will therefore receive both your full pension and your salary. If, however, you return to work in the public sector, you will not contribute to any retirement plan.



CHAPTER II - PROGRESSIVE RETIREMENT

1. INTRODUCTION

Before retirement, it is possible to reduce the amount of time worked via a **progressive retirement**, i. e. a phased departure. At the present time, there is no “real” progressive retirement program for teachers which would make it possible to work less time while still collecting part of their RREGOP retirement pensions to compensate for the loss in salary. While this type of retirement is not yet available, the Progressive Retirement Program provided for by the CEGEP teachers’ collective agreement could be of interest.

a) Terms and conditions of the Progressive Retirement Program provided for by the CEGEP teachers’ collective agreement (Annex V-1.01)¹⁰

- The Progressive Retirement Program is the subject of an agreement **of one to five years’ duration** with your CEGEP.
- You must work **40% to 80%** of the availability of a full-time teacher.
- You may avail yourself of this Program only once.
- Progressive retirement is granted subject to prior agreement with the CEGEP. If you wish to apply for the program, you must submit an application in writing to that effect at least 60 days before the start of the progressive retirement, which must coincide with the start of a session.
- You must take your retirement at the end of the agreement.
- During the program, you will be remunerated as a function of the percentage amount of time worked.

b) Entitlements and advantages of the Progressive Retirement Program

- You continue to accumulate seniority and experience as if you were not in the Program.
- You maintain membership in the various insurance plans applicable to you and assume the costs thereof.
- You contribute to your retirement scheme based on the salary you would have received if you had not entered the program (if you work 50% of a full-time load, you still pay 100% of your contributions to the RREGOP).
- During any period of disability, you will receive a salary insurance benefit calculated on the basis of the salary you are drawing during your participation in the program, without exceeding the date of actual retirement as provided for in the agreement with your CEGEP.

c) Application to enroll in a Progressive Retirement Program

You may apply to enroll in a Progressive Retirement Program by completing the application form available on the *Retraite Québec* website. It includes a section which must be filled in by the employer: <http://www.carra.gouv.qc.ca/ang/formulaire/pdf/267ai.pdf>.

10. Teachers in private colleges should refer to their contract..

What is the difference between a Progressive Retirement Program and a PVRTT?

As things currently stand, it is not necessarily more to your advantage to participate in a Progressive Retirement Program rather than the *Program volontaire de réduction du temps de travail (PVRTT)* [Voluntary Working Time Reduction Program] provided for in Clause 5-14.00¹¹. This is due, inter alia, to the fact that your participation in a **PVRTT** can be reviewed each year, whereas a commitment to a Progressive Retirement Program is of fixed duration (one to five years). However, as the number of **PVRTTs** granted may be limited by department, the Progressive Retirement Program could be one solution.

If, however, you reduce the amount of time worked annually to the point that your earnings fall below the MPE (RRQ annual Maximum Pensionable Earnings), it is more advantageous to be part of a Progressive Retirement Program than a PVRTT.

d) Impact of a reduction in working time on your RRQ pension

If you reduce your working time other than by joining a Progressive Retirement Program (by joining a Voluntary Working Time Reduction Program (PVRTT) for example), this could have an impact on your **contributions to the Régime de rentes du Québec**. For, unlike the RREGOP in which your contributions are based on your full salary even if you work part-time, RRQ contributions are based on the salary **actually earned**.

Take the case of a teacher who participates in a PVRTT with a 50% reduction in workload and in receipt of a salary of \$75,000. His RREGOP contributions are predicated on a full salary, which means that his retirement pension is not affected. However, his contributions to the RRQ are based on the salary actually earned, namely \$37,500, which is below the **MPE** threshold (\$54,900 in 2011). This decision will therefore have a **negative impact** on his retirement income, since he will not have fully contributed to the RRQ that year.

You should know, however, that it is possible to **maintain one's full salary contribution to the RRQ** based on a **progressive retirement agreement** entered into with the employer as soon as you reach 55 years of age. *Retraite Québec* offers a service on demand which simulates the effect of a Progressive Retirement Program to those employees who request such a simulation: http://www.rrq.gouv.qc.ca/fr/services/nous_joindre/Pages/telephone.aspx?WT.svl=telB#1.

11. Teachers in private colleges should refer to their contract.

How can I make up this shortfall in income?

If you are 60 years of age and you reduce your working time by at least 20%, you may apply for an early RRQ retirement pension in order to make up the anticipated shortfall in income. In addition, your work **will serve to augment** the retirement pension you will receive from the RRQ. There is no need to specifically apply, for the Régie des rentes du Québec will pay you this “retirement pension supplement” based on the information supplied by Revenu Québec.

If you are under 60 years of age, you are not entitled to claim your early RRQ retirement pension and will therefore have to draw upon your **personal savings** in order to “top up” the anticipated loss of income. In the RREGOP, teachers have no benefit that would allow them to make up the gap in income between the anticipated time of their retirement and when benefits from public plans kick in, a benefit commonly referred to as the “bridging supplement”

For more information, please check out the *Retraite Québec*’s website at: www.rrq.gouv.qc.ca/fr/programmes/regime_rentes/Pages/regime_rentes.aspx.

CHAPTER III - THE EVOLUTION OF YOUR RETIREMENT PENSION

1. THE ANNUAL STATEMENT

Retraite Québec now supplies members each year with a document outlining in detail the particulars of their contributions to the RREGOP. This document is of crucial importance to you inasmuch as it sets out in an extremely precise manner your estimated pension scheme **entitlements**.

The Annual Statement:

- indicates your base salary for the year under consideration;
- indicates the percentage figure of time worked;
- indicates the total amount of employee contributions paid in;
- indicates total credited service for the purposes of eligibility and calculation;
- provides a projection of the specific dates on which you may claim your RREGOP retirement pension taking account of the **90-day bank**;
- indicates the percentage figure and amount of the estimated annual pension at the time you become eligible to claim it (with or without actuarial reduction);
- informs you of RRQ pension integration at the age of 65.

Data contained in the Annual Statement

The Annual Statement is divided into several sections:

- **The first section** indicates your **personal data** (ID number; date of birth; date of initial contribution; sex, base salary for the current year; service for eligibility and calculation purposes, and the amount of contributions with interest).
- **The second section** presents a **summary of benefits accrued** at the time you are eligible for a retirement pension **without actuarial reduction**. It shows the estimated annual pension to be paid to you up to 65 years of age and, from that point on, the amount expressed as a value (in \$) and as a percentage.
- **The third section** outlines the contribution information provided by your employer for the statement year (pensionable salary, employee contributions and percentage of time worked).
- **The fourth section** presents two scenarios:
 - The date on which you will be eligible for a retirement pension **without actuarial reduction**;
 - The date on which you will be eligible for a retirement pension **with actuarial reduction**.

These projections are obtained on the assumption that you will be working on a **full-time basis** up until the anticipated date and take into account RREGOP and RRQ integration beginning at age 65.

2. THE Statement of CONTRIBUTIONS

The Statement of Contributions details your contributions to the RREGOP plan as of the statement date, year by year, based on the information supplied by the employer.

This statement:

- indicates total service credited for eligibility and calculation purposes;
- describes the service credited to your account since you entered the plan, on a year by year basis: pensionable salary, waivers, buybacks, transfers, etc.;
- indicates total contributions paid in, with interest.

The Statement of Contributions makes it possible to identify potential buybacks by checking for periods for which no credited service has been recognized.

Statement of Contributions data

- The particulars of your contribution history are the most important element of your statement, and you should check the information contained therein, especially if you work **part-time** or you took **leave** in a given year. This is because the data supplied by your CEGEP could contain errors that can be corrected, as required. However, once your pension application has been completed, it will no longer be possible for you to request a change in the information affecting you. The pensionable salary is equal to the pensionable salary paid to you during the calendar, not the academic year.
- **Service is expressed in years or fractions of years.** A full year is equivalent to 260 working days for teachers in the CEGEP system, 200 working days for certain teachers in elementary and secondary private institutions, and **525 teaching periods** for CEGEP hourly-paid staff.

- If the total for a given year does not add up to 1,000 this means that you no doubt experienced a period of unpaid leave, you worked part-time or you went on strike (prior to 2002, contributions did not have to be paid during such periods).

*For example, a full-time teacher who went on strike for **one day** in 1996 will be credited with **0.996** years of service ($259 \div 260$).*

*Similarly, a teacher who took 40 days of **parental leave** (without pay, within the meaning of the collective agreement) and who did not buy back this period will be credited with only **0.846** years of service ($220 \div 260$).*

- **Service for calculation purposes** is that fraction on the basis of which your pension will be calculated, since you will receive 2% multiplied by the number of years of recognized service (up to a maximum of 40) for the purposes of **calculation**.
- **Service for eligibility purposes** serves solely to determine the time when you will have accumulated 35 years of service, thereby rendering you eligible for a pension **with no actuarial reduction**. Service for eligibility includes primarily those periods during which you contributed, those you bought back or transferred from another system and those during which you were eligible for mandatory salary insurance plan benefits, as well as service added to complete a year.

If you notice any errors in your Statement of Contributions, consult your union local representative or get in touch with your employer who, via the form “*Demande de correction d’une participation à un régime de retraite*” [available in French only], will advise the *Retraite Québec* of the necessary corrections.

You may request a copy of your Statement of Contributions at any time at the following address: <http://www.carra.gouv.qc.ca/ang/formulaire/pdf/008ai.pdf>.

3. THE INDEXING OF YOUR retirement pension

Your RREGOP retirement pension will be indexed on January 1 of each year based on the pension index defined by the Régie des rentes du Québec (the TAIR, or *taux d'augmentation de l'indice des rentes* [Rate of Increase of the Pension Index]).¹² The TAIR is derived from the increase in the average consumer price index in Québec and therefore varies from year to year. However, it will be noted that the years of service you have accumulated will not all be indexed in the same way.

- That portion of your pension which corresponds to years of service provided **prior to July 1, 1982** is indexed according to the TAIR.
- That portion of your pension which corresponds to years of service provided **after June 30, 1982 but before January 1, 2000** is indexed according to the TAIR, less 3%.
- That portion of your pension which corresponds to years of service provided **since January 1, 2000** is indexed according to either of the following two formulas, depending on which is the most advantageous: 50% of the TAIR, or the TAIR less 3%.

Concretely, teachers who worked between 1982 and 1999 **are heavily penalized** by the current indexing formula since, to all intents and purposes, half of their pensions will never be indexed. It is a fact that the TAIR has rarely exceeded more than 3% in recent years and, because 3% must be subtracted from the current TAIR, the result is zero indexing for these 17 years of contribution to the RREGOP. In the long run, RREGOP retirees will therefore experience a shrinkage in their purchasing power.

No government has agreed to take a fresh look at this indexing formula, claiming that to do so would create a liability which current RREGOP contributors would be unable to bear. However, since January 2011, union organizations have successfully negotiated a potential indexing parameter by modifying the method of RREGOP funding. Should an actuarial valuation reveal a surplus exceeding by more than 20% the actuarial benefits liability borne by members, indexing for these years could then be enhanced on an ***ad hoc basis***.

Exemple

Take the case of a female teacher who retired in 2003 at the age of 60. In 2003, this teacher received an initial pension of \$40,000. In order to determine the indexing of her retirement pension, the years of service credited must first be distributed based on the indexing calculation recognized by the RREGOP.

The teacher's 30 years of service are distributed as follows:

- the 9 years of service credited **before 1982** are fully indexed (which accounts for 30% of the total amount of the pension);
- the 17.5 years of service credited **between 1982 and 1999** are indexed according to the formula TAIR - 3% (which accounts for **58 1/3%** of the total amount of the pension); and
- the 3.5 years of service credited **beginning in 2000** are indexed in accordance with the formula TAIR - 3%, minimum of 50% (which accounts for **11 2/3%** of the total amount of the pension).

12. In 2011, the TAIR was 1.7%.

Scenario 1

Let us imagine that the TAIR on January 1 is 2.5%. We therefore obtain the following indexing of the person's \$40,000 retirement pension:

- **Before 1982: 30% x \$40,000 = \$12,000**
 - The indexing for these years is calculated as follows: $\$12,000 \times 2.5\% = \300
- **Between 1982 and 1999: 58 1/3% x \$40,000 = \$23,333**
 - The indexing for these years is calculated as follows: $\$23,333 \times 0 (2.5\% - 3\%) = \0
- **After 2000: 11 2/3% x \$40,000 = \$4,666**
 - The indexing for these years is calculated as follow: $\$4,666 \times 1.25\%$ (minimum 50%) = \$58.

The total annual indexing of this teacher's \$40,000 pension will therefore be **\$358**.

If the unindexed years are taken into account, this total amount represent a combined indexing of 0.895%, which is far below the increase in the cost of living for that year, namely 2.5%.

Scenario 2

If, on the other hand, the TAIR on January 1 is 7%, instead, the following indexing results :

- **Before 1982: 30% X \$40,000 = \$12,000.**
 - The indexing for these years is calculated as follows: $\$12,000 \times 7\% = \840
- **Between 1982 and 1999: 58 1/3% X \$40,000 = \$23,333.**
 - The indexing for these years is calculated as follows: $\$23,333 \times 4\% (7\% - 3\%) = \933
- **After 2000: 11 2/3% X \$40,000 = \$4,666.**
 - The indexing for these years is calculated as follows: $\$4,666 \times 4\% (7\% - 3\%) = \187

For this year, the total annual indexing of this teacher's \$40,000 pension will be **\$1,960** instead. This amount represents a combined indexing of 4.9%.

This second scenario is unlikely because, in recent years, the TAIR has been hovering between 1.5% and 2% annually. In short, this means that all of the years of contribution between 1982 and 1999 are never indexed. Retirees therefore experience a gradual diminishing of their purchasing power.

4. BUYBACK

Service purchase, or buyback, allows you to include in your pension plan periods of unpaid leave which have not already been credited to your account, or periods of work as an employee in a body of the Québec Public Service, the educational system or the health and social services systems to which you did not contribute although you could have. **To be able to buy back these non-contributory years of service, you must be a member of the RREGOP at the time of your buyback application.**

a) Advantages of a buyback

There are two advantages to a service purchase: first, you may be able to retire earlier if you buy back periods for which you were eligible. Secondly, you may also be able to augment your retirement income. The buyback can be effected by transferring a sum of money from an RRSP or via payments spread over several months (without exceeding the date of your retirement).

Is it to my advantage to buy back service?

Before making a final decision as to whether or not you should buy back a period of service in the RREGOP for which you could have contributed but didn't, you would do well to consult a financial planner, who will help you determine the cost of a buyback vs. the ensuing benefits reaped.

What periods can be bought back?

- Periods of unpaid leave subsequent to joining the RREGOP, in whole or in part.
- Service as a casual employee (hourly-paid instructor) between June 30, 1973 and January 1, 1988.

What periods cannot be bought back?

- Years of service which were refunded by the RREGOP **cannot** be bought back.
- Any period **not worked**. For example, an untenured teacher cannot buy back missing periods of work in order to "top up" a year of service if there was no work available for him or her.

b) The cost of a buyback

The cost of a buyback varies according to three criteria:

- a) the period of service to be bought back;
- b) your pensionable salary on the date of receipt of the application;
- c) your age on the date of receipt of the application.

If the application is filed within six months after the end of your leave, the cost of the buyback is generally equal to double the contributions¹³ you would have made during that absence, inasmuch as no interest is due on the cost of the buyback.¹⁴ If your application has to do with leave taken more than six months before, interest must be paid on the buyback.

Retraite Québec offers a calculation tool on its website which allows you to quickly and easily determine the approximate cost of the anticipated buyback. A buyback application form may be obtained from the following address: http://www.carra.gouv.qc.ca/ang/e-vie/evenement_6/retraite_623.htm.

Examples of the cost of the buyback of unpaid (other than parental) leave, as from January 1, 2016

Buyback period	Age 40	Age 50	Age 60
Before July 1, 1982			22.79%
From July 1, 1982 to December 31, 1999	11.95%	15.06%	18.57%
Beginning on January 1, 2000	13.15%	16.47%	20.28%

13. During leave without pay, you are normally required to buy back both your own and the employer's share, i. e. you must pay double the contributions normally made. In the case of parental and certain family-related leave provided for in the collective agreement, however, you pay only your share.

14. The buyback rate schedules have been updated regularly since January 2011.

c) Application of the 90-day bank

When calculating your retirement pension, *Retraite Québec* will automatically add to your years of service the number of days equal to your periods of unpaid leave, up to a maximum of 90 days. This is referred to as the “90-day bank”. These days will be recognized both for pension eligibility and pension calculation purposes.

However, on January 1st, 2011, the rules changed regarding use of this bank. For leave periods taken before that date, *Retraite Québec* will continue to recognize these periods of absence without pay by RREGOP members at no cost (strike days; unpaid leave; leave extending maternity or paternity leave, etc.), up to a maximum of 90 days. This bank can no longer be used, however, to make up for unpaid leave taken after January 1st, 2011, except for that pertaining to parental leave, which may continue to be made good by the bank.

With effect from January 1st, 2002, if you are absent **less than 30** consecutive calendar days or if your workload is reduced by 20% or less, you must maintain your contribution to the RREGOP¹⁵. If you are absent **more than 30 consecutive calendar days** or if you reduce your workload by more than 20% of that of a full-time employee, you may buy back the non-contributory period via a service purchase in accordance with the rules in effect.

d) Tax rules

When a proposed buyback has been accepted and received by *Retraite Québec*, the latter must calculate a **Past Service Pension Adjustment** (PSPA) pursuant to the tax legislation in force. This will therefore change the **Pension Adjustment** (PA) which the employer had calculated for the year affected by the buyback. Because the buyback may impact on your previous income tax returns, it is therefore important for you to inform Revenue Canada of this impact. Among other things, Revenue Canada will check whether you are within the RRSP deduction limit necessary for the buyback. This information appears in the **Notice of Assessment** issued by the federal government confirming that your taxes for a given year have been paid. If your deduction limit is inadequate to allow a PSPA certificate to be issued, Revenue Canada will inform you of the procedures to be followed should you wish to proceed with the buyback anyway.

In addition, in accordance with tax legislation requirements, the total duration of periods of leave subsequent to 1991 which may be credited to an employee is limited to **five years**. To these periods may be added leave for family obligations or parental leave not exceeding 12 months each, up to a maximum of 36 months. The periods credited after 1991 may thus not total more than **eight years**.

15. This measure includes strike days.

e) Transfer agreements

Transfer agreements exist between *Retraite Québec* and certain bodies whose employees have a pension plan, in order to allow an employee who changes jobs to transfer his years of accumulated service to his new retirement plan.

Thanks to these agreements, you have the option of crediting to your RREGOP account recognized years of service in another retirement scheme. The effect of this is to augment your pension and perhaps render you eligible for a retirement pension at an earlier date.

You will find the list of employers with whom the RREGOP has transfer agreements on the *Retraite Québec* website, at the following address: <http://cdn.carra.gouv.qc.ca/Pages/listedesententesdetransfert.aspx>.

5. DIFFICULT CHOICES

a) What happens if I quit my job?

- If you are under 55 years of age and have less than two years of service to your credit, you may apply for a refund of your contributions with interest. However, you may also transfer your contributions to your new employer if he is on the list of those employers with whom the RREGOP has a transfer agreement. This list is available on the *Retraite Québec* website at the following address: <http://cdn.carra.gouv.qc.ca/Pages/listedesententesdetransfert.aspx>. Finally, you can transfer them to a LIRA (locked-in retirement account). Obviously, it is always better to transfer your contributions rather than to cash them in. Otherwise, you must pay tax on this income.
- If you are under 55 years of age and have two years or more of service to your credit, you may receive a deferred pension payable at 65 or payable at 55 subject to an actuarial reduction of ten years for early redemption. The retirement pension is indexed annually throughout the entire prepayment period.

b) What happens if I am suffering from a terminal illness?

If you are suffering from a terminal illness, that is, an illness which, in your doctor's opinion, allows you a life expectancy of less than two years, you may obtain a terminal illness benefit equivalent to the contributions paid into your retirement plan, plus accrued interest or the value of the retirement pension accumulated.

c) What happens in the case of death?

At the time of your death, the amount of the benefits that will be paid to your heirs will depend on whether or not you were eligible for a retirement pension or whether you were already retired at the time of your death.

If you have no spouse, your heirs will be entitled to a lump-sum death benefit equal to the contributions with interest, or the actuarial value of your pension.

If you have a spouse and you were not eligible for an immediate retirement pension, your spouse will be entitled to a lump-sum death benefit equal to the contributions with interest, or the actuarial value of your pension.

If you have a spouse and you are already retired or are over 55 years of age, the 50% or 60% life annuity paid to the surviving spouse will be calculated based on the election made by you at the time of your retirement (see the options described in the section *When should I apply for my RREGOP pension* on Page 14).

In the case of death, you may not name the person of your choice as your heir: irrespective of the provisions of your will, the law stipulates that your retirement pension will be paid:

- a) to the person to whom you are married or are in a civil union;
- b) to your spouse (see definition below), if you are not married;
- c) to your children or the heirs designated by you in your will **in the absence of a spouse.**

The RREGOP recognizes as your **spouse** the person who has been living with you in a conjugal relationship for at least three years, or for one year if you have a child with that person. It will be noted that de facto spouses of the same sex enjoy the same rights.

If you are living with a spouse who is not the mother or father of your children, you may perhaps prefer to designate **your children** as your heirs in the case of death. If such is the case, your spouse must fill in a form renouncing his or her rights. In the absence of such a signed document, it is your spouse who will inherit a surviving spouse's pension, i. e. a life annuity equal to 50% of the pension which was payable to you at the time of your death. You need to know, however, that your spouse may reconsider his or her decision up until the day before your death.

The Notice of Waiver or Revocation form may be procured at the following address:
<http://www.carra.gouv.qc.ca/ang/formulaire/pdf/161ai.pdf>.

CHAPTER IV - INSURANCE

1. LEGAL FRAMEWORK

FNEEQ retired teaching staff are not subject to the same obligations, **depending upon their age**.

Before the age of 65, the RAMQ Act respecting Prescription Drug Insurance stipulates that if you are eligible for a group insurance scheme offered by your employer, you are obliged to join. You are also obliged to ensure coverage for your spouse and dependent children. There does exist, however, a right to a waiver of this rule if you can be insured by another group insurance policy (for example, a group insurance policy held by your spouse).

After the age of 65, all Québec citizens are automatically registered with the public drug insurance plan whether they are retired or not. If you choose to retain your drug insurance with the retired teaching staff group insurer, however, you must pay an extra premium and inform the RAMQ accordingly.

2. GROUP INSURANCE FOR RETIREES

If you are retired and are under 65 years of age, you must therefore:

- be part of the retired teaching staff group insurance policy (1011).

And, if you enjoyed this coverage before your retirement, you can:

- maintain your life insurance;
- maintain your dependent person's life insurance;
- maintain your additional life insurance.

If you are retired and are 65 years of age or older, you have the option of:

- joining only the RAMQ public scheme;
- joining the RAMQ public scheme while benefiting from the additional coverage provided by Policy 1011 (hospitalization; extended health care; travel insurance; chiropractors, physiotherapists, osteopaths, acupuncturists, etc.);
- maintaining basic RAMQ drug coverage through your group insurance in exchange for the payment of an extra premium (this is by no means to your advantage);
- maintaining your life insurance policy, if you had this coverage prior to your retirement.

If you were covered under the health insurance policy for active employees immediately before your retirement, you will be eligible for health insurance coverage with effect from the date of your actual retirement. Application forms to secure the coverage described above are available from the Human Resources Department of your CEGEP and on the *La Capitale's* website at: <http://www.lacapitale.com/fr/particuliers/assurances/assurance-collective/informations-assures/fneeq?lang=fr>.

Please note that, when joining the retirees' insurance plan, you will be authorizing the insurer to deduct your premiums directly from your RREGOP pension.

If you would like more information on what Policy 1011 covers, please check out the explanatory pamphlet available on the *La Capitale* : <http://www.lacapitale.com/fr/particuliers/assurances/assurance-collective/informations-assures/fneeq-retraites>.

If you would like more information on what the RAMQ public plan has to offer at the age of 65, check out the following link <http://www.ramq.gouv.qc.ca/fr/evenements-vie/65e-anniversaire/Pages/assurance-medicaments.aspx>.

3. RENUNCIATION OF LONG-TERM SALARY INSURANCE

In order not to unnecessarily pay for long-term salary insurance, you may terminate this coverage at any time during the two years preceding your eligibility for retirement **without an actuarial reduction** (i. e. once you have accumulated 35 years of service or attained the age of 60 ans as of July 1st, 2019, be 60 years of age and have at least 30 years of service to your credit or be 61 years of age or more). This is, of course, an eminently personal decision and should be made taking into account your health and certain other factors. To begin with, you need to know that if you become disabled, you will receive salary insurance benefits paid by your CEGEP for a period of two years, i. e. 85% of your salary the first year, and 66 2/3% the second. If you are still disabled two years later and you enjoy long-term salary insurance coverage, you could receive disability benefits from La Capitale amounting to 80% of your salary, up to the age of 65.

However, your disability benefits may be reduced by the total amount of the disability pension paid to you by the RRQ if the latter recognizes your disability and by 50% of the gross amount of your RREGOP retirement pension once you become eligible for it.

If you are between **55 and 58 years of age or have not a ccumulated many years of service for the purposes of the RREGOP**, it is no doubt in your best interest to maintain your salary insurance coverage until such time as you retire, inasmuch as long-term disability insurance coverage could provide you with an additional source of income up to the age of 65 if you were to become disabled and remain so. In any event, it is abundantly clear that, if you are still teaching and are **63 years of age**, you should immediately cancel your long-term salary insurance coverage.

ANNEX I

Quick reference reminder

Event	Time period ¹⁶
Application for Statement of RREGOP Contributions	45 days
Application for Statement of RRQ Contributions	6 months, or 90 days if associated with a retirement pension application
Application for Buyback	
Application for a Funds Transfer from an RRSP to a LIRA	More than five months before the date of coming into force of the agreement
Application For Progressive Retirement	More than five months before the date of coming into force of the agreement
Application for a Pension Estimate	Six months, but at least 90 days before the anticipated month of your
Application for a Retirement Pension	More than three months before the anticipated date of your retirement
Application for Direct Deposit	Four to six weeks before the first deposit

You can find these information on the website of Retraite Québec at: www.retraitequebec.gouv.qc.ca/fr/Pages/accueil.aspx.

16. Please note that, since 2009, there have been exceptionally long delays at *Retraite Québec* in processing applications.

ANNEX II

MODEL LETTER 1 for CEGEP staff

An application to take part in a Progressive Retirement Program is filed by completing the appropriate form, which is available at the *Retraite Québec* website, and includes a section to be filled in by the employer: <http://www.carra.gouv.qc.ca/ang/formulaire/pdf/267ai.pdf>.

Place and date _____

Department of Human Resources
Address of CEGEP

Your/Ref.: EMPLOYEE NO. OR SIN _____

Subject: Application to take part in a Progressive Retirement Program

Dear Sir/Madam,

Pursuant to Annex V-1 of the teachers' collective agreement, I would like to take part in the Progressive Retirement Program from _____ (specify date program starts: minimum of 12 months) to _____ (specify date program ends: maximum of 60 months).

Because the average teaching load of my department is _____ (specify the average departmental load, in hours/CI [Individual Teaching Load] units), I would like you to grant me a reduction in my teaching load of _____ (between 20% and 60%, hours/CI units).

While in the program, I will enjoy the rights and privileges provided for in Article V-1.06 of the collective agreement.

Trusting that you will see fit to respond favourably to my request I remain,

Yours truly,

Name and address _____

cc: Departmental co-ordination
Teachers' Union

ANNEX II

Model Letter 1 (for staff in private institutions)

An application to take part in a Progressive Retirement Program is filed by completing the appropriate form, which is available at the *Retraite Québec* website, and includes a section to be filled in by the employer: <http://www.carra.gouv.qc.ca/ang/formulaire/pdf/267ai.pdf>.

Place and date _____

Department of Human Resources
Address of the teaching institution

Your/Ref.: SIN _____

Subject: Application to take part in a Progressive Retirement Program

Dear Sir/Madam:

Pursuant to Article/Annex _____ of the collective agreement, I would like to take part in the Progressive Retirement Program from _____ (specify date program starts: minimum of 12 months) to _____ (specify date program ends: maximum of 60 months).

Because my teaching load is _____ (specify the load, expressed as the number of periods), I would like you to grant me a reduction in my teaching load of _____ (may not be less than 40% of the time of an equivalent full-time post).

While in the program, I will enjoy the rights and privileges provided for in Articles/Annex _____. (specify) of the collective agreement.

Trusting that you will see fit to respond favourably to my request I remain,

Yours truly,

Name and address _____

cc: Teachers' Union

ANNEXE II

**Model Letter 2
for CEGEP staff**

Application for retirement

TIME PERIOD: At least 90 days before the anticipated month of your retirement

Place and date _____

Department of Human Resources
Address of CEGEP

Your/Ref.: EMPLOYEE NO. _____

Subject: Application for retirement

Dear Sir/Madam,

Pursuant to Article 5-1.06 of the teachers' collective agreement, this is to inform you that I will be retiring at the end of the _____ session (specify fall or winter).

Yours truly,

Name and address _____

cc: Departmental coordination
Teachers' Union

ANNEX II

**Model Letter 2
(for staff in private institutions)**

Application for retirement

TIME PERIOD: At least 90 days before the expected month of your retirement

Place and date _____

Department of Human Resources
Address of teaching institution

Your/Ref. : SIN. _____

Subject: Application for retirement

Dear Sir/Madam,

Pursuant to Article _____ of the collective agreement, this is to inform you that I will be retiring _____. (specify when, in accordance with the provisions of the collective agreement).

Yours truly,

Name and address _____

cc: Teachers' Union

ANNEX III

GLOSSARY AND ACRONYMS

GLOSSARY OF COMMON TERMS

Actuarial reduction: Penalty applied on a permanent basis to the amount of the retirement pension paid to a member.

Actuarial value: Value calculated by applying the commitments and calculation assumptions of the plan.

Annual statement: Document providing yearly details of your contributions to the RREGOP plan as well as a precise estimate of your pension plan entitlements.

Deferred pension: Pension payable at a later date to a person who does not fulfill the conditions of eligibility for an immediate retirement pension at the time of his or her departure.

Exempted salary: Salary to which an employee would have been entitled had he/she not been in a period of mandatory salary insurance or maternity leave.

Immediate pension: Pension payable to a person entitled thereto by reason of his or her age and years of service.

Maximum Pensionable Earnings (MPE): Income ceiling above which no contribution to the Québec Pension Plan is due.

90-day bank: Automatic addition of days of credited service depending upon your periods of unpaid leave, up to a maximum of 90 days.

Pensionable salary: Basic salary paid during a calendar year which includes the exempted salary, as the case may be.

Progressive retirement: Program which allows a person who is a member of the RREGOP to reduce his or her working time without being penalized for the purposes of the pension plan.

Service for eligibility purposes: Years of service used solely to determine eligibility for a retirement pension.

Statement of contributions: Describes the total service credited to your account since entering the plan, on a year-by-year basis.

Surviving spouse: Person who was married or in a civil union with the member or retiree at the time of his/her death.

Waiver of contributions: Contributions credit added by *Retraite Québec* to the Statement of Contributions of a RREGOP contributor during certain types of leave provided for in the collective agreement [maternity/paternity leave; certain types of disability leave, etc.).

Working days: Number of days of work provided for in the collective agreement, i.e. 200 or 260, depending upon the basis of remuneration.

Year of service: Year of participation, year bought back or year transferred from another retirement scheme. de retraite et d'assurances

COMMON ACRONYMS

Retraite Québec: Commission administrative des régimes de retraite et d'assurances

CFARR: *Comité fédéral sur les assurances et les régimes de retraite* [FNEEQ Insurance and Pension Committee]

LIRA: Locked-in retirement account

MPE: Maximum Pensionable Earnings under the Québec Pension Plan

OAS: Old-Age Security pension

PA: Pension Adjustment

PSPA: Past Service Pension Adjustment

PVRTT: *Program volontaire de réduction du temps de travail* [Voluntary Working Time Reduction Program]

RRQ: *Régie des Rentes du Québec* (QPP: Québec Pension Plan)

RREGOP: *Régime de retraite des employés du gouvernement et des organismes publics* [Government and Public Employees Retirement Plan]

RRSP: Registered Retirement Savings Plan

SMF5: *Salaire moyen final des cinq meilleures années* [Final average salary over the best five years]

SPP: Supplemental Pension Plan

TAIR: *Taux d'augmentation d'indice des rentes* [Rate of Increase of the Pension Index]

ANNEX IV

Guide d'administration - Retirement of Employee Annex 7.2A - Conversion of days of service (regular year, 260-day base)

	1	2	3	4	5	6	7	8	9	10	11	12	
Day	Jan.	Feb.	Mar	Apr	May	Jun	July	Augst	Sept.	Oct.	Nov.	Dec.	Day
1	0.004	0.088	0.165	0.250	0.331	0.415	0.500	0.585	0.669	0.750	0.835	0.919	1
2	0.004	0.092	0.165	0.254	0.335	0.419	0.500	0.585	0.673	0.754	0.838	0.919	2
3	0.008	0.092	0.169	0.254	0.338	0.423	0.504	0.588	0.673	0.758	0.842	0.923	3
4	0.012	0.096	0.173	0.258	0.338	0.423	0.508	0.592	0.677	0.758	0.842	0.927	4
5	0.015	0.100	0.177	0.262	0.342	0.427	0.508	0.596	0.681	0.762	0.846	0.927	5
6	0.015	0.100	0.177	0.262	0.346	0.431	0.512	0.596	0.681	0.765	0.850	0.931	6
7	0.019	0.104	0.181	0.265	0.346	0.435	0.515	0.600	0.685	0.765	0.854	0.935	7
8	0.023	0.108	0.185	0.269	0.350	0.435	0.519	0.604	0.688	0.769	0.854	0.938	8
9	0.023	0.108	0.185	0.273	0.354	0.438	0.519	0.604	0.688	0.773	0.858	0.938	9
10	0.027	0.112	0.188	0.273	0.358	0.442	0.523	0.608	0.692	0.777	0.862	0.942	10
11	0.031	0.115	0.192	0.277	0.358	0.442	0.527	0.612	0.696	0.777	0.862	0.946	11
12	0.035	0.119	0.196	0.281	0.362	0.446	0.527	0.615	0.700	0.781	0.865	0.946	12
13	0.035	0.119	0.196	0.281	0.365	0.450	0.531	0.615	0.700	0.785	0.869	0.950	13
14	0.038	0.123	0.200	0.285	0.365	0.454	0.535	0.619	0.704	0.785	0.873	0.954	14
15	0.042	0.127	0.204	0.288	0.369	0.454	0.538	0.623	0.708	0.788	0.873	0.958	15
16	0.042	0.127	0.204	0.292	0.373	0.458	0.538	0.623	0.708	0.792	0.877	0.958	16
17	0.046	0.131	0.208	0.292	0.377	0.462	0.542	0.627	0.712	0.796	0.881	0.962	17
18	0.050	0.135	0.212	0.296	0.377	0.462	0.546	0.631	0.715	0.796	0.881	0.965	18
19	0.054	0.138	0.215	0.300	0.381	0.465	0.546	0.635	0.719	0.800	0.885	0.965	19
20	0.054	0.138	0.215	0.300	0.385	0.469	0.550	0.635	0.719	0.804	0.888	0.969	20
21	0.058	0.142	0.219	0.304	0.385	0.473	0.554	0.638	0.723	0.804	0.888	0.973	21
22	0.062	0.146	0.223	0.308	0.388	0.473	0.558	0.642	0.727	0.808	0.892	0.977	22
23	0.062	0.146	0.223	0.308	0.392	0.477	0.558	0.642	0.727	0.812	0.896	0.977	23
24	0.065	0.150	0.227	0.312	0.396	0.481	0.562	0.646	0.731	0.815	0.900	0.981	24
25	0.069	0.154	0.231	0.315	0.396	0.481	0.565	0.650	0.735	0.815	0.900	0.985	25
26	0.073	0.158	0.235	0.319	0.400	0.485	0.565	0.654	0.738	0.819	0.904	0.985	26
27	0.073	0.158	0.235	0.319	0.404	0.488	0.569	0.654	0.738	0.823	0.908	0.988	27
28	0.077	0.162	0.238	0.323	0.404	0.492	0.573	0.658	0.742	0.823	0.908	0.992	28
29	0.081		0.242	0.327	0.408	0.492	0.577	0.662	0.746	0.827	0.912	0.996	29
30	0.081		0.242	0.327	0.412	0.496	0.577	0.662	0.746	0.831	0.915	0.996	30
31	0.085		0.246		0.415		0.581	0.665		0.835		1.000	31
	1	2	3	4	5	6	7	8	9	10	11	12	

Guide d'administration - Retirement of Employee
Annex 7.2B - Conversion of days of service (regular year, 200-day base)

	1	2	3	4	5	6	7	8	9	10	11	12	
Day	Jan.	Feb.	Mar	Apr	May	Jun	July	Augst	Sept.	Oct.	Nov.	Dec.	Day
1	0.000	0.105	0.195	0.295	0.395	0.495			0.595	0.695	0.800	0.900	1
2	0.005	0.110	0.200	0.300	0.400	0.500			0.595	0.700	0.800	0.905	2
3	0.010	0.110	0.200	0.305	0.400	0.500			0.600	0.700	0.805	0.905	3
4	0.015	0.115	0.205	0.305	0.405	0.505			0.605	0.705	0.810	0.910	4
5	0.015	0.115	0.210	0.310	0.410	0.510			0.605	0.710	0.810	0.915	5
6	0.020	0.120	0.210	0.315	0.410	0.510			0.610	0.710	0.815	0.915	6
7	0.025	0.125	0.215	0.315	0.415	0.515			0.615	0.715	0.820	0.920	7
8	0.025	0.125	0.220	0.320	0.415	0.520			0.615	0.720	0.820	0.925	8
9	0.030	0.130	0.220	0.325	0.420	0.520			0.620	0.720	0.825	0.925	9
10	0.035	0.135	0.225	0.325	0.425	0.525			0.625	0.725	0.830	0.930	10
11	0.035	0.135	0.230	0.330	0.425	0.530			0.625	0.730	0.830	0.935	11
12	0.040	0.140	0.230	0.335	0.430	0.530			0.630	0.730	0.835	0.935	12
13	0.040	0.145	0.235	0.335	0.435	0.535			0.635	0.735	0.840	0.940	13
14	0.045	0.145	0.240	0.340	0.435	0.540			0.635	0.740	0.840	0.945	14
15	0.050	0.150	0.240	0.340	0.440	0.540			0.640	0.740	0.845	0.945	15
16	0.050	0.155	0.245	0.345	0.445	0.545			0.645	0.745	0.850	0.950	16
17	0.055	0.155	0.250	0.350	0.445	0.550			0.645	0.750	0.850	0.955	17
18	0.060	0.160	0.250	0.350	0.450	0.550			0.650	0.750	0.855	0.955	18
19	0.060	0.165	0.255	0.355	0.455	0.555			0.655	0.755	0.860	0.960	19
20	0.065	0.165	0.260	0.360	0.455	0.555			0.655	0.760	0.860	0.965	20
21	0.070	0.170	0.260	0.360	0.460	0.560			0.660	0.760	0.865	0.965	21
22	0.070	0.175	0.265	0.365	0.465	0.565			0.665	0.765	0.870	0.970	22
23	0.075	0.175	0.265	0.370	0.465	0.565			0.665	0.770	0.875	0.975	23
24	0.080	0.180	0.270	0.370	0.470	0.570			0.670	0.770	0.875	0.975	24
25	0.080	0.185	0.275	0.375	0.475	0.575			0.675	0.775	0.880	0.980	25
26	0.085	0.185	0.275	0.380	0.475	0.575			0.675	0.780	0.885	0.985	26
27	0.090	0.190	0.280	0.380	0.480	0.580			0.680	0.780	0.885	0.985	27
28	0.090	0.190	0.285	0.385	0.480	0.585			0.685	0.785	0.890	0.990	28
29	0.095		0.285	0.390	0.485	0.585			0.690	0.790	0.895	0.995	29
30	0.100		0.290	0.390	0.490	0.590			0.690	0.790	0.895	0.995	30
31	0.100		0.295		0.490					0.795		1.000	31
	1	2	3	4	5	6	7	8	9	10	11	12	

ANNEX V

DEDUCTION AT SOURCE IN QUÉBEC

	2014	2015	2016
RRQ			
Taux	5.18%	5.25%	5.325%
Exemption de base	\$3,500	\$3,500	\$3,500
MGA	\$52,500	\$53,600	\$54,900
Contribution maximale	\$2,536	\$2,630	\$2,737.05
RQAP			
Taux	0.559%	0.559%	0.548%
Maximum assurable	\$69,000	\$70,000	\$71,500
Cotisation maximale	\$386	\$391	\$392
Assurance-emploi			
Taux	1.53%	1.54%	1.52%
Maximum assurable	\$48,600	\$49,500	\$50,800
Cotisation maximale	\$744	\$762	\$772.16
Impôt Canada			
15% des premiers	\$43,953	\$44,701	\$45,282
20.5% de	\$43,953 to \$87,907	\$44,701 to \$89,401	\$45,282 to \$90,563
26% de	\$87,907 to \$136,270	\$89,401 to \$138,156	\$90,563 to \$140,388
29% de	\$136,270 and more	\$138,156 and more	\$140,388 to \$200,000
33% de			\$200,000 and more
Exemption de base	\$11,138	\$11,327	\$11,474
N.B. Abattement de 16.5%			
Impôt Québec			
16% des premiers	\$41,495\$	\$41,935	\$42,390
20% de	\$41,495 to \$82,985	\$41,935 to \$83,865	\$42,390 to \$84,780
24% de	\$82,985 to \$100,970	\$83,865 to \$102,040	\$84,780 to \$103,150
25.75% de	100 970 \$ et plus	\$102,040 and more	\$103,150 and more
Exemption de base	\$11,305	\$11,425	\$11,425
PSV	\$6,677	\$6,765	\$6,846

ANNEX VI

USEFUL ADDRESSES

Retraite Québec

Case postale 5200
Québec (Québec) G1K 7S9
Phone No. for the Montréal City
region: 514 873-2433
Phone No. for the Quebec City
region: 418 643-5185
Phone No. everywhere else:
1 800 463-5185
Site web: www.rrq.gouv.qc.ca/fr/retraite/Pages/retraite.aspx

Retraite Québec: Complaints Office

Phone No. for the Quebec City
region: 418 644-3092
Phone No. everywhere else: 1 866 239-2985
Email: bplainte@retraite.quebec.gouv.qc.ca

FNEEQ

*Fédération nationale des enseignants et
enseignantes du Québec*
Website: www.fneeq.qc.ca
Mailing address
1601, rue de Lorimier
Montréal (Québec) H2K 4M5
Phone No. for the Montreal City:
514 598-2241
Toll-free number Montreal: 1 877 312-2241
Toll-free number Quebec: 1 877 271-5865
Fax: 514 598-2190
Email: fneeq.reception@csn.qc.ca

Old Age Security (OAS) Pension Program

Service Canada
Toll-free number in French: 1 800 277-9915
Toll-free number in English: 1 800 277-9914
Website: <http://www.servicecanada.gc.ca>

Question retraite

A neutral and independent body established
in 2003 by the Régie des rentes du Québec to
educate Quebecers on the importance of saving
early for retirement. [http://www.questionretraite.
qc.ca/fr/?kohana_uri=fr](http://www.questionretraite.qc.ca/fr/?kohana_uri=fr)

The English section of the *Retraite Québec* website may be consulted at:

<http://www.retraite.quebec.gouv.qc.ca/ang/index.htm>
<http://www.retraite.quebec.gouv.qc.ca/ang/guide/administration/guide.htm>

Note: The Guide d'administration is available in French only.

Relevé de participation pour l'année 2013

Régime de retraite des employées du gouvernement et des organismes publics (RREGOP)

Monsieur PRÉNOM - NOM
ADRESSE

Ce relevé fournit le détail de votre participation à votre régime de retraite pour l'année terminée le 31 décembre 2013. Nous vous invitons à lire attentivement ce document. Si vous constatez que les données ne représentent pas votre situation personnelle, veuillez communiquer avec votre employeur.

Notez que tous les montants indiqués dans ce relevé sont en dollars courants (sans aucune indexation) et qu'ils tiennent compte des rachats de service antérieurs à la date de début de participation ainsi que des limites imposées par les règles fiscales.

Renseignements personnels

Numéro d'identification	999999999
Date de naissance	5 mai 1962
Date de début de participation	18 janvier 1988

Sexe	Masculin
Salaire annuel de base en 2012	74 244,00 \$
Service reconnu pour l'admissibilité	25,9615 année(s)
Service pour le calcul	24,8829 année(s)
Cotisations avec intérêts	164 976,63 \$

Estimation des prestations

Rente sans réduction	
Date de la retraite	5 mai 2022
Rente annuelle estimative	
jusqu'à 65 ans	49 300,00 \$
à compter de 65 ans	36 800,00 \$

Pourcentage*	66 %
--------------	------

* Le pourcentage indiqué ci-dessus (66 %) correspond à la proportion que représente votre rente annuelle estimative (49 300,00 \$) par rapport à votre salaire en 2013 (74 244,00 \$).

Nous avons établi les montants annuels estimatifs en supposant que vous continuerez de participer à votre régime jusqu'à votre retraite de la même façon que vous le faisiez en 2013. Si votre salaire augmente dans le futur, la rente annuelle estimative augmentera aussi.

Relevé de participation pour l'année 2013

Données de participation en 2013

L'information ci-dessous a été déterminée à partir des données fournies par votre employeur. Elle a servi à établir votre participation au régime de retraite pour l'année 2012. Le salaire admissible présenté est celui qui a été déclaré. Il ne tient pas compte du salaire admissible maximum de votre régime de retraite. Si vous constatez que les données ne représentent pas votre situation personnelle, veuillez communiquer avec votre employeur.

Données transmises par votre employeur

Employeur :

Salaire admissible	73 418,17 \$
Cotisations salariales	5 291,01 \$
Pourcentage de temps travaillé	100,00 %

Rente de retraite

À partir du 5 mai 2017, vous pourriez recevoir vos prestations de retraite moyennant une réduction de votre rente. À compter du 5 mai 2022, vous serez admissible à une rente sans réduction.

	Rente sans réduction	Rente avec réduction
Date de la retraite	5 mai 2022	5 mai 2017
Rente annuelle estimative jusqu'à 65 ans	49 300,00 \$	33 300,00 \$
Rente annuelle estimative à compter de 65 ans*	36 800,00 \$	23 000,00 \$

* Lorsque vous atteignez 65 ans, votre rente diminue, car votre régime de retraite est coordonné au Régime de rentes du Québec (RRQ).

Nous avons établi les montants annuels estimatifs ci-dessus en supposant que vous continuerez de participer à votre régime jusqu'à votre retraite de la même façon que vous le faisiez en 2013. Ces montants ont été déterminés en fonction de votre salaire annuel de base de 2013. Ils ne tiennent pas compte de vos augmentations de salaire futures.

Indexation de la rente

Une fois que vous aurez commencé à recevoir votre rente, celle-ci sera indexée le 1^{er} janvier de chaque année, en fonction de la formule qui s'applique à votre situation. Vous trouverez plus de renseignements à ce sujet dans notre site Web.

Relevé de participation pour l'année 2013

Autres revenus de retraite

Comme autre revenus de retrait, vous aurez droit à votre rente du Régime de rentes du Québec ainsi qu'à la pension de la Sécurité de la vieillesse, administrée par Service Canada. Vous pouvez obtenir plus de renseignements relatifs à ces droits en communiquant avec ces organismes :

Régie des rentes du Québec

Site Web : www.rrq.gouv.qc.ca

Téléphone : 1 800 463-5185

Service Canada

Site Web : www.servicecanada.gc.ca

Téléphone : 1 800 277-9915

En cas de décès

En date du présent relevé, en cas de décès, votre conjoint ou conjointe aurait droit au remboursement de la somme la plus élevée entre vos cotisations avec intérêts et la valeur actuarielle de la rente différée. En l'absence de conjoint ou conjointe, cette prestation serait versée à vos héritiers. Notez que la prestation versée sera différente si, au moment de votre décès, vous êtes admissible à la retraite.

En cas de fin d'emploi

Si vous aviez mis fin à votre emploi le 31 décembre 2013, vous auriez eu droit à une rente annuelle de 27 200,00 \$, payable à compter de 65 ans.

Service reconnu

		Service reconnu pour le calcul en années		Service reconnu pour l'admissibilité en années
Service reconnu au 31 décembre 2012	+	23,8829	+	24,9615
Service effectué en 2013		1,0000		1,0000
Service reconnu au 31 décembre 2013		24,8829		25,9615

Cotisations

Cotisations avec intérêts au 31 décembre 2013

Cotisations avec intérêts au 31 décembre 2012		146 573,16 \$
Cotisations salariales en 2013	+	5 291,01 \$
Intérêts accumulés en 2013*	+	13 112,46 \$
Cotisations avec intérêts au 31 décembre 2013		164 976,63 \$

* Le taux d'intérêt est de 9,09 % du 1^{er} janvier au 31 mai et de 8,58 % du 1^{er} juin au 31 décembre.



Votre opinion est importante

Nous souhaitons connaître votre opinion sur la clarté et l'utilité de ce document. Vous pouvez répondre à un court questionnaire en ligne au www.carra.gouv.qc.ca/questionnaire/participation.

Vos commentaires nous permettront de mieux répondre à vos besoins. Nous vous remercions à l'avance de votre participation.

Les renseignements contenus dans ce document sont fournis à titre d'information et ne remplacent pas les dispositions des lois et règlements spécifiques de votre régime de retraite, qui demeurent en tout temps la seule référence officielle.

Pour nous joindre

Par notre site Web
www.carra.gouv.qc.ca

Par téléphone
418 643-4881 (région de Québec)
1 800 463-5533 (sans frais)

Personnes malentendantes
418 644-8947 (région de Québec)
1 855 317-4076 (sans frais)

Par télécopieur
418 644-8659

En personne ou par la poste
Commission administrative des
régimes de retraite et d'assurances
475, rue Saint-Amable
Québec (Québec) G1R 5X3

Abonnez-vous à notre liste de diffusion électronique

L'abonnement à notre liste de diffusion électronique vous permet d'obtenir de l'information sur les nouveautés concernant les différents régimes de retraite. Le formulaire d'inscription est accessible dans notre site Web, à l'adresse suivante :
www.carra.gouv.qc.ca/liste.

Votre relevé fournit le détail de votre participation à votre régime de retraite et des sommes auxquelles vous, votre conjoint ou conjointe ou vos héritiers auriez droit lors de votre fin d'emploi, de votre retraite ou de votre décès. Il a été conçu à partir des données de participation à votre régime de retraite au 31 mars 2012. Il constitue un outil de planification financière en vue de la préparation de la retraite. Nous vous conseillons de le conserver et de vous y référer au besoin.

Voici des explications complémentaires sur certaines parties du relevé pour les personnes qui participent au Régime de retraite des employés du gouvernement et des organismes publics (RREGOP) ou au Régime de retraite du personnel d'encadrement (RRPE).

La partie « Renseignements personnels »

Le **salaires annuel de base** correspond au salaire à l'échelle de votre emploi, établi au 31 décembre 2012. Le service et le salaire reconnus en cas d'emplois simultanés au cours d'une année sont régularisés, c'est-à-dire rajustés pour ne pas excéder le service et le salaire normalement reconnus pour un seul emploi à temps plein durant une année.

Le service reconnu pour l'admissibilité à une prestation comprend généralement le service crédité, le service lié à un crédit de rente, le service ajouté pour l'admissibilité, la banque de 90 jours, le service transféré non crédité et le service non transféré.

- Le **service crédité** est le service reconnu pour l'admissibilité à une prestation et pour le calcul de la rente de base.
- Le **service lié à un crédit de rente** est le service reconnu pour l'admissibilité accompli chez un employeur qui n'était pas assujéti à un régime de retraite administré par la CARRA à ce moment ou accompli par une personne en lien d'emploi qui n'était pas visée par le régime, et qui donne droit à un crédit de rente ou à une somme payable par un tiers.
- Le **service ajouté pour l'admissibilité** est le service qu'on ajoute au service crédité pour compléter une année de service incomplète et qui compte uniquement pour l'admissibilité à la rente.
- La **banque de 90 jours** correspond au nombre maximal de jours pouvant être ajoutés sans frais au service pour l'admissibilité et au service pour le calcul de la rente de base afin de combler des absences sans salaire. Pour les années postérieures au 31 décembre 2010, seules les absences sans salaire liées à un congé parental, donc celles liées à un congé de maternité, de paternité ou d'adoption, peuvent être comblées par la banque de 90 jours.

Le **service pour le calcul** de la rente de base comprend généralement le service crédité et la banque de 90 jours. Il est utilisé pour établir le montant de la rente de retraite d'une personne.

Les **cotisations avec intérêts** comprennent les cotisations versées ou transférées au régime de retraite, plus les intérêts accumulés au 31 décembre 2012.

La partie « Estimation des prestations »

La date de la retraite correspond à la date à laquelle vous atteindrez le premier critère d'admissibilité à une rente sans réduction.

Le pourcentage indiqué dans le relevé vous permet d'évaluer le revenu de remplacement que vous procurera votre régime de retraite lorsque vous serez admissible à une rente sans réduction. Vous pouvez ainsi évaluer s'il vous sera nécessaire d'avoir d'autres sources de revenus (REER, placements, etc.) pour atteindre les cibles que vous vous êtes fixées.

La partie « Données de participation en 2012 »

Le **salaires admissible** comprend le salaire de base qui vous a été versé au cours de l'année 2012 et celui que vous auriez reçu si vous n'aviez pas été dans l'une des situations suivantes : en congé de maternité, en congé sabbatique

à traitement différé, en départ progressif, etc. Des dispositions particulières s'appliquent aux cas d'assurance salaire. Les **cotisations salariales** sont les sommes que vous avez accumulées dans votre régime de retraite en 2012.

La partie « Rente de retraite »

Pour les personnes participant au RREGOP qui sont admissibles à une rente immédiate dans 5 ans ou moins et pour celles participant au RRPE qui sont admissibles à une rente immédiate dans 3 ans ou moins, les projections sont faites en fonction des salaires admissibles reconnus des années les mieux rémunérées. Dans les autres cas, les projections sont faites en fonction du salaire annuel de base en 2012.

Une personne qui participe au RREGOP, ou une personne qui participe au RRPE sans être qualifiée pour ce régime ou sans avoir complété sa période additionnelle de participation, a droit à une **rente immédiate sans réduction** si elle a 60 ans ou plus ou si elle a accumulé 35 années de service ou plus pour l'admissibilité. Une personne qui participe au RRPE, qui est qualifiée pour ce régime et qui a complété sa période additionnelle de participation a droit à une **rente immédiate sans réduction** si elle a 60 ans ou plus ou si elle a au moins 55 années et qu'elle a atteint le facteur 90 (âge + années de service).

Une personne qui participe au RREGOP, ou une personne qui participe au RRPE sans être qualifiée pour ce régime ou sans avoir complété sa période additionnelle de participation, a droit à une **rente immédiate avec réduction** si elle a au moins 55 ans, mais sans avoir accumulé 35 années de service pour l'admissibilité ni atteint 60 ans. Une personne qui participe au RRPE, qui est qualifiée pour ce régime et qui a complété sa période additionnelle de participation a droit à une **rente immédiate avec réduction** si elle a au moins 55 ans, mais sans avoir atteint le facteur 90 ni 60 ans. Cette rente sera réduite de façon permanente de 0,333 % par mois d'anticipation, soit 4 % par année, compris de la date de la retraite à la première date à laquelle un des critères d'admissibilité à une rente sans réduction serait atteint.

La projection de la rente annuelle estimative à compter de 65 ans tient compte notamment de la coordination de votre régime de retraite au Régime de rentes du Québec (RRQ).

La partie « Indexation de la rente »

Une fois que vous aurez commencé à recevoir votre rente, celle-ci sera indexée le 1^{er} janvier de chaque année de la façon suivante :

- la partie de votre rente qui correspond à vos années de service accomplies avant le 1^{er} juillet 1982 sera pleinement indexée selon le taux d'augmentation de l'indice des rentes, déterminé par la Régie des rentes du Québec;
- la partie de votre rente qui correspond à vos années de service accomplies du 1^{er} juillet 1982 au 31 décembre 1999 sera indexée selon le taux d'augmentation de l'indice des rentes, moins 3 %;
- la partie de votre rente qui correspond à vos années de service accomplies depuis le 1^{er} janvier 2000 sera indexée selon la plus avantageuse des deux formules suivantes :
 - 50 % du taux d'augmentation de l'indice des rentes;
 - le taux d'augmentation de l'indice des rentes, moins 3 %.

Il est à noter que pour la première année, l'indexation sera appliquée de façon proportionnelle, c'est-à-dire en fonction du nombre de jours pour lesquels votre rente vous sera versée cette année par rapport au nombre de jours civils de cette année.

La partie « En cas de fin d'emploi »

Les modalités applicables en cas de fin d'emploi peuvent évoluer dans le temps. Si vous cessez de participer à votre régime de retraite avant votre 55^e anniversaire, vous pouvez en faire transférer la valeur vers un compte de retraite immobilisé (CRI) ou vers un fonds de revenu viager (FRV) ou obtenir le remboursement de vos cotisations, selon le nombre d'années de service que vous avez accumulées. Vous pourriez ainsi avoir droit à une rente différée sans réduction payable à 65 ans ou à une rente différée avec réduction.

Le saviez-vous?

Le rachat de service

Le rachat de service est une disposition du régime de retraite qui permet, à certaines conditions, de faire reconnaître des périodes de travail pour lesquelles vous n'avez pas cotisé ou des absences sans salaire qui ont eu lieu au cours de votre carrière dans les secteurs public ou parapublic. Certaines périodes pourraient également être comblées par la banque de 90 jours. Ce relevé tient compte, s'il y a lieu, des services rachetés qui vous sont reconnus, qu'ils soient antérieurs ou non à la date de début de participation.

Le nombre maximal d'années de service pour le calcul de la rente

Depuis le 1^{er} janvier 2011, le nombre maximal d'années de service pouvant être créditées pour le calcul de la rente de base n'est plus limité à 35. Pour les personnes participant au RREGOP ou au RRPE, ce nombre est augmenté graduellement d'une année de service par année pour atteindre 38 au 31 décembre 2013. Ainsi, une personne retraitée pourrait recevoir un maximum de 76 % de son salaire admissible moyen à cette date.

Les projections de votre relevé annuel sont limitées à 35 années de service puisqu'il s'agit d'un critère d'admissibilité à votre rente.

Ma retraite, je la prépare

Vous songez à prendre votre retraite? Nous mettons à votre disposition différents outils pour vous aider à mieux la planifier.

Vous pouvez profiter du Programme d'information et de préparation à la retraite, qui vous aidera à vous engager sur le chemin de la retraite dans les meilleures conditions possible. Ce programme a pour objectif de répondre aux principales préoccupations d'une personne qui songe à prendre sa retraite, concernant son régime de retraite, ses finances, sa santé et son adaptation à cette nouvelle étape de la vie.

Vous pouvez aussi remplir le formulaire Demande d'estimation de rente (009) afin de connaître les sommes auxquelles vous aurez droit lorsque vous prendrez votre retraite. Enfin, l'outil de calcul « Estimation de la rente », accessible dans notre site Web, vous permettra de faire, au moment qui vous convient, différentes estimations que vous pourrez comparer et analyser.

Consultez notre site Web au www.carra.gouv.qc.ca pour obtenir plus de détails sur ces différents sujets.

Monsieur PRÉNOM - NOM
 ADRESSE

Date d'émission : **18 août 2014**
 Numéro de client : **CL4 3333 4444**
 Date de naissance : **5 mai 1962**

Le Régime de rentes du Québec est un régime d'assurance public et obligatoire. Il offre une protection financière de base à la retraite, en cas d'invalidité et au décès. Ce relevé vous donne une estimation des prestations destinées à vous et votre famille, basée sur les règles de la loi actuellement en vigueur.

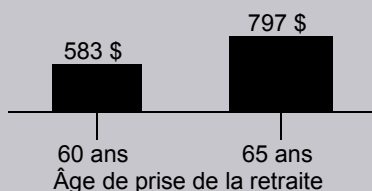
À votre retraite

La rente de retraite peut être versée à l'âge que vous désirez, à partir de 60 ans. Son montant variera selon :

- l'âge auquel vous prendrez votre retraite;
- le nombre d'années pour lesquelles vous aurez cotisé au Régime;
- les revenus de travail inscrits à votre dossier (présentés à la page suivante).

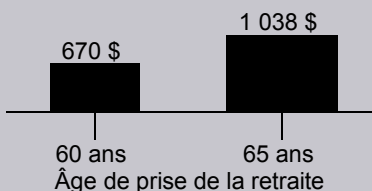
Estimation de votre rente de retraite (mensuelle)

➤ Si vous ne cotisez plus à compter d'aujourd'hui



Voici l'estimation de la rente que vous recevrez à l'âge indiqué si, à compter d'aujourd'hui, vous cessez de cotiser au Régime. C'est le cas **si vous ne travaillez plus ou si vos revenus de travail ne dépassent pas 3 500 \$ par année** jusqu'à cet âge.

➤ Si vous continuez de cotiser



Voici l'estimation de la rente que vous recevrez à l'âge indiqué si vous continuez à cotiser au Régime **selon des revenus de travail similaires** à ceux que vous avez eus au cours des dernières années.

Le calcul de vos prestations est basé sur les revenus de travail admissibles inscrits à votre dossier.

L'information sur vos revenus de travail est obtenue de Revenu Québec.

Vos revenus de travail admissibles sont présentés dans le tableau ci-contre. Pour chaque année, ils correspondent généralement à l'un ou l'autre des revenus suivants :

- **vos revenus de travail**, lorsque vous gagnez entre le minimum requis pour participer au Régime (3 500 \$ en 2014) et le revenu maximal sur lequel on peut cotiser (52 500 \$ en 2014);
- **des revenus inférieurs à vos revenus de travail**, lorsque vous gagnez plus que le revenu maximal sur lequel on peut cotiser. Par exemple, si vous gagnez plus de 52 500 \$ en 2014, nous inscrirons à votre dossier un revenu de travail admissible de 52 500 \$.

Vérifiez ces revenus et votre date de naissance présentée sur la première page, afin de recevoir les sommes auxquelles vous avez droit. Pour signaler une erreur, vous pouvez nous téléphoner au numéro inscrit à la rubrique « Nous joindre ».

Vous vous séparez ? Vous pouvez demander une simulation des effets du partage de vos revenus de travail. Informez-vous à la Régie.

Notes

- A Vos revenus de travail dépassent le maximum admissible pour cette année; c'est donc ce maximum qui est inscrit.

Revenus de travail admissibles

Année	Revenus de travail admissibles	Notes
2013	51 100 \$	
2012	50 100 \$	
2011	48 300 \$	
2010	47 300 \$	
2009	46 300 \$	
2008	44 900 \$	
2007	43 700 \$	
2006	42 200 \$	
2005	41 100 \$	
2004	40 500 \$	
2003	39 900 \$	
2002	39 100 \$	
2001	38 300 \$	
2000	37 600 \$	
1999	37 400 \$	
1998	36 900 \$	
1997	35 800 \$	
1996	35 400 \$	
1995	34 900 \$	
1994	34 400 \$	
1993	33 400 \$	
1992	32 200 \$	
1991	30 500 \$	
1990	28 900 \$	
1989	27 700 \$	
1988	26 500 \$	
1987	25 900 \$	
1986	25 800 \$	
1985	20 322 \$	
1984	17 104 \$	
1983	6 271 \$	
1982	3 419 \$	
1981	3 366 \$	
1980*	2 573 \$	

* Les années inscrites commencent à votre 18^e anniversaire de naissance.

Pour maintenir votre niveau de vie à la retraite

Estimation des prestations pour invalidité (mensuelles)*

Si la Régie vous reconnaissait aujourd'hui invalide, vous pourriez recevoir des rentes :

➤ Rente d'invalidité

1 232 \$

Ce montant sera cependant recalculé au moment de la demande, en fonction des revenus de travail qui seront alors inscrits à votre dossier.

➤ Rente d'enfant de personne invalide

73 \$

Jusqu'à 18 ans

À votre décès

Estimation des prestations de survivants (mensuelles)*

À votre décès, voici les différentes prestations que vos proches pourraient recevoir aujourd'hui.

➤ Rente de conjoint survivant

504 \$
à
844 \$

La somme que **votre conjoint pourrait recevoir** varie selon les facteurs suivants :

- Son âge;
- Le fait d'avoir vos enfants à sa charge;
- Le d'être invalide

Ce montant sera cependant recalculé au moment de la demande, en fonction des revenus de travail qui seront alors inscrits à votre dossier.

Le montant pourrait diminuer si votre conjoint reçoit une rente de retraite ou d'invalidité.

➤ Rente d'orphelin

230 \$

Jusqu'à 18 ans

➤ Prestation de décès

2 500 \$ \$

Versement unique

* L'admissibilité aux prestations d'invalidité et de survivants sera cependant réévaluée au moment de la demande, en fonction des revenus de travail qui seront alors inscrits à votre dossier.

Pour maintenir votre niveau de vie à la retraite

Objectif 70 %

Régimes privés
de retraite et autres
épargnes personnelles

Régimes de rentes
du Québec

Programme de la
Sécurité de la vieillesse

Savez-vous que vous aurez besoin d'environ 70 % de votre revenu de travail brut pour **maintenir votre niveau de vie** à la retraite ? Selon vos projets de retraite, il se peut que vous ayez besoin de plus ou de moins d'argent. Pour réaliser ces projets, vous pourrez compter sur les trois sources de revenus suivants :

- les régimes privés de retraite et les épargnes personnelles;
- le Régimes de rentes du Québec;
- le programme fédéral de la Sécurité de la vieillesse.

Faites le calcul!

Votre épargne actuelle suffira-t-elle pour maintenir un niveau de vis acceptable à la retraite ? Faites le calcul pour vous en assurer.

Si vos économies sont insuffisantes, vous avez un choix à faire : retarder votre retraite ou réduire votre train de vie.

Pour calculer : Mon dossier

Consultez notre service en ligne Mon dossier, accessible en tout temps au www.rrq.gouv.qc.ca/mondossier. Vous y trouverez :

- **Votre relevé de participation** au Régime pour voir la mise à jour annuelle;
- **SimulRetraite** pour simuler vos revenus à la retraite à partir de vos données personnelles inscrites au Régime;
- **SimulR** pour simuler rapidement vos revenus à la retraite et déterminer combien épargner chaque année en vue de la retraite.

Nous joindre

Votre épargne actuelle suffira-t-elle pour maintenir



Par Internet

Mondossier ➔ **RRQ**

Accédez à votre dossier
en tout temps

www.rrq.gouv.qc.ca



Par téléphone

Du lundi au vendredi
de 8 h à 17 h

Région de Québec : 418 643-5185

Région de Montréal : 514 873-2433

Sans frais : 1 800 463-5185

Si vous nous appelez à propos de votre dossier, vous devrez nous fournir votre numéro d'assurance sociale.

Estimation de vos prestations

Régime de retraite des employés du gouvernement et des organismes publics (RREGOP)

Monsieur PRÉNOM - NOM
ADRESSE

Estimation du 28 janvier 2015 pour une retraite le 29 février 2016

	Rente annuelle brute	
	au retraité	au conjoint survivant
A. Rente réversible à 50 % au conjoint (option par défaut)		
du 29 février 2016 au 30 septembre 2021	52 222,92 \$	19 829,40 \$
À partir du 1 ^{er} octobre 2021	39 658,80 \$	19 829,40 \$
B. Rente réversible à 60 % au conjoint		
du 29 février 2016 au 30 septembre 2021	51 178,56 \$	23 319,36 \$
À partir du 1 ^{er} octobre 2021	38 865,72 \$	23 319,36 \$

Votre rente diminuera à 65 ans, car elle est coordonnée à celle du Régime de rentes du Québec.

Notes

Tous les montants indiqués dans ce document sont estimatifs et sont exprimés en dollars d'aujourd'hui. Nous tenons à vous signaler que c'est uniquement lorsque nous aurons reçu le formulaire « Demande de rente de retraite », disponible à la direction des ressources humaines de votre employeur ou dans notre site Internet (www.carra.gouv.qc.ca) que nous pourrons déterminer officiellement votre droit à une rente de retraite. Il est important que ce formulaire nous parvienne trois mois avant la date prévue de votre retraite.

Données ayant servi au calcul de l'estimation

PRÉNOM - NOM

(Identification : xxxxxxxxxxxx)

Date de naissance	22 septembre 1956	Salaires admissibles	74 565,25 \$
Sexe	Féminin		
Date de fin de participation	28 février 2016	Service reconnu	
Date de départ à la retraite	29 février 2016	pour le calcul	35,0183 année(s)
		pour l'admissibilité	35,0186 année(s)

Hypothèse ayant servi au calcul de l'estimation

- Vous continuerez d'occuper en emploi à 100,00 % du temps.
- Votre salaire admissible moyen sera de 74 565,25 \$ en supposant une augmentation salariale annuelle moyenne de 0,00 %.
- Jusqu'à 90 jours peuvent avoir été ajoutés à vos années de service afin de combler des périodes d'absence sans salaire.

Réversibilité de la rente

À votre décès, votre conjoint aura droit à 50 % ou 60 % de votre rente de retraite coordonnée. Si vous optez pour une rencontre réversible à 60 %, votre rente de retraite sera réduite de 2 % pour toute sa durée. Si vous n'avez pas de conjoint, vos héritiers auront droit au remboursement de vos cotisations avec intérêts.

Ce choix est irrévocable dès que débute le versement de la rente.

Composition de la rente

Rente de retraite annuelle selon l'option A		du 29 février 2016 au 30 septembre 2021	à partir du 1 ^{er} octobre 2021
• Rente payable	=	52 222,92 \$	39 658,80 \$

Votre régime est coordonné au Régime de rentes du Québec (RRQ). Cela signifie qu'il vous a accordé une exemption de cotisation pour tenir compte de votre participation au RRQ et qu'à 65 ans, votre rente est diminuée pour tenir compte de celle que vous recevez du RRQ.

Pour nous joindre

Par notre site Web
www.carra.gouv.qc.ca

Par téléphone
418 643-4881 (région de Québec)
1 800 463-5533 (sans frais)

Personnes malentendantes
418 644-8947 (région de Québec)
1 855 317-4076 (sans frais)

Par télécopieur
418 644-8659

En personne ou par la poste
Commission administrative des
régimes de retraite et d'assurances
475, rue Saint-Amable
Québec (Québec) G1R 5X3

**Abonnez-vous à notre liste de
diffusion électronique**

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www.carra.gouv.qc.ca/liste.