

YOUR RETIREMENT, SIMPLIFIED: WHAT YOU NEED TO KNOW

CSN PUBLIC
SECTOR GUIDE
TO RREGOP
2026

A Practical Guide to **RREGOP**
for Participating **CSN** Members



Solidaire
depuis 1921





TABLE OF CONTENTS

FOREWORD	05
YOUR SOURCES OF INCOME AND FINANCIAL NEEDS IN RETIREMENT	06
GLOSSARY	07
ACRONYMS AND INITIALISMS USED IN THE GUIDE	10
AT A GLANCE: WHAT WE'LL COVER IN THIS GUIDE	11
1. Your service: The number of years you have accumulated	12
2. Your average pensionable salary: The basis for calculating your pension	12
3. The pension that RREGOP will pay you for the rest of your life (permanent pension)	13
4. A bridge pension if you retire before age 65 (temporary pension)	13
5. Indexation: To cover cost-of-living increases	14
6. Early retirement: an option to consider	14
7. In short: A permanent pension, with a temporary bridge option before age 65	15
8. Making an informed decision	15
1. RREGOP: THE GOVERNMENT AND PUBLIC EMPLOYEES RETIREMENT PLAN	16
1.1 RREGOP: A plan worth protecting	16
1.2 RREGOP: A plan in excellent health	17
1.3 Two main types of pension plan	18
1.4 The requirement to contribute to RREGOP	19
2. THE CONCEPT OF SERVICE FOR DETERMINING YOUR ELIGIBILITY AND CALCULATING YOUR PENSION	20
2.1 Definition of service	20
2.2 Length of service for retirement eligibility	21
2.3 Service used to calculate your pension	22
2.4 If you have more than one job covered by RREGOP	23
2.5 A concrete example of regularization: Claire	24
3. YOUR CONTRIBUTIONS AND PENSIONABLE SALARY	25
3.1 Pensionable salary: The basis for calculating your contributions...and your pension	25
3.2 Your RREGOP contribution rate	26
3.3 Calculating your contribution: Method for a pensionable salary between 35% and 100% of the MPE	27
3.4 Calculating your contribution: Method for a pensionable salary exceeding 100% of the MPE	28
3.5 Calculating a part-time employee's RREGOP contribution: A concrete example	29

4. YOUR RETIREMENT PENSION: ELIGIBILITY CRITERIA AND HOW IT IS CALCULATED AND INDEXED	30
4.1 Four key concepts for calculating your pension	30
4.2 Calculating your average pensionable salary (APS)	31
4.3 Calculating average maximum pensionable earnings (average MPE)	32
4.4 Eligibility for a reduced or unreduced pension	32
4.5 Calculating your basic (permanent) retirement pension	33
4.6 Why do some people refer to a 2% pension without making any distinctions?	35
4.7 Bridge (temporary) pension	36
4.8 Four concrete examples of pension calculations: Sophie, Mark, Lisa and Catherine	38
5. INDEXATION OF YOUR RETIREMENT PENSION TO PROTECT YOUR PURCHASING POWER.	46
5.1 How does indexation of your pension work?	46
5.2 Two concrete examples of how indexation is calculated	47
6. LEAVING YOUR JOB BEFORE BECOMING ELIGIBLE FOR RETIREMENT	49
6.1 If you have less than two years of service	50
6.2 If you have two or more years of service	50
7. TRANSITIONING TO RETIREMENT: THE PHASED RETIREMENT PROGRAM AND GRADUAL RETIREMENT	52
7.1 The phased retirement program: Gradually reduce your hours of work	52
7.2 Gradual retirement: Receive a portion of your pension while reducing your hours of work	54
8. LEAVE OF ABSENCE WITH CONTRIBUTION EXEMPTION OR CONTINUED PARTICIPATION	55
8.1 Leave of absence with contribution exemption	55
8.2 Leave with continued participation	56
8.3 Deferred-pay (self-funded) leave	56
9. BUYING BACK SERVICE OR ABSENCES TO INCREASE YOUR PENSION	57
9.1 The 90-day bank: Covering certain absences at no cost	58
9.2 Types of buy-back	58
9.3 Cost of service buy-back and tariff schedules	59
9.4 Determining the cost of a buy-back	60
9.5 Applying for a service buy-back	60

10. TRANSFERRING YOUR PENSION CREDITS TO RREGOP OR ANOTHER PLAN . . . 61

- 10.1 Transferring your years of service to RREGOP 61
- 10.2 Transferring your RREGOP benefits to another plan 62

11. LIFE EVENTS AND YOUR BENEFITS 63

- 11.1 Terminal illness 64
- 11.2 Death before retirement 64
- 11.3 Death after retirement 64
- 11.4 Divorce or separation 65
- 11.5 Parental, adoption and other types of leave 66
- 11.6 Returning to work after retirement 66

12. YOUR OPTIONS IN THE EVENT OF A DISPUTE 67

- 12.1 Support from your union 67
- 12.2 Request for review 67
- 12.3 Arbitration 68
- 12.4 Complaints or comments regarding the quality of Retraite Québec's services 68

13. HAVE MORE QUESTIONS? NEED HELP? 69

- 13.1 Your local union: Your first point of contact 69
- 13.2 Retraite Québec: For official information 70
- 13.3 Other helpful resources 70

APPENDIX 1: THE QUÉBEC PENSION PLAN 71

- 1. The Québec Pension Plan at a glance 71
- 2. How is your pension calculated? 72
- 3. QPP additional pension (since 2019) 72
- 4. Maximum amounts as of 2026 73
- 5. Taking your QPP pension before or after age 65 73
- 6. The MPE and additional MPE in 2026 73
- 7. Want more information? 73

APPENDIX 2: THE GOVERNMENT OF CANADA OLD AGE SECURITY PENSION 74

- 1. The OAS pension at a glance 74
- 2. Eligibility requirements for the OAS pension 74
- 3. Maximum oas amounts in 2026 75
- 4. Clawback of OAS if your annual income is too high 75
- 5. Guaranteed income supplement (GIS) 75
- 6. Applying for your OAS pension: When and how 76
- 7. Deferring your OAS pension after age 65: An enhanced option 76
- 8. Want more information? 76

FOREWORD

Before deciding to retire, it's important to make sure that the timing is right for you. Next, you'll need to estimate your retirement income and compare it with your projected expenses.

The purpose of this guide is to help members of CSN public and semipublic sector unions gain a better understanding of their pension plan, the **Government and Public Employees Pension Plan (RREGOP)**. It summarizes, in a clear and accessible way, the essential information needed to fully understand how this plan works.

A **glossary** at the beginning of the Guide explains **the main terms, including four key concepts** to help you better understand how your retirement pension is calculated. It also includes a **list of the acronyms and initialisms** used in the document.

The **“At a Glance”** section, which follows immediately after the glossary, provides a summary of the key points to remember. It serves as a good starting point for understanding the Guide's main points and gives readers a quick overview.

The **appendices** contain **additional information** on the **Québec Pension Plan (QPP) pension** and the **Old Age Security (OAS) pension**.



A WORD OF CAUTION

This guide provides general information. For any specific questions or situations, **please consult your local union**.

Most of the information comes from official sources, such as Retraite Québec¹. However, the Guide **does not replace** laws, regulations or your collective agreement.

The **rates, amounts and percentages mentioned** are subject to change. Visit the Retraite Québec website (**www.retraitequebec.gouv.qc.ca**) for the most up-to-date information.

CSN public-sector documents are translated for comprehension purposes only. In the event of a discrepancy between the French and English versions, the French version will prevail.

¹ <https://www.retraitequebec.gouv.qc.ca/en/publications/public-sector-pension-plans/rregop>

YOUR SOURCES OF INCOME AND FINANCIAL NEEDS IN RETIREMENT

When you retire, your income will come from **several sources**. The largest will likely be your RREGOP pension, but other sources of income will be added depending on your situation:

- the Québec Pension Plan (**QPP**) pension,² typically starting at age 60 or 65;
- the Old Age Security (**OAS**) pension,³ typically starting at age 65;
- the Guaranteed Income Supplement (**GIS**), an amount added to your OAS pension if your retirement income is low and typically starting at age 65;
- your **personal savings** accumulated over time (RRSPs, TFSAs, etc.) and **other retirement plans** from other employers.

Retraite Québec estimates that you should plan on **approximately 60% to 80%** of your average annual pre-tax income from your last five years of work to maintain your standard of living in retirement. This percentage is lower than your employment income for the following reasons:

- ✓ You will no longer have to **pay contributions** to certain programs (Employment Insurance, QPP, RREGOP, Québec Parental Insurance Plan, etc.);
- ✓ **Your work-related expenses** (commuting, clothing, meals) will be reduced;
- ✓ **Your tax rate** will generally be lower, as your income will decrease.

💡 By planning your retirement carefully and understanding your sources of income, you'll be better able to assess your needs and adjust your budget accordingly.

📌 Your sources of income by age

Source of income	55 years	60 years	65 years	70 years
RREGOP	✓ If eligible*	✓ If eligible*	✓ Unconditional	✓ Unconditional
QPP	✗	✓ With permanent reduction	✓ No reduction	✓ Option for an enhanced pension
OAS	✗	✗	✓ Full rate	✓ Option for an enhanced pension

* Depending on whether you meet the eligibility requirements for a reduced or an unreduced pension (Section 4.4).

² See Appendix 1 to learn more about the QPP pension.

³ See Appendix 2 to learn more about the OAS pension.

GLOSSARY

This glossary explains the key terms used in this guide

 The first **four terms designate key concepts** that will help you better understand **how your retirement pension is calculated.**

RECOGNIZED YEARS OF SERVICE (CHAPTER 2)

The number of years of service credited to you, corresponding to the number of years worked full-time or its equivalent (your “service” in this guide).

AVERAGE PENSIONABLE SALARY (APS) (SECTION 4.2)

The average of the five best years of pensionable earnings during your career. These years are chosen to maximize the amount of your pension.

MAXIMUM PENSIONABLE EARNINGS (MPE) (SECTION 3.3)

The annual salary cap set by Retraite Québec for QPP contributions. In 2026, it is \$74,600.

AVERAGE MAXIMUM PENSIONABLE EARNINGS (AVERAGE MPE) (SECTION 4.3)

The average of your MPE for the last five years of your career.



Examples of average MPE:

- ▶ 2020–2024: \$64,060
- ▶ 2021–2025: \$66,580
- ▶ 2022–2026: \$69,180

ARBITRATION (SECTION 12.3)

Assessment by an independent arbitrator if you are dissatisfied with the decision reached after review.

90-DAY BANK (SECTION 9.1)

A bank of days that can be used to cover certain unpaid absences at no cost to you. Since 2011, it has been reserved for parental leave.

DEFERRED/SELF-FUNDED LEAVE (SECTION 8.3)

Self-funded leave that allows you to set aside a portion of your salary to take paid leave at a later date. This leave is recognized as full-time service.

LEAVE WITH EXEMPTION (SECTION 8.1)

Leave during which you do not contribute to RREGOP but during which you continue to accrue service and your pensionable salary is maintained for pension calculation purposes.

LEAVE WITH CONTINUED PARTICIPATION (SECTION 8.2)

Leave during which you continue to contribute as if you were at work. In the event of a complete absence, contributions are deducted upon your return.

SURVIVING SPOUSE (CHAPTER 11)

A person who meets the definition of a spouse at the time of your death. This person is the one who is entitled to the benefits, not the person who was your spouse at the time of your retirement.

HEIRS (CHAPTER 11)

Persons designated or recognized by law who may receive the remaining funds from the Plan following a death, in the absence of a surviving spouse.

SURVIVOR BENEFITS (CHAPTER 11)

Amounts paid to your spouse or to your heirs upon your death, in accordance with the Plan's rules.

STATEMENT OF PARTICIPATION (CHAPTER 13)

Document detailing your recognized years of service and earnings. Available in *My Account* on the Retraite Québec website.

BRIDGE PENSION (SECTION 4.7)

Temporary pension paid until age 65 if you retire before that age.

SPOUSE (CHAPTER 11)

A person who has been living with you in a marital relationship for at least three years, or one year if you have a child together.

CONTRIBUTIONS (SECTION 3.2)

Amounts deducted from each paycheque to fund your retirement pension. These amounts are calculated based on your salary and the applicable method (general or with compensation).

INDEXATION (CHAPTER 5)

An annual adjustment to your pension based on inflation. It is never negative.

BUY-BACK (CHAPTER 9)

A measure that allows you to buy back non-contributory periods of absence to increase your pension or to bring forward your retirement eligibility.

RREGOP BASIC PENSION (SECTION 4.5)

Pension paid for the rest of your life after you retire.

PHASED RETIREMENT (SECTION 7.2)

Option to receive a portion of your pension while reducing your hours of work, under certain conditions.

GRADUAL RETIREMENT

(SECTION 7.1)

Gradual reduction in your hours of work over a period of 12 to 60 months, with full recognition of your service. May be extended to a maximum of 84 months.

PERMANENT REDUCTION

(SECTION 4.4)

Reduction applied to your pension if you retire before becoming eligible for an unreduced pension.

REVIEW

(SECTION 12.2)

First recourse in the event of a disagreement with a decision by Retraite Québec.

DEFINED CONTRIBUTION PENSION PLAN

(SECTION 1.3)

Plan under which the amount of your contributions is known in advance but under which the amount of your pension will depend on the returns earned.

DEFINED BENEFIT PENSION PLAN

(SECTION 1.3)

Plan under which you know in advance how your pension will be calculated, based on your years of service and your salary. Contributions may vary to ensure the plan's stability.

REGULARIZATION OF MULTIPLE JOBS

(SECTION 2.4)

Adjustment made if you hold more than one job covered by RREGOP in the same year so that your total service does not exceed one full year and your total salary does not exceed that of a full-time position.

PENSIONABLE SALARY

(SECTION 3.1)

Salary used to calculate your contributions and your retirement pension. Certain bonuses and allowances are excluded.

TRANSFER

(CHAPTER 10)

Provision that allows you to transfer years of service from another plan to RREGOP (or vice versa) to increase your pension.

FULL-TIME

Period of work equivalent to a regular job in which the employee works all the hours scheduled under the normal work schedule for their type of job.

 In this guide, the terms *full-time* and *full-time employment* are used interchangeably, even though some collective agreements use only one of them.

ACRONYMS AND INITIALISMS USED IN THE GUIDE

Acronyms and initialisms are used to refer to many programs, plans and organizations. This section will help you quickly find your way around.

👉 Feel free to refer to the list below as you read.

ADDITIONAL MPE	Additional Maximum Pensionable Earnings
APS	Average Pensionable Salary
AVERAGE MPE	Average Maximum Pensionable Earnings
CDPQ	Caisse de dépôt et placement du Québec
CNESST	Commission des normes, de l'équité, de la santé et de la sécurité du travail (Commission on labour standards, equity, health and safety)
GIS	Guaranteed Income Supplement
IVAC	Indemnisation des victimes d'actes criminels (Compensation for victims of crime)
LIF	Life Income Fund
LIRA	Locked-in Retirement Account
MPE	Maximum Pensionable Earnings
OAS	Old Age Security
PI	Pension Index
PPAF	Pension Plan Amortization Fund
PPMP	Pension Plan for Management Personnel
PVRTT	Programme volontaire de réduction du temps de travail (Voluntary work time reduction program)
QPIP	Québec Parental Insurance Plan
QPP	Québec Pension Plan
RREGOP	Régime de retraite du personnel employé du gouvernement et des organismes publics / Government and Public Employees Retirement Plan
RRSP	Registered Retirement Savings Plan
SAAQ	Société de l'assurance automobile du Québec (Québec automobile insurance corporation)
TFSA	Tax-Free Savings Account

AT A GLANCE: WHAT WE'LL COVER IN THIS GUIDE

Planning for retirement is a bit like putting together a jigsaw puzzle. Each piece represents a key step: **your recognized service, your pensionable salary, calculation and indexation of your pension, and coordination of your pension with other plans such as the Québec Pension Plan (QPP) and the Old Age Security (OAS) pension.**

The Guide is designed to help you understand each of these steps, with concrete examples and simple explanations.

 Need more details? Resources are available to you

- **Average pensionable salary (APS), maximum pensionable earnings (MPE), average maximum pensionable earnings (average MPE), recognized years of service, etc.**

 All these key terms are defined in the **glossary** at the beginning of the Guide. Feel free to refer to it as you read!

- The glossary also includes a **list of the acronyms and initialisms** used in the document.
- The **appendices** contain additional information on the **QPP** and **OAS pensions**.

1 YOUR SERVICE: THE NUMBER OF YEARS YOU HAVE ACCUMULATED

Each year worked full-time (or the equivalent in part-time work) entitles you to one recognized year of service. If you worked part-time, your service is calculated **proportionately to the hours worked**.



You **can accumulate up to a maximum of 40 years of service**.



NOTE: Service recognized under RREGOP is not the same as continuous service as defined in your collective agreement (e.g. for calculating annual leave); they are two different concepts. Note also that overtime hours do not count.



You **can buy back service time** for certain types of **absences or leave**. In addition, certain types of leave are **exempt from contributions**, allowing you to accrue service without having to make contributions.⁴

2 YOUR AVERAGE PENSIONABLE SALARY: THE BASIS FOR CALCULATING YOUR PENSION

Your pension is calculated based on **the average of your five best-paid years of pensionable salary**.⁵



These are the years when you earned the most, often toward the end of your career.



IMPORTANT! Bonuses, overtime and certain allowances are not included in the calculation of your pensionable salary.

⁴ For more information, see Chapter 9 of this guide, where this topic is discussed in greater detail.

⁵ For more information, see Chapter 4 of this guide, where this topic is covered in greater detail.

3 THE PENSION THAT RREGOP WILL PAY YOU FOR THE REST OF YOUR LIFE (PERMAMENT PENSION)

Your pension is paid for life after you retire.⁶ It is calculated using a formula that takes into account your average pensionable salary (APS), your average maximum pensionable earnings (average MPE), and your years of service (Section 4.5).

1. For the first 35 years of service

$$\left(\frac{\text{APS above average MPE} \times 2\%}{\text{APS up to average MPE} \times 1,3\%} + 1 \right) \times \text{Recognized years of service up to 35 years} = \text{RREGOP annual pension for the first 35 years of service (permanent pension)}$$

2. + an additional amount for 36 to 40 years of service if you continue working beyond 35 years of service.

4 A BRIDGE PENSION IF YOU RETIRE BEFORE AGE 65 (TEMPORARY PENSION)

$$\text{APS up to average MPE} \times 0,7\% \times \text{Recognized years of service up to 35 years} = \text{Bridge pension (temporary, up to age 65)}$$

If you retire before age 65, you will receive a temporary pension until age 65 (Section 4.7).

⁶ For more information, see Chapter 4 of this guide, where this topic is covered in greater detail.

5 INDEXATION: TO COVER COST-OF-LIVING INCREASES

Once you retire, your RREGOP pension is **adjusted annually for inflation**. This is called **indexation**.⁷ It applies to your **permanent** pension and, if you retire before age 65, to your **bridge pension** until it ends.

👉 Indexation is never negative: your pension never decreases from one year to the next, even during periods of deflation.

The indexation rules vary depending on your years of service:

- **Before July 1, 1982: full** indexation (100% of inflation rate);
- **Between July 1, 1982, and December 31, 1999:** **partial** indexation (inflation rate minus 3%);
- **As of January 1, 2000: guaranteed minimum** indexation (inflation rate minus 3%, with a minimum of 50% of inflation rate).



Good to know

Even though it is not always full, **indexation remains an essential safeguard against loss of purchasing power in retirement.**

6 EARLY RETIREMENT: AN OPTION TO CONSIDER

The normal retirement age under RREGOP is **65 years**. From that age on, you are eligible for an **unconditional, unreduced pension**.

However, it is possible to retire **earlier** with a reduced or unreduced pension, based on specific criteria.

You can receive an unreduced pension if you are 61 years of age or older and have accumulated 35 years of service OR be at least 60 years of age and the total of your age and years of service equals at least 90.

⁷ For more information, see Chapter 5 of this guide, where this topic is covered in greater detail.

7 IN SHORT: A PERMANENT PENSION, WITH A TEMPORARY BRIDGE OPTION BEFORE AGE 65

By accumulating up to **40 years of service**, you will be entitled to:

- ✓ **A permanent pension** paid for the rest of your life after you retire;
- ✓ **A temporary bridge pension** until age 65, if you retire before that age;
- ✓ **Annual indexation** that adjusts your permanent pension and your bridge pension to account for inflation.
- ⚠ **A permanent reduction** applies if you retire before becoming eligible for an **unreduced** pension.

8 MAKING AN INFORMED DECISION

Your retirement pension is a **benefit you've earned throughout your career**. Before you retire or leave your job, take the time to analyze your situation carefully.

Here are some **key steps** to help you make an informed decision:

- ✓ **Review your statement of participation:** It shows your recognized years of service and the earnings used to calculate your pension.
- ✓ **Find out about the effects of early retirement:** Retiring before you're eligible for an unreduced pension will result in a **permanent reduction**⁸ in your pension. This is especially true if you retire before age 55, as the effects can be significant.
- ✓ **Calculate your total retirement income:** Take into account your QPP pension, your OAS benefits and your personal savings (RRSPs, etc.). All of these sources of income add up to build your financial security.
- ✓ **Talk to your local union:** This is the **best place to start**. They can answer some of your questions and review your information with you.

By gaining a complete understanding of your pension plan, you'll be able to make an **informed choice** and enjoy retirement to the full.

The RREGOP Plan is an **invaluable collective achievement**. Thanks to the hard-won rights and benefits fought for by our unions — and thanks to the vigilance of their members — it guarantees you a **predictable, stable and secure** pension.

⁸ For more information, see Section 4.4 and Chapter 6 of this guide, where this topic is explained in detail.

RREGOP: THE GOVERNMENT AND PUBLIC EMPLOYEES RETIREMENT PLAN



1.1 RREGOP: A PLAN WORTH PROTECTING

RREGOP has existed since **July 1, 1973**. It was secured following a historic struggle led at the time by the Confédération des syndicats nationaux (CSN), the Fédération des travailleurs du Québec (Québec Federation of Labour),⁹ and the Corporation des enseignants du Québec.¹⁰ These three labour organizations joined forces during the large-scale public sector negotiations of 1972.

Today, it covers the vast majority of unionized employees in the public and semipublic sectors, whether they are full-time, part-time or casual workers. This includes workers in the health and social services network, the education network, the public service, and most public agencies and state-owned corporations.

RREGOP is administered by a pension committee. It includes two CSN representatives, whose role is to defend the interests of its members.

Some people view RREGOP contributions as nothing more than an expense. Over the years, however, we've come to realize that they're actually a **major benefit** that makes a **tangible improvement to working conditions over the long term** by ensuring financial security in retirement.

That is why it is essential to protect the Plan and remain committed to improving it. The 2023 negotiations demonstrated this once again: our collective gains must be protected and defended.

⁹ Now known as the Fédération des travailleurs et des travailleuses du Québec (FTQ).

¹⁰ The Corporation des enseignants du Québec, which became the Centrale de l'enseignement du Québec in 1973 and then the Centrale des syndicats du Québec (CSQ) in 2000.

1.2 RREGOP: A PLAN IN EXCELLENT HEALTH

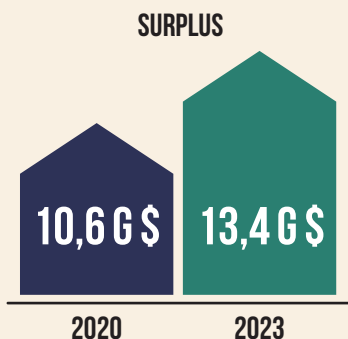
Every three years, Retraite Québec conducts an actuarial valuation of RREGOP. The most recent valuation, published in December 2025 for the fiscal year ended December 31, 2023, confirms that the Plan is in **excellent financial health**: it is sound, well managed and sustainable, and it has the capacity to provide full benefit security for both retirees and active employees.

Between 2020 and 2023, the Plan's surplus continued to grow, rising from **\$10.6 billion** to **\$13.4 billion**, while its capitalization rate rose from **115.1%** to **117.1%**.

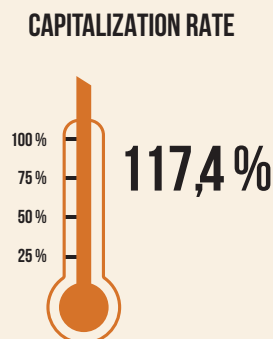
Because of these results, the gradual reduction in the contribution rate can continue for the 2026–2028 period. After decreasing from 9.69% to 9.09% between 2023 and 2025, the rate will be set at **8.63% in 2026**, **8.12% in 2027**, and **7.61% in 2028**.

 **In practical terms, this means that** a worker earning \$50,000 will have **\$1,000 more in their pocket in 2028** than in 2023.

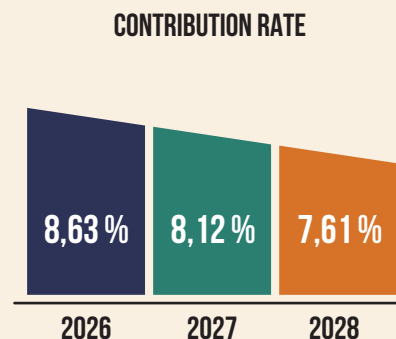
Surpluses have grown steadily in recent years, from \$10.6B in 2020 to \$13.4B in 2023.



The Plan's capitalization rate is now 117.4%, meaning that it can fully meet its commitments.



The contribution rate has fluctuated in recent years and is projected to be lower during the 2026-2028 period.



 **As of December 31, 2025**, the RREGOP fund had **\$97.9 billion** in assets. In 2025, it achieved an annual **return of 9.1%**.

 This fund **belongs to you**—the workers. Unlike other pension plans, **the employer (the government) does not pay its share of contributions in advance**; instead, it reimburses its half when pensions are paid out¹¹.

¹¹ De Since 1999, the Government of Quebec has been capitalizing a portion of the RREGOP's liabilities in the Pension Plan Amortization Fund (FARR), created following collective bargaining that same year. The initial goal was to achieve a capitalization level equivalent to 70% of the pension plans' actuarial liabilities by 2020—a goal that was reached as early as 2018. In 2023, the FARR covered 89% of the actuarial liabilities. Starting in fiscal year 2024–2025, the government began drawing significant amounts from the FARR to fund the pensions it reimburses to Retraite Québec. It plans to withdraw \$2.5 billion per year from the FARR by 2029.

1.3 TWO MAIN TYPES OF PENSION PLAN

In Québec, there are **two** main types of pension plan:

Type of plan	What you know up front	What's uncertain
Defined benefit plan	The amount of your retirement pension , based on a formula known in advance.	The exact amount you'll contribute , which may vary depending on the financial health of the plan.
Defined contribution plan	The amount that you and your employer contribute each year.	The amount of your retirement pension , which will depend on investment returns.

RREGOP is a **defined benefit plan**. This means you know in advance how your pension will be calculated, based on your years of service and your average pensionable salary (APS).

 For the CSN, the defined benefit plan offers **the best guarantee of a stable and secure retirement**. That is why it favours this type of pension plan.

To guarantee the promised benefits, however, the contribution rate may **be adjusted periodically** based on the results of **actuarial valuations**. This is a safeguard designed to ensure RREGOP's long-term sustainability.

1.4 THE REQUIREMENT TO CONTRIBUTE TO RREGOP

If you work in the public or semipublic sector (health care, education, public service or a state-owned corporation), you are generally **required to contribute** to RREGOP upon hiring. No enrollment is necessary; your enrollment is **automatic**.

You are not required to contribute to RREGOP¹² if:

- You are **under 18 years of age**;
- You are **71 years of age or older** as of December 31;
- You have **already accumulated 40 years of pensionable service**;
- You are **a retired public sector employee** and are returning to work.¹³

 **A practical suggestion:** Check your **statement of participation**¹⁴ every year to make sure that your service has been properly recognized. This is the best way to spot an error and get it corrected easily.

¹² Other exceptions are also provided for in Section 4 of the *Act respecting the Government and Public Employees Retirement Plan*, CQLR c. R-10 ("RREGOP Act"), which can be consulted for a complete list.

¹³ In theory, a retiree who returns to work can suspend their RREGOP pension payments to resume contributing to the plan. In practice, however, this is generally not advantageous.

¹⁴ A sample statement of participation statement is available on the Retraite Québec website: <https://www.retraitequebec.gouv.qc.ca/en/publications/our-programs/public-sector-pension-plans-rregop-ppmp-etc/members/personalized-documents/example-statement-contributions>

THE CONCEPT OF SERVICE FOR DETERMINING YOUR ELIGIBILITY AND CALCULATING YOUR PENSION



2.1 DEFINITION OF SERVICE

To gain a full understanding of the various RREGOP rules — whether they are applicable during your working life or during retirement — you need to have a clear grasp of the **concept of service**.

This concept is **key** because it is used to:

- determine **when** you become eligible for a retirement pension;
- calculate **the amount** of your pension, based on the number of years of service you've accumulated.

⚠ **Two different concepts**

Service recognized under RREGOP, which does not necessarily correspond to the **concept of continuous service** as defined in your collective agreement (e.g. for calculating annual leave). These are two different concepts.

📖 **Under RREGOP**, one year of service corresponds to **one year of full-time work**, in accordance with the Plan's specific rules.

✂ For example, if you work 2.5 days a week for 20 years (i.e. 50% of full-time), you will accumulate 10 years of recognized, pensionable service. A person working full-time during the same period would accumulate 20 years of pensionable service (i.e. 100%).

2.2 LENGTH OF SERVICE FOR RETIREMENT ELIGIBILITY

The length of service used to determine eligibility for a retirement pension corresponds to the PERIOD during which you participated in the pension plan.

To calculate your pension amount, **one year of service** is equivalent to **one year of full-time work**, with no unrecognized absences.

Note: What does “full-time” mean?

In the vast majority of cases, 1 year of full-time service corresponds to **35, 37½, or 40 hours of work per week**, depending on which applies to your job category..

 Certain sectors, such as education, have different standards for specific job categories:

- 260 workdays for CEGEP teachers;
- 200 workdays for elementary and secondary school teachers;
- 525 teaching periods for CEGEP instructors.

 If you worked part-time or had absences that were not recognized under the plan, you will receive a **fraction of a year** for recognized service for the purpose of calculating your pension. This fraction is calculated based on your percentage of work **relative to** a full-time equivalent, without factoring in overtime.

Example

A person who works **three days per week** (i.e. **60% of full-time hours**) for an entire calendar year will have **0.6 years of RREGOP-recognized service** for that period for the purpose of calculating their pension, but a full year (100%) will be counted toward retirement eligibility.

As of January 1, 2017, employees have been able to accumulate up to **40 recognized years of service** for the calculation of their pensions. This **new cap** replaces the former limit of 35 years and provides greater recognition for individuals who have had longer careers.

2.3 SERVICE USED TO CALCULATE YOUR PENSION

Each recognized year of service entitles you to a **percentage** of your **average pensionable salary (APS)**, based on the following formula:

- ✓ For each of the **first 35 recognized years of service**, you receive:
 - **1.3%** on the portion of your APS **up to the average MPE**;
 - **2%** on the portion of your APS **above the average MPE**.
- ✓ For years **36 through 40, each year entitles you to 2% of your APS**, regardless of your salary level. This is an additional amount designed to encourage you to continue working after 35 years of service.
- ✓ If you retire **before age 65**, you will receive a **temporary bridge pension** of **0.7% per recognized year of service** (up to a **maximum of 35 years**) until your **65th birthday**.



We provide more details on this subject in **Chapter 4** of this guide.

2.4 IF YOU HAVE MORE THAN ONE JOB COVERED BY RREGOP

If you have held more than one job covered by RREGOP in the same year with one or more employers¹⁵, **regularization rules** apply to ensure that:

- your **total service** does not exceed one full year (1.0000 or 100%);
- your pensionable salary **does not exceed that of a full-time position**, so overtime pay would be excluded from the calculation (Section 3.1).

Order of priority of jobs considered for regularization

An order of priority is used to determine which jobs will be selected:

1. **The job with the highest annual basic salary**
(the highest annualized full-time salary);
2. **If the earnings are equal**, the job with the highest credited service;
3. **If jobs are still equal**, the one with the **highest percentage of time worked**.

Refund of contribution overpayments

If regularization results in an **overpayment of contributions**, the amount overpaid will be **refunded** to you **with interest**, depending on which of the following situations applies:

- ✓ **If you have held multiple jobs with different employers, Retraite Québec** will reimburse you directly;
- ✓ **If your jobs are with the same employer, your employer** is responsible for reimbursing you the amount plus interest once they have been reimbursed by **Retraite Québec**.

¹⁵ To learn more about this matter in relation to the education network: <https://www.retraitequebec.gouv.qc.ca/fr/rrsp/employeur/guide-employeur/education/Pages/liste.aspx?sujet=regularisation-emplois-multiples>.
To learn more about this matter in relation to the health and social services network: <https://www.retraitequebec.gouv.qc.ca/fr/rrsp/employeur/guide-employeur/sante-services-sociaux/Pages/liste.aspx?sujet=regularisation-emplois-multiples>

2.5 A CONCRETE EXAMPLE OF REGULARIZATION: CLAIRE

To illustrate in concrete terms how the regularization rules explained in the previous section apply, let's look at a true-to-life example: that of **Claire**, who holds **multiple jobs** covered by RREGOP.

EXAMPLE – CLAIRE

Three part-time jobs in 2026, with total service exceeding one full year; regularization required.

In 2026, **Claire** has had **three part-time jobs**, two of which have been at a **college** and the other in the **health and social services network**:

Breakdown of her working hours:

- **First job:** 45% of full-time hours
- **Second job:** 35% of full-time hours
- **Third job:** 30% of full-time hours

Total accrued service in 2026:

 **45% + 35% + 30% = 110% of a full year (1.1000 years)**

⇒ **Problem:** Her service **exceeds one full year**.

⇒ **Solution:** Her service and pensionable **salary must be adjusted so as not to exceed 1.0000 year**.

Regularization of Claire's jobs in 2026:

The adjustment is made in accordance **with the order of priority for jobs outlined** above.

Job	Accrued service	Contribution to salary	Annual basic salary (full-time equivalent)	Service used	Earnings used to calculate APS
Job 1 (45%)	0.4500	\$36,300	\$80,667	0.4500	\$36,300
Job 2 (35 %)	0.3500	\$20,980	\$59,943	0.3500	\$20,980
Job 3 (30 %)	0.3000	\$13,100	\$43,667	0.2000	\$8,733
TOTAL	1.1000	\$70,380	—	1.0000	\$66,013

⇒ After regularization:

- Claire accumulates **1.0000 year of service** (the maximum possible);
- Her annual pensionable earnings used to calculate her pension are **\$66,013**;
 **Her pension will therefore be calculated as if she has held a single full-time job**;
- She will receive a refund, with interest, of her contribution overpayment to RREGOP.

YOUR CONTRIBUTIONS AND PENSIONABLE SALARY



3.1 PENSIONABLE SALARY: THE BASIS FOR CALCULATING YOUR CONTRIBUTIONS... AND YOUR PENSION

Your **pensionable salary** is the salary **recognized under the Plan** for:

1. Calculating your RREGOP contributions;
2. Determining the amount of your retirement pension.

Your pensionable salary¹⁶ includes:

- ✓ Your **annual basic salary** as provided for in the collective agreement;
- ✓ Any **retroactive payments** related to the basic salary for the year in question;
- ✓ **Certain lump-sum payments or additional compensation**, when covered by the collective agreement.¹⁷

 For the complete list, see sections 14 through 18.2 of the *Act respecting the Government and Public Employees Pension Plan* ("RREGOP Act")¹⁸ and sections 8 through 8.5 of its implementing regulation.¹⁹

Unless otherwise specified, a pensionable salary **DOES NOT INCLUDE**:

- ✗ **Allowances and compensation**;
- ✗ Any other types of variable additional income such as:
 - evening, night, and weekend premiums;
 - inconvenience allowances;
 - team leader bonus;
 - overtime pay.

These amounts **are excluded** because they are **paid on a variable or temporary basis** and **are not guaranteed throughout an employee's career**.

¹⁶ For individuals on leave covered by a collective agreement, the pensionable salary is the amount they would have received if they had worked. However, for this amount to be taken into account, the individual must have been exempt from contributions, must have continued to make contributions during their leave, or must have bought back the missed contributions. These situations will be detailed below.

¹⁷ This includes, in particular, members of the Ordre des infirmières et infirmiers du Québec who have reached the top of the pay scale after completing recognized postsecondary training, as well as employees in the health and social services network whose positions require a college diploma (DEC) and who are classified in the technician group (following postsecondary training required and recognized under the collective agreement).

¹⁸ <https://www.legisquebec.gouv.qc.ca/fr/document/lc/R-10?langCont=en>

¹⁹ <https://www.legisquebec.gouv.qc.ca/fr/document/rc/R-10,%20r.%202%20/?langCont=en>

Why these exclusions?

The exclusion of these amounts is based on the **principle of fairness to all participants**:

- ✓ To prevent some participants from contributing on amounts **they will not receive until retirement**;
- ✓ **To prevent artificial increases in pension benefits**, where a person could disproportionately increase their average pensionable salary over their five best-paid years **without having contributed accordingly**.

3.2 YOUR RREGOP CONTRIBUTION RATE

Each year, you contribute to RREGOP directly from your paycheque **until you reach 40 recognized years of service or the age of 71**.

 In **2026**, the contribution rate is **8.63%**.

However, you do not contribute on the totality of your pensionable salary. A **portion of your salary is exempt** in order to account for the fact that you will also receive:

- a **Québec Pension Plan (QPP) pension**;
- an **Old Age Security (OAS) pension**, paid by the federal government.

 In other words, **you contribute only on the portion of your pensionable salary that exceeds a certain threshold**. This threshold varies depending on your situation.

 **If you work part-time**, the exemption is **adjusted based on your percentage of work relative to a full-time equivalent** (Section 2.2).

 For example, if you work 60% of full-time hours, the exemption is also reduced to 60% (see example in section 3.5).

 Even if you contribute on a reduced amount, **your pension will still be calculated based on your full pensionable salary**. This is an important point to remember.

Two calculation methods may apply, depending on your earnings:

1. If your pensionable salary is **between 35% and 100% of the MPE** (sections 3.3 and 3.5),
⇒ **an additional reduction** (called compensation) applies on top of the exemption that applies to everyone.
2. If your pensionable salary is **more than 100% of the MPE** (Section 3.4),
⇒ only the exemption applicable to everyone applies (25% of the MPE).

⚠ **If your salary is less than 35% of the MPE, you do not contribute to RREGOP**, but you will still be entitled to a pension. This pension will be calculated based on your full (full-time) **pensionable salary**, as it will be for other participants.

3.3 CALCULATING YOUR CONTRIBUTION: METHOD FOR A PENSIONABLE SALARY BETWEEN 35% AND 100% OF THE MPE

If your annual pensionable salary is **between 35% and 100% of the MPE**, you are entitled to an **additional reduction** in your contribution, known as **compensation**.

This method uses the following formula (it is complex — the example in the next section will help you understand it better):

$$\text{Contribution} = \left(\text{Contribution rate} \right) \times \left(\text{Pensionable salary} - 25\% \text{ of MPE} \right) - \left(\text{Compensation} \right)$$

📌 **The compensation amount is calculated as follows:**

$$\text{Compensation} = \text{Factor} \times (\text{MPE} - \text{pensionable salary})$$

📌 For **2026**, the factor is set at **1.53%**. It is adjusted annually based on actuarial valuations.

📌 If you work part-time, the exemption is also **proportional to your fraction of a recognized year of service**. This is explained in the preceding section and will be applied in the example that follows in Section 3.5.

²⁰ For comparison purposes, the compensation factor was 1.56% in 2024 and 1.52% in 2025.

3.4 CALCULATING YOUR CONTRIBUTION: METHOD FOR A PENSIONABLE SALARY EXCEEDING 100% OF THE MPE

The general (simpler) calculation method **applies** if your **annual pensionable salary** exceeds **100% of the MPE**.

It provides for an exemption so that you contribute **only on the portion of your salary that exceeds 25% of the MPE** as determined by Retraite Québec.

Example – Full-time work in 2026

- **2026 MPE:** 74 600 \$
- **Exemption:** $25\% \times \$74,600 = \$18,650$
- You therefore contribute only on the portion of your pensionable salary **above \$18,650**.

 In practice, this means that, because of the basic exemption, your **actual contribution rate** is lower than the nominal rate of **8.63%**, generally ranging from **1% to 2%** below that threshold.

What if you work part-time?

In that case, the exemption is proportional to the hours you work, i.e., to the fraction of a year of service credited to you (Section 2.2).

Example – Part-time work in 2026

- **Work:** 3 days per week → 0.600 years of service
- **2026 MPE:** \$74,600
- **Calculation of exemption:** $0.600 \times (25\% \times \$74,600) = \$11,190$
- **Result:** You contribute only on the portion of your pensionable salary **exceeding \$11,190**.

 If your salary is **between 35% and 100% of the MPE**, the method with **compensation** (next section) applies. In this case, the value of “25% of the MPE” used will also **be adjusted to your percentage of service** (e.g. 60%, as in the example above).

 The **general method does not apply** if your pensionable salary is **lower than the MPE** but higher than **35% of the MPE**.

3.5 CALCULATING A PART-TIME EMPLOYEE'S RREGOP CONTRIBUTION: A CONCRETE EXAMPLE

Let's consider the case of **Nancy**, who works part-time. Her pensionable salary falls between 35% and 100% of the MPE, which means that the calculation method with compensation applies. **This example illustrates two mathematical processes:**

1. Calculating the adjusted **contribution exemption** for part-time work;
2. Applying the **compensation formula** to reduce the annual contribution.

EXAMPLE – NANCY

Part-time, 0.600 year of service, contribution method with compensation.

Nancy's employment data for the year 2026

- **Hours worked:** 3 days per week → 0.600 pensionable year of service
- **Annual pensionable salary:** \$34,500
- **2026 MPE:** \$74,600
- **2026 contribution rate:** 8.63%
- **2026 compensation factor:** 1.53%

Steps for calculating Nancy's contribution:

Step	Description	Calculation	Result
1	Adjusted exemption (25% of MPE × 0.600)	$0.600 \times (0.25 \times \$74,600)$	\$11,190
2	Contributable portion of salary	$\$34,500 - \$11,190$	\$23,310
3	Compensation amount (additional reduction – 1.53% factor for 2026)	$0.0153 \times (\$74,600 - \$34,500)$	\$156.98
4	Actual contribution (2026 contribution rate of 8.63%)	$(\$0.0863 \times \$23,310) - \$156.98$	\$1,854.68

End result:

Nancy will contribute **\$1,854.68** to RREGOP for the year 2026.

 **Without the additional reduction** (compensation), she would have paid **\$156.98 more**, for a **total** of \$2,011.65.

4

YOUR RETIREMENT PENSION: ELIGIBILITY CRITERIA AND HOW IT IS CALCULATED AND INDEXED



4.1 FOUR KEY CONCEPTS FOR CALCULATING YOUR PENSION

Calculation of your **RREGOP pension** is based on **four key concepts**:

1. Your average pensionable salary (APS) (Section 4.2)

It is calculated based on your **five best years** of pensionable earnings, expressed in **full-time equivalents**.

⚠️ Your best-paid years **aren't always the most recent ones** — other years may be included in the five best-paid ones, but it's rare..

👉 If the year you retire is one of your best-paid years, only the portion of that year during which you worked is taken into account.

2. Average maximum pensionable earnings (average MPE) (Section 4.3)

This is the average of the MPE for the **last five** years of your career.

💡 As we'll see in the next section, it's used to **divide your salary into two portions**, each of which is subject to a different accrual rate:

- **1.3% for the portion up to the average MPE**
- **2% for the portion above the average MPE**

3. Your recognized years of service (Chapter 2)

Up to a maximum of **40 years**. This number determines the **period of participation** used in the calculation.

4. Your eligibility for a reduced or unreduced pension (Section 4.4)

This determines whether your pension will be reduced due to retirement **before reaching the required age or length of service**.

Once these variables have been explained, we'll see, in Section 4.5 and subsequent sections, **how they apply in practice to the calculation of your pension**. We'll then look at four examples — **Sophie, Mark, Lisa and Catherine** — to illustrate step by step how pensions are calculated.

4.2 CALCULATING YOUR AVERAGE PENSIONABLE SALARY (APS)

Your **APS** is the average of **your five best years of pensionable earnings**, expressed on a **full-time equivalent basis**, even if you worked part-time.

Your APS is calculated as follows:

- Your **annual pensionable earnings** are ranked from highest to lowest;
- The **years included** may include **parts of years** if you worked part-time or retired during the year;
- The highest **nominal** full-time **amounts** are used, without indexation.

Example – Part-time and full-time years

Let's take the example of a person who worked part-time in 2021 but full-time in 2017:

- In 2021, they worked **part-time (60%)**, earning a salary of **\$40,000**;
- In 2017, they worked **full-time** and earned **\$58,000**.

 To calculate the APS, the person's 2021 salary is converted to a full-time equivalent: $\$40,000 \div 0.60 = \$66,667$.

Since this amount is higher than that of 2017, **2021 will be used** and supplemented with a portion from another of their best-paid years.

 This method ensures that **only the best-paid periods are included**, guaranteeing that the APS reflects **your highest earnings** over the course of your career.

4.3 CALCULATING AVERAGE MAXIMUM PENSIONABLE EARNINGS (AVERAGE MPE)

The **average MPE** is the **average of the MPE for the last five years** of your career.

👉 For the **2022–2026** period, the average MPE is **\$69,180**

💡 If your last day of work is in 2026 (regardless of the month), the **average MPE for 2022–2026** will be used to **calculate your pension** and, in particular, to determine **which portion of your salary is subject to the 1.3% or 2% rate** (see Section 4.5).

4.4 ELIGIBILITY FOR A REDUCED OR UNREDUCED PENSION

The normal retirement age under RREGOP is **65**. At this age, you are automatically eligible for an **unreduced** pension, regardless of your length of service.

However, it is possible to retire earlier. In this case, your pension may be **paid without any reduction**.

✓ Your pension will be paid **without any reduction** if you meet **one of** three eligibility criteria:

Eligibility criterion	Specific information
You are 61 years of age or older	Regardless of the number of years of service
You have accumulated 35 recognized years of service	Regardless of your age
You are at least 60 years old and have reached the eligibility factor of 90 , which is the sum of your age and your years of service	Ex.: 60 years old + 30 years of service = 90

⚠️ If you are at least 55 years old but do not meet any of the three criteria, your pension will be paid at a reduced rate (for life).

💡 **Key point:** The reduction **is not a penalty**, but an **actuarial adjustment**: Since you begin receiving your pension earlier, it is paid out over a longer period. The reduction rate is therefore designed **to account for this longer duration** — it represents the **actual cost** of early retirement.

 **The reduction is calculated as follows:**

 **0.5% × number of months of early retirement** (or 6% per year early)
relative to meeting one of the eligibility criteria for an unreduced pension

 **Good to know:** The reduction is always calculated **based on the criterion you will meet first, i.e., the one most advantageous to you.**

 **In short,** you can receive an unreduced pension before age 65 if you

- are **61 or older**, or
- have **35 years of service**, regardless of your age, or
- are **at least 60 years old and have an eligibility factor of 90** (age + years of service).

4.5 CALCULATING YOUR BASIC (PERMANENT) RETIREMENT PENSION

Once you know the **four key** factors for calculating your **RREGOP retirement pension**, you can calculate it.

As we'll see in Chapter 5, this pension is **indexed annually** to **protect your purchasing power in retirement** against inflation.

Your pension consists of **two parts**:

1. For the first 35 years of service:

$$\begin{array}{l} \text{APS above average MPE} \times 2\% \\ \hline \text{APS up to average MPE} \times 1,3\% \end{array} + \begin{array}{c} \times \\ \text{Recognized years} \\ \text{of service up to} \\ \text{35 years} \end{array} = \begin{array}{c} \text{RREGOP annual} \\ \text{pension for the first} \\ \text{35 years of service} \\ \text{(permanent)} \end{array}$$

2. + An additional amount for 36 to 40 years of service if you continue working beyond 35 years of service.

Your recognized 35 to 40 years of service entitle you to an additional pension of **2%** of your APS, **regardless of** whether your salary is above or below the average MPE. Payment of this additional amount has been in effect **since 2017** to encourage the retention of experienced employees.

$$\text{APS} \times 2\% \times \text{Recognized years of service beyond 35 years (maximum 5 years)} = \text{Annual RREGOP pension for 36 to 40 years of service (permanent)}$$

⇒ In short, the RREGOP permanent annual pension is calculated as follows:

Portion of APS	Applicable pension rate	Years of service considered
Up to average MPE	1.3%	Years 1 through 35
Above average MPE	2%	All years
Even below average MPE (APS < average MPE)	2%	Years 36 through 40 only

4.6 WHY DO SOME PEOPLE REFER TO A 2% PENSION WITHOUT MAKING ANY DISTINCTIONS?

Some documents, including those from **Retraite Québec**, state that the RREGOP pension **accrual rate** is 2% per year of service. This is true but does not give the whole picture.

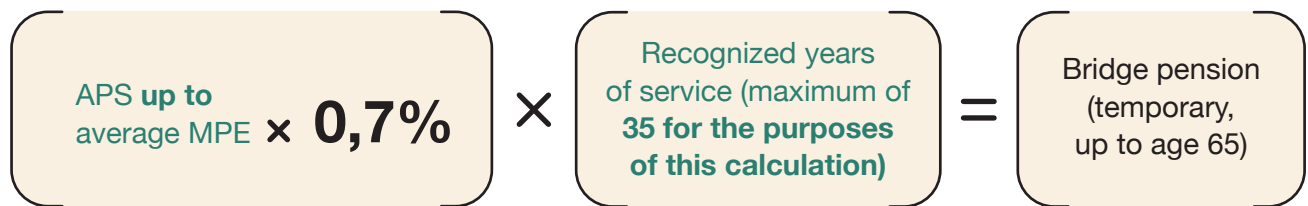
In fact, for the **first 35 years of service**, this 2% rate **consists of two distinct components**:

- **1.3%**: This is the **permanent base rate** for the RREGOP pension. It applies to the portion of your salary that is **less than or equal to the average MPE**. This pension is paid for life.
- **0.7%**: This is a **temporary pension**, known as a **bridge pension**, paid **only until age 65**. It bridges the shortfall in income until you become fully eligible for your **QPP** and **OAS** pensions.²¹

- 👉 In other words, for each year of service (1 through 35), **you receive 2% of your salary up to the average MPE, 1.3% of which is guaranteed for life** (permanent).
- 👉 The 0.7% **is no longer paid from age 65 on** (section 4.8).
- 👉 You will **never** receive this 0.7% if you retire after age 65.
- 👉 For **years 36 through 40**, however, you receive **2% of your pensionable salary (APS), regardless of the average MPE**. The 2% is **permanent and guaranteed for life**, with no temporary portion.

²¹ For more details, see Section 4.7 of this guide, where this topic is discussed in greater depth.

4.7 BRIDGE (TEMPORARY) PENSION



In **Section 4.5**, we saw how your **RREGOP basic pension**, which is paid for as long as you live, is calculated.

We will now discuss the **bridge pension**, a temporary payment that **is added to your basic pension** until your **65th birthday** if you retire **before that age**.

Why do we use the term “bridge pension”?

The term “coordination pension” is sometimes used to refer to the connection between RREGOP and the QPP, but it’s important to note the following:

- RREGOP is a **separate** plan negotiated between the unions and the government;
- **There is no automatic link** between RREGOP and the QPP;
- We therefore prefer to use the term “**bridge pension**”, because it reflects the concept more accurately.

 In fact, most other pension plans use the same term.

What is a bridge pension?

The bridge pension is designed to **fill the temporary shortfall in income** between your retirement date and the time when you become **fully eligible** for the QPP pension and the Old Age Security (OAS) pension.

How is it calculated?

 **0.7% × number of recognized years of service (maximum of 35)
× portion of APS up to average MPE**

If your APS is...	Then the calculation is based on...
Lower than the average MPE	Your APS
Higher than the average MPE	The average MPE

Why are only the first 35 years of service taken into account in this calculation?

Because your years of service **beyond 35 (years 36 through 40)** entitle you to a basic pension **increased** by **2% of your APS**, regardless of your salary level. This increase has been in effect since **January 1, 2017**, the date on which years of service beyond 35 began to be recognized under RREGOP. The increase was introduced to **value experience** and **encourage voluntary retention** of workers in the public sector.

When does it end?

It ends **on the first day of the month following your 65th birthday**

Before age 65	At age 65 and older
RREGOP basic pension + bridge pension	RREGOP basic pension only
Not yet eligible for QPP ²² or OAS pension	Fully eligible for QPP and OAS pensions

²² You can receive your QPP pension with a permanent reduction as early as age 60, but you will not be fully eligible for an unreduced QPP pension until age 65. See Appendix 1 for more details.

4.8 FOUR CONCRETE EXAMPLES OF PENSION CALCULATIONS: SOPHIE, MARK, LISA AND CATHERINE

Let's now look at how the RREGOP rules apply in four specific cases: those of Sophie, Mark, Lisa and Catherine.

For each of them, we'll look at:

- Their eligibility for a reduced or unreduced pension;
- Their **average pensionable salary (APS)**;
- The calculation of their **basic pension** and their **bridge pension**, if applicable.

These examples illustrate different scenarios:

- **Sophie** retires during the year;
- **Mark** is not eligible for an unreduced pension and includes part-time work among his best-paid years;
- **Lisa** worked part-time throughout her career, which reduces the number of recognized years of service for calculating her RREGOP pension;
- **Catherine** has an APS higher than the average MPE and does not receive a bridge pension since she is retiring after age 65.

EXAMPLE – SOPHIE

Retiring at age 61, unreduced pension, APS below average MPE.

Sophie is retiring on September 1, 2026.

On that date, she will be **61 years** old and will have **34 years of service**.

Career data

- **Retirement date:** September 1, 2026
- **Age at retirement:** 61
- **RREGOP-recognized service:** 34 years
- **Eligibility:** unreduced pension (she is 61 years old)
- **APS** \$45,706
- **Average MPE (2022–2026):** \$69,180
- Bridge pension applicable until age 65

1. Eligibility for a pension without actuarial reduction

She is eligible for an unreduced pension (age 61 and 90 factor met) (Section 4.4).

2. Calculation of APS

To determine Sophie's APS, **we use the five years in which she had her highest pensionable earnings**. Since 2026 will only be a partial year, it must be **supplemented with a portion of 2021**.

Year	Pensionable salary	Contribution period used	Pensionable salary used
2026	\$47,400	0.6667	\$31,600
2025	\$46,300	1.0000	\$46,300
2024	\$45,700	1.0000	\$45,700
2023	\$45,200	1.0000	\$45,200
2022	\$45,200	1.0000	\$45,200
2021	\$43,600	0.3333 To supplement year 2026	\$14,530
TOTAL			\$228,530
APS = \$228,530 ÷ 5 years = \$45,706			

3. Calculation of basic (permanent) pension

✎ Since her APS is **lower than the average MPE**, only the **1.3% rate** applies.

⇒ $1.3\% \times 34 \text{ years} \times \$45,706 = \$20,202 \text{ per year} \rightarrow \$1,684 \text{ per month}$

4. Calculation of bridge pension (temporary until age 65)

⇒ $0.7\% \times 34 \text{ years} \times \$45,706 = \$10,878 \text{ per year}$, equivalent to \$907 per month

Sophie's total pension

✓ **Until age 65: \$31,080 per year**, or the equivalent of **\$2,591 per month** (basic pension + bridge pension).

✓ **From age 65 on:** only the basic (permanent) pension, which is **\$20,202 per year**, or **\$1,684 per month**.

✎ As we'll see in the next chapter, the retirement pension paid by RREGOP is indexed annually to protect retirees' purchasing power against inflation.

EXAMPLE – MARK

Retired at age 58 during the year, pension with a permanent reduction of 18%, part-time work during the five best-paid years.

Mark is retiring on July 1, 2026.

On that date, he will be **58 years** old and will have **20 years of service**.

As of **January 1, 2025**, Mark switched from a full-time position to a part-time position, working three days a week (equivalent to **60% of full-time**).



Career data

- **Retirement date:** July 1, 2026
- **Age at retirement:** 58
- **RREGOP-recognized service:** 20 years
- **Eligibility:** reduced pension
- **APS:** \$58,788
- **Average MPE (2022–2026):** \$69,180
- Bridge pension applicable until age 65

1. Eligibility for a pension without actuarial reduction

✗ Mark does not meet any of the three eligibility criteria for an unreduced pension (Section 4.4).

⇒ A permanent reduction of 18% applies (0.5% actuarial adjustment × 36 months).

2. Calculation of APS

Even though Mark worked part-time in 2024 and 2025, these are still his best-paid years on a full-time equivalent basis (annualized salary). These years are therefore included, but they must be supplemented with portions of previous years to cover a period equivalent to five full years of service.

Year	Actual salary	Employment rate	Full-time equivalent salary	Contribution period Used	Pensionable salary used
2026	\$19,440 (6 months)	60%	\$64,800	0.3 (60% of 6 months of work)	\$19,440
2025	\$37,920	60%	\$63,200	0.6	\$37,920
2024	\$59,600	1	\$59,600	1	\$59,600
2023	\$58,300	1	\$58,300	1	\$58,300
2022	\$57,200	1	\$57,200	1	\$57,200
2021	\$56,000	1	\$56,000	1	\$56,000
2020	\$54,800	1	\$54,800	0.1	\$5,480
TOTAL				5.0	\$293,940
APS = \$293,940 ÷ 5 years = \$58,788					

3. Calculation of basic (permanent) pension

✎ Since his APS is lower than the average MPE, only the 1.3% rate applies.

⇒ $1.3\% \times 20 \text{ years} \times \$58,788 = \$15,285 \text{ per year}$ (before reduction)

4. Calculation of bridge pension (temporary until age 65)

⇒ $0.7\% \times 20 \text{ years} \times \$58,788 = \$8,230 \text{ per year}$ (before reduction)

5. Mark's total pension (before reduction)

✓ **Until age 65** (basic pension + bridge pension):

$\$15,285 + \$8,230 = \$23,515 \text{ per year}$

✓ **From age 65 on** (basic pension only): \$15,285 per year

Mark's total pension (after 18% reduction)

✓ **Until age 65:** $\$23,515 \times (1 - 0.18) = \$19,283 \text{ per year}$, or the equivalent of **\$1,608 per month**.

✓ **From age 65 on:** $\$15,285 \times (1 - 0.18) = \$12,534 \text{ per year}$, or the equivalent of **\$1,045 per month**.

✎ As we'll see in the next chapter, the retirement pension paid by RREGOP is indexed annually to protect retirees' purchasing power against inflation.

EXAMPLE – LISA

Retires at age 64 with 34 years of continuous part-time service and 20.4 years of pensionable service.

Lisa is retiring on August 1, 2026, at age 64.

She has worked **part-time three days a week** (60% of full-time hours) throughout her career.



Career data

- **Retirement date:** August 1, 2026
- **Age at retirement:** 64
- **Continuous service:** 34 years
- **RREGOP-recognized service:** 20.4 years (34×0.60)
- **Eligibility:** Unreduced pension (she is over 61 years old)
- **APS:** \$58,740
- **Average MPE (2022–2026):** \$69,180
- Bridge pension applicable until age 65

1. RREGOP-recognized service

 Lisa has worked part-time (60%) for 34 years. This entitles her to 20.4 recognized years of service for the purpose of calculating her RREGOP pensio.

 RREGOP-recognized service is different from continuous service as defined in the collective agreement.

2. Eligibility for a pension without actuarial reduction

Although Lisa has not reached the normal retirement age (65), she meets **at least one criterion** to receive a **pension without an actuarial reduction**: she has met the age requirement at the time of her retirement:

✓ She has reached **age 61**.

3. Calculation of APS

Lisa has always worked part-time, and her **best-paid years** are also her **most recent ones**.

Since the APS is calculated **on a full-time equivalent basis**, we need **to go back further in time** — nine years — to total the equivalent of **five full years**.

 Here's how her APS was calculated:

Year	Actual salary	Employment rate	Full-time equivalent salary	Contribution period used	Pensionable salary used
2026	\$22,120 (7 months)	60%	\$63,200	0.35 (60% of 7 months of work)	\$22,120
2025	\$37,260	60%	\$62,100	0.60	\$37,260
2024	\$36,600	60%	\$61,000	0.60	\$36,600
2023	\$35,940	60%	\$59,900	0.60	\$35,940
2022	\$35,280	60%	\$58,800	0.60	\$35,280
2021	\$34,620	60%	\$57,700	0.60	\$34,620
2020	\$33,960	60%	\$56,600	0.60	\$33,960
2019	\$33,300	60%	\$55,500	0.60	\$33,300
2018	\$32,820	60%	\$54,700	0.45	\$24,620
TOTAL				5.00	\$293,700
APS = \$293,700 ÷ 5 years = \$58,740					

Note

The **average pensionable salary (APS)** is always calculated **on a full-time equivalent basis**. Therefore, it **does not directly** reflect the fact that Lisa worked part-time.

 It is not the APS that decreases due to part-time work, but rather **the number of recognized years of service used to calculate her RREGOP pension** (20.4 instead of 34), which **reduces her pension proportionately**.

4. Calculation of basic (permanent) pension

 Since her APS is **lower than the average MPE**, only the **1.3% rate** applies.

⇒ $1.3\% \times 20.4 \text{ years} \times \$58,740 = \$15,578 \text{ per year}$,
or the equivalent of **\$1,298 per month**

5. Calculation of bridge pension (temporary until age 65)

⇒ $0.7\% \times 20.4 \text{ years} \times \$58,740 = \$8,388 \text{ per year}$, or **\$699 per month**

Lisa's total pension

- ✓ **Until age 65: \$23,966, or \$1,997 per month**
- ✓ **From age 65 on: \$15,578, or \$1,298 per month**
- 👉 Starting at age 65, Lisa will be fully eligible for a QPP **pension** and an **OAS pension**. **They will replace the bridge pension**, which will have ended by then.
- 📌 As we'll see in the next chapter, the retirement pension paid by RREGOP is indexed annually to protect retirees' purchasing power against inflation.

EXAMPLE – CATHERINE

Retirement at age 66, unreduced pension, APS higher than average MPE, no bridge pension.

Catherine retired on December 31, 2025.

At that time, she was **66 years old** and had **37 years of service**.

📌 Career data

- **Retirement date:** January 1, 2026
- **Age at retirement:** 66
- **RREGOP-recognized service:** 37 years
- **Eligibility:** Unreduced pension (she is past the normal retirement age of 65)
- **APS:** \$85,880
- **Average MPE (2021–2025):** \$66,580
- Bridge pension not applicable (she is over 65)

1. Eligibility for a pension without actuarial reduction

Catherine has passed the normal retirement age (65), which **automatically makes her eligible for an unreduced pension**, regardless of her years of service.

In any case, Catherine is eligible for a pension without an actuarial reduction (she is 66 years old, has 37 years of service, and has met the 90-factor criterion).

2. Calculation of APS

Catherine's five best-paid years are also her most recent ones. Since she worked full-time, her earnings are counted in full.

Year	Pensionable salary	Contribution period used	Pensionable salary used
2025	\$88,500	1	\$88,500
2024	\$87,400	1	\$87,400
2023	\$85,400	1	\$85,400
2022	\$84,800	1	\$84,800
2021	\$83,300	1	\$83,300
TOTAL			\$429,400
APS = \$429,400 ÷ 5 years =			\$85,880

3. Calculation of basic (permanent) pension

 Since her APS is higher than the average MPE, two rates apply:

- **1.3%** on the portion of the APS up to the average MPE;
- **2%** on the portion of the APS exceeding the average MPE;
- For years **36 and 37**, an increase of **2%** applies to the entire APS.

1. Portion up to MPE (\$66,580) → $1.3\% \times 35 \text{ years} \times \$66,580 = \$30,294$
2. Amount exceeding MPE (\$19,300) → $2\% \times 35 \text{ years} \times \$19,300 = \$13,510$
3. Additional pension amount (years 36 and 37) → $2\% \times 2 \text{ years} \times \$85,880 = \$3,435$

Catherine's basic (permanent) pension

 $\$30,294 + \$13,510 + \$3,435 = \textbf{\$47,239 per year}$, or the equivalent of **\$3,937 per month**

4. Bridge pension (temporary until age 65)

 Catherine retires **after age 65**. She is therefore **not eligible** for the bridge pension, which is a temporary measure available only before age 65.

Catherine's total pension

 **From the time she retired, Catherine received her RREGOP basic (permanent) pension: \$47,239 per year**, or the equivalent of **\$3,937 per month**.

 As we'll see in the next chapter, the retirement pension paid by RREGOP is indexed annually to protect retirees' purchasing power against inflation.

INDEXATION OF YOUR RETIREMENT PENSION TO PROTECT YOUR PURCHASING POWER

Once you retire, your RREGOP pension is paid monthly for the rest of your life. Until age 65, it includes a bridge pension. To protect your purchasing power against the rising cost of living, **your pension is automatically indexed on January 1 of each year**, based on the inflation rate.

Calculation of the indexation rate is based on **the rate of increase of the Pension Index (PI)²³**, which is determined annually by Retraite Québec. However, it varies depending on the period during which you accumulated your years of service.

5.1 HOW DOES INDEXATION OF YOUR PENSION WORK?

One pension, but several indexation rules

Your retirement pension is paid as a single monthly amount, but **different portions of this pension may be indexed differently**, depending on the years in which you accrued your service:

Period of service accrual	Applicable indexation
Before July 1, 1982	The pension is fully indexed based on the rate of increase of the PI.
Between July 1, 1982, and December 31, 1999	The pension is partially indexed (rate of increase of PI – 3%).
Since January 1, 2000	The pension is partially indexed with guaranteed minimum indexation (rate of increase of PI – 3%, with a guaranteed minimum of 50% of rate of increase of PI)

 **Indexation is never negative:** Your pension cannot decrease, even if inflation turns negative (deflation).

 Even if it is not always as high as the inflation rate, **indexation remains an essential safeguard against the loss of purchasing power in retirement.**

²³ The rate of increase of the Pension Index (PI) corresponds to the rise in the cost of living, calculation of which is based on changes in consumer prices in Québec. It is adjusted annually.

5.2 TWO CONCRETE EXAMPLES OF HOW INDEXATION IS CALCULATED

Let's see how these rules apply through two examples: Marie and Richard.

EXAMPLE – MARIE

She retires on January 1; full indexation is applied the following year.

Marie retired on **January 1, 2023**, at age 63, with **35 recognized years of service**.

Career data

- **APS:** \$60,000
- **Basic pension:** \$27,300 per year
- **Bridge pension:** \$14,700 per year
- **Total pension before indexation:** \$42,000 per year

 The rate of increase of the PI applicable as of January 1, 2024, is **4.4%**.

Each portion of Marie's \$42,000 pension is indexed according to the rule governing the period during which her service was recognized under RREGOP:

Service Accumulation Period	Portion of pension concerned	Indexation applicable as of January 1, 2025	Indexation Amount
Before January 1, 1982 (fully indexed to rate of increase of PI)	\$0	4.4%	—
Between July 1, 1982, and December 31, 1999 (PI indexation – 3%)	\$14,400	1.4% (4.4% – 3%)	\$201.60
Since January 1, 2000 (PI indexation – 3%, minimum 50% of rate of increase of PI)	\$27,600	2.2% (guaranteed minimum of 50% of rate of increase of PI)	\$607.20

 **Total indexation:** \$808.80

 **Pension adjusted as of January 1, 2025:**

\$42,000 + \$808.80 = \$42,808.80 per year, or **\$3,567.40 per month**

What if you retire during the year?

If you retire on a date other than January 1, your pension will still be indexed as of the following January. However, since you will have received it for only part of the year, indexation will be adjusted **based on the number of days that have elapsed since your retirement relative** to a total of 365 days (or 366 for a leap year).

EXAMPLE – RICHARD

Retires during the year; indexation adjustment based on the number of days for which the pension was paid.

Richard retired on May 5, 2023, at age 61, with 30 recognized years of service.

Career data

- **APS:** \$52,000
- **Basic pension:** \$20,280 per year
- **Bridge pension:** \$10,920 per year
- **Total pension before indexation:** \$31,200 per year

 The rate of increase of the PI applicable as of January 1, 2024, is **4.4%**.

However, since Richard began receiving his pension on **May 5, 2023**, the first indexation (as of January 1, 2024) is **adjusted in proportion to** the number of days of pension accumulated in 2023, which was **241 days out of 365**.

Each portion of Richard's \$31,200 pension is indexed according to the rule governing the period of recognized service concerned:

Service Accumulation Period	Portion of pension concerned	Indexation applicable as of January 1, 2025	Indexation adjusted for 241 days	Indexation Amount
Before January 1, 1982 (fully indexed to rate of increase of PI)	\$0	4.4%	—	—
Between July 1, 1982, and December 31, 1999 (PI indexation – 3%)	\$10,697	1.4% (4.4% - 3%)	$(1.4\% \times 241/365) = 0.92\%$	\$149.76
Since January 1, 2000 (PI indexation – 3%, minimum 50% of rate of increase of PI)	\$20,503	2.2% (guaranteed minimum of 50% of rate of increase of PI)	$(2.2\% \times 241/365) = 1.45\%$	\$451.06

 **Total indexation:** \$600.82

 **Pension adjusted as of January 1, 2024:**

\$31,200 + \$600.82 = \$31,800.82, or **\$2,650.07 per month**

6

LEAVING YOUR JOB BEFORE BECOMING ELIGIBLE FOR RETIREMENT

If you leave your job (voluntarily or otherwise) **before age 55 or before accumulating 35 recognized years of service**, and you **are not employed in another position covered by RREGOP**, you **are not eligible for an immediate pension**.

Your options will then depend on your number of recognized years of service:

- **Less than two years** of service;
- **Two or more years** of service.

A word of caution

Leaving your job **before age 55 or before accumulating 35 years of service can have major consequences for your future retirement pension**. Even if you become eligible later, the amount of your pension could be significantly reduced.

Before making such a decision, carefully weigh the consequences and consult a professional if necessary.



6.1 IF YOU HAVE LESS THAN TWO YEARS OF SERVICE

You **are not eligible** for a RREGOP retirement pension if you have less than two years of service. In that case, you can request a **refund of your contributions**.

NOTE

- You must wait **at least 210 days** after the end of your employment to make this request.
- If you rejoin RREGOP without having requested a refund, your previous years of service **will be added** to those accumulated in your new job.

6.2 IF YOU HAVE TWO OR MORE YEARS OF SERVICE

If you have two or more years of service, you are entitled to a **deferred pension** that will be paid to you later, once you reach the required age or number of years. You have two options:

Option 1: Retain your accrued benefits and wait until retirement

You can choose to take no action immediately and **apply for your pension later**.

When you apply:

- You will receive your **full (unreduced) pension** if you wait until age **65**.
 - ⚠ You will **not be eligible under the 61-years-of-age eligibility criterion** (Section 4.4) because you are no longer employed at the time of application.
- If you choose to receive it **between the ages of 55 and 65**, your pension will be permanently reduced by an actuarial reduction rate of **0.5% per month (6% per year)** for each month prior to your 65th birthday.



Example:

If you apply for your pension at **age 60, i.e., 60 months before your 65th birthday**, your pension will be reduced by:

✍ $60 \text{ months} \times 0.5\% = 30\%$

⚠ NOTE

If you start receiving your pension before age 65, **you will not be eligible for the bridge pension** (which compensates for the time lapse before QPP and OAS payments begin). **This further reduces the total amount you will receive.**

Option 2: Transfer the value of your pension to another retirement vehicle

You can choose to transfer **the actuarial value** of your pension to an instrument such as a **Locked-in Retirement Account (LIRA)** or a **Life Income Fund (LIF)** if you meet the eligibility requirements.



A myth to debunk

Contrary to popular belief, **you do not lose the employer's contribution** if you choose to transfer. The actuarial value includes both your share AND the employer's share.



Take the time to evaluate your options

Before choosing between **a deferred pension and transfer to a LIRA or LIF**, it's important to consider **all the factors involved**: your age, the estimated amount of your deferred pension, the applicable indexation rate, and the return you could earn on the transferred funds.

Every situation is unique. An informed decision can make all the difference for your financial security in retirement. **If in doubt, consult a financial planner.**

7 **TRANSITIONING TO RETIREMENT: THE PHASED RETIREMENT PROGRAM AND GRADUAL RETIREMENT**



Rather than stopping work overnight, you can **gradually reduce your working hours** before retirement. Two programs allow you to do this:

- The **phased retirement (phased departure) program**
- **Gradual retirement**

These measures are designed to **ease the transition** from working life to full retirement.

7.1 THE PHASED RETIREMENT PROGRAM: GRADUALLY REDUCE YOUR HOURS OF WORK

Definition

You can enter into an agreement with your employer to reduce your hours of work gradually while maintaining full RREGOP-recognized service. At the end of the agreement, you retire. This measure allows you to **reduce your work schedule gradually over a period of 12 to 60 months**.

Eligibility requirements

To be eligible, you must:

- **Hold** a regular full-time or part-time position;
- **Maintain** a minimum work schedule of 40% of full-time hours;
- **Obtain** an attestation from Retraite Québec confirming that you will be eligible for a retirement pension at the end of the agreement.

Extension of agreement

Since the 2023 negotiations, employees have been able to extend the agreement under the following conditions:

- **It can be extended for up to 60 additional months** (12 to 60 months);
- **The maximum total duration of the agreement is 84 months (7 years);**
- The extension must be agreed upon **at least six months before the end** of the initial agreement.

Impact on your pension

During the term of the agreement:

- You **contribute to RREGOP as if you were working full-time**;
- Your pensionable **service and salary are fully recognized**.

This **ensures** that your pension is calculated as if you had maintained your original work schedule.

Unpaid absences or disability during the agreement

Two scenarios:

- If the absence is with an exemption or continued participation, there is no impact (Chapter 8);
- Otherwise, you'll need to buy back the period or extend the agreement to make up for it.

Adjustments at the end of the agreement

If, at the end of the agreement,

- your accrued service is **less than the estimated amount**,
- you are **not yet eligible for retirement**,

⇒ the agreement must be extended until you meet the criteria.

Premature termination or cancellation of the agreement

Premature termination (e.g. death, dismissal, layoff):

- **Your pensionable salary, service and contributions are fully recognized**, as provided for in the agreement.

Termination (during the first year or under certain conditions):

- Your pensionable salary and service are adjusted based on the work actually performed.

Good to know: The Programme volontaire de reduction du temps de travail (PVRTT) [Voluntary working hours reduction program] as an alternative for CEGEP teaching staff

The PVRTT allows you to reduce your teaching load and may be more flexible than phased retirement:

- Reduction of up to 60% is possible;
- Your teaching load can be adjusted annually;
- NOTE: Certain tax limits apply to the total number of recognized years of service — a maximum of five to eight years, depending on the case.

7.2 GRADUAL RETIREMENT: RECEIVE A PORTION OF YOUR PENSION WHILE REDUCING YOUR HOURS OF WORK

If you are 65 or older and continue to work in a job covered by your pension plan, you may choose gradual retirement. This program allows you to begin receiving a portion of your pension while gradually reducing your hours of work under certain conditions.

As a general rule, the total of your salary and pension during gradual retirement **must not exceed** the amount you would have received if you had not reduced your hours of work.

Steps to Follow

1. You must enter into a gradual retirement agreement with your employer. You will determine the terms of the agreement together.
2. Once the agreement is finalized, you and your employer must complete the ***Application for Gradual Retirement*** form and submit it to Retraite Québec.



Key points to know

- Since January 1, 2007, it has often been more advantageous for RREGOP retirees to return to work rather than take the gradual retirement option. This is why an increasing number of participants are choosing not to take up this option.
- Because you have reduced your hours of work, you are considered to be retired. This means that you no longer contribute to your pension plan and do not accumulate years of service during this period.
- Your retirement pension is calculated when you begin gradual retirement. You will therefore not be eligible for wage loss replacement benefits since you are considered to be already retired.
- Gradual retirement ends no later than December 30 of the year in which you turn 71. Starting on December 31 of the same year, you will automatically receive your full pension, in addition to your salary if you continue to work.

LEAVE OF ABSENCE WITH CONTRIBUTION EXEMPTION OR CONTINUED PARTICIPATION

8.1 LEAVE OF ABSENCE WITH CONTRIBUTION EXEMPTION

During the following periods of leave, **you do not make contributions**, but **you still accrue service**, and **your pensionable salary continues to be used** for calculating your pension.

- ✓ **Maternity leave:** 21 weeks (105 workdays) with recognized pensionable earnings;
- ✓ **Preventive leave:** if the leave is covered by the CNEEST;
- ✓ **Disability leave with wage loss insurance benefits:** up to **three years** per episode of disability;
- ✓ **Benefits paid by the CNESST, SAAQ or IVAC:** up to **three years** per covered event;
- ✓ **Deferred-pay (self-funded) leave:** see **Section 4.2** for details

⚠ It is the employer's responsibility to provide the correct information to Retraite Québec. **However, check your annual statement of participation** to confirm that your service has been credited correctly.

8.2 LEAVE WITH CONTINUED PARTICIPATION

During certain types of leave, you **continue to contribute** as if you were at work, and there is **no impact** on your pension:

- ✓ **Paternity or adoption leave** ;
 - ✓ **Phased retirement (phased departure)**: if you **have an agreement with your employer**, you work fewer hours but continue to contribute as if you were working full-time²⁴ ;
 - ✓ **Partial leave without pay, or leave of 30 or fewer consecutive days**:
 - If your leave **amounts to 20% or less of a full-time work schedule**, or if it is unpaid leave of 30 or fewer consecutive days, your pensionable salary and service are credited as if you worked normally.
- 👉 In the case of a **complete absence**, your **contributions will be recovered upon your return to work** so that the period continues to be recognized for the calculation of your pension.

8.3 DEFERRED-PAY (SELF-FUNDED) LEAVE

This type of leave allows you to **set aside a portion of your salary** for a given period so that **you can** later **take paid leave** using that amount.

📌 How It works

- You contribute to RREGOP **only on the salary you actually receive**;
- **However**, your **eligible salary and service are credited** as if you were working full-time;
- The terms are set by agreement with your employer, in accordance with your collective agreement.

⚠️ A word of caution about returning to work

To comply with tax rules, you must **return to work for a period at least equal to the duration of your leave**. If you retire immediately after your deferred-pay leave,

- **you may suffer significant tax consequences**;
- **the agreement may be cancelled**;
- your retirement pension may be impacted.

²⁴ For more details, see Chapter 7 of this guide, where this topic is discussed in greater depth.

BUYING BACK SERVICE OR ABSENCES TO INCREASE YOUR PENSION



RREGOP allows you to **buy back certain periods** during which you **did not make contributions** in order to increase your pension or become eligible for retirement sooner.

Since 2019, employees have been able to view their redeemable days of absence directly on their statements of participation.

What are the benefits of buying back service?

- ✓ **Increasing your pension** by adding recognized years of service;
- ✓ **Meeting** the requirements for an unreduced pension more quickly;
- ✓ **Making up for non-contributory periods** to put your financial planning on a stable footing.

How does it work?

You must **submit an application** to Retraite Québec. In return, you will receive a **buy-back proposal** specifying the following:

- **Periods eligible** for buy-back;
- **The cost of buy-back**;
- **Payment terms**;
- **The impact on your pension and your eligibility for retirement.**

Good to know

Some short periods of unpaid leave beginning **on or after January 1, 2002**, do not need to be bought back, as the employee **continues to make contributions during the period concerned**. See **Chapter 8** for more details.

 **For more detailed information on service buy-back**, see Retraite Québec's comprehensive guide.

9.1 THE 90-DAY BANK: COVERING CERTAIN ABSENCES AT NO COST

The Plan provides a **90-day bank** to cover certain **unpaid absences at no cost to you**.

What you need to know about the bank

- It is applied **automatically** by Retraite Québec when your pension is calculated;
- It **increases** both your **pension** and your **pensionable years of service for retirement**;
- You **do not have to pay anything** for these days.

Which absences can be made up?

- ✓ **Absences before January 1, 2011:** All types of unpaid absences recognized under RREGOP can be made up using the 90-day bank;
- ✓ **Absences since January 1, 2011:** Only leaves under the parental leave plan have been eligible for bank coverage.

 The total is limited to a **maximum of 90 days** over the course of your career.

9.2 TYPES OF BUY-BACK

The most common type of buy-back involves **unpaid absences**. Other types of periods may also be bought back, subject to certain conditions.

✓ **Unpaid absences**

To be eligible for buy-back, the absence must meet the following conditions:

- It must be **unpaid**;
- It must be covered by the **terms and conditions of employment or practice**;
- It must have been **authorized by the employer**;
- It must correspond to a period during which you **would normally have been working**. Therefore, a period during which a person works part-time but is not on their normal work schedule cannot be bought back.

✓ **Other possible (less common) types of buy-back**

- **MATERNITY** or **PARENTAL LEAVE** that ended before January 1, 1989 (or was ongoing on that date);
- Periods of work as a **CASUAL EMPLOYEE**
 - Before January 1, 1987, in the health and social services network;
 - Before January 1, 1988, in the education network and the public service.

 Since then, casual employees have been covered by the Plan and no longer need to buy back service.

- **Periods of employment before your employer's enrollment in RREGOP**, including :
 - work at a research centre in the health and social services network;
 - work in an organization that came under the **Plan after June 30, 2011**, by government order;
- **Periods of work as a self-employed person** retroactively recognized as salaried work in the public sector.

9.3 COST OF SERVICE BUY-BACK AND TARIFF SCHEDULES

The cost of a buy-back depends on several factors, including:

- The **type of period** you wish to buy back;
- The **time you submit your application**;
- Your **age**;
- Your **pensionable salary**;
- The applicable **tariff (fee) schedules**²⁵.

In some cases, the cost of a buy-back can reach **200%**²⁶, since you must pay both **your share** of contributions and **the employer's share** toward your future pension. In other cases, such as certain **unpaid leaves of absence under the parental leave plan**, the cost is based solely on **your share of contributions**²⁷.

Since each type of buy-back has its own specific characteristics, it is advisable to analyze its impact before proceeding. Retraite Québec's online **Buy-Back Estimator Tool** will help you to get a quick estimate²⁸.



The sooner you act, the better it will be for you financially

In most cases, **the sooner you request a buy-back, the less it costs**. If you submit your request **within six months** of the end of the period to be bought back (for example, an unpaid leave of absence), you'll benefit from the **lowest rate**. After this period, the cost **increases gradually** based on your age and salary.

²⁵ For current tariff schedules: <https://www.retraitequebec.gouv.qc.ca/en/publications/our-programs/public-sector-pension-plans-rregop-ppmp-etc/members/buy-backs/tariff-schedules-certain-service-buy-backs>

²⁶ Section 25 of the RREGOP Act.

²⁷ Section 26 of the RREGOP Act.

²⁸ <https://estimationrachat.retraitequebec.gouv.qc.ca/en/>

9.4 DETERMINING THE COST OF A BUY-BACK

The later in your career you buy back service, the more it costs. This is due to three factors:

- **Age:** The older a person is at the time of the buy-back, the fewer years they have left to make contributions before retirement, so the cost is adjusted accordingly;
- **Salary:** The cost is calculated based on your salary at the time of your application — if your salary has increased, the amount you'll have to pay will be higher;
- **Buy-back rates:** These increase with age to ensure the Plan's financial stability.

9.5 APPLYING FOR A SERVICE BUY-BACK

There are several options for paying for a service buy-back. In all cases, you can benefit from a **TAX DEDUCTION**, which is similar to the one for a contribution made to a registered retirement savings plan (RRSP). You also have the option to make a direct transfer from your RRSPs to Retraite Québec, without any fees or penalties. In this case, the amounts will not be tax-deductible.

When you submit your buy-back application, **you must still be a RREGOP participant.**

To begin the process, **you must first identify the eligible periods**²⁹, then complete the appropriate form on the Retraite Québec website.

Once it is completed, you can **submit the form online** (attaching the required supporting documents, if necessary), as long as you are an active participant in your pension plan.

After receiving your application, Retraite Québec will contact your current employer and other relevant employers to verify the buy-back periods. **You will then receive a buy-back proposal** indicating the cost and payment terms. This offer is **valid for 60 days**; you may choose to accept it in full or in part or to decline it.

²⁹ Note: It is not possible to buy back a period that has already been reimbursed by the Plan, unless the funds were transferred to a **locked-in retirement account (LIRA) or a life income fund (LIF)**. In this case, if you return to a job covered by RREGOP or the Pension Plan of Management Personnel (PPMP) for **at least three months**, you may request credit for the period concerned. You will then need to submit a written application and pay an amount equal to the amount transferred, including interest accrued since you left the Plan.

TRANSFERRING YOUR PENSION CREDITS TO RREGOP OR ANOTHER PLAN



During your career, you may have participated in a **pension plan other** than RREGOP. It is sometimes possible to **transfer your years of service** from one plan to the other, subject to certain conditions.

Before requesting a transfer, find out about:

- the **cost** of the transfer (since some years of service may be recognized to a lesser extent);
- the **impact on your future pension**;
- the **comparative benefits** of the two plans.

10.1 TRANSFERRING YOUR YEARS OF SERVICE TO RREGOP

If you have previously worked for **another public sector employer** and participated in an **eligible pension plan**, you may be able to **transfer your past years of service** to RREGOP.

This type of transfer may allow you to:

- **increase** your RREGOP **pension**;
- qualify for retirement **sooner**.



What you need to know

- The transfer must take place **within a specific timeframe** after you start your current job;
- The original plan must be **eligible** (e.g. PPMP, a plan from another province);
- Retraite Québec will make you a **transfer proposal**, which you may accept or decline.



If you decline, you may **permanently lose** the opportunity to make this transfer.



10.2 TRANSFERRING YOUR RREGOP BENEFITS TO ANOTHER PLAN

If you change jobs and your new employer offers a pension plan other than RREGOP, the reverse may also be possible: you could transfer your years of service from RREGOP to the new plan.

This depends on:

- your **new employer**;
- existing **transfer agreements** between the plans;
- your **new active participation** in another plan.

LIFE EVENTS AND YOUR BENEFITS



Your career evolves, and so does your life. Certain **personal situations** can affect your pension plan. What happens if you get sick, get divorced, or die before or after retirement? Here's what you need to know.

Definition of “spouse” under RREGOP

RREGOP recognizes as your spouse the person who has been living with you in a marital relationship for at least three years, or for one year if you have a child together. Common-law partners, whether of the same sex or not, have the same rights.

If you haven't officially divorced

Have you been living with a new spouse for several years? If you haven't been legally divorced from your former spouse, it is this person who will receive the survivor's pension after your death. Make sure your marital status accurately reflects your current living situation to avoid unexpected complications.

If you wish to name your children as heirs

If your current spouse is not the parent of your children, you may want your survivor's pension to go to your children in the event of your death. To do this, your spouse must sign an official form waiving their rights. Be aware, however, that no waiver is final: up until the day before your death, your spouse may change their mind and claim the pension. Be sure to discuss and clarify these matters and formalize your decision in accordance with your wishes and those of your family.

11.1 TERMINAL ILLNESS

If you have a terminal illness and **your life expectancy is estimated to be less than two years**, you may request a refund of your contributions to RREGOP.

This amount will be **the greater of**:

- the total of all your contributions, plus interest;
or
- the actuarial value of your accrued retirement pension.

You may transfer these funds to an RRSP or another financial vehicle, subject to applicable tax rules.

11.2 DEATH BEFORE RETIREMENT

If you die **before you start receiving your pension**, your benefits will be paid to your surviving spouse or to your heirs.

Here's how it works:

- **Less than two years of service**: reimbursement of contributions with interest to your spouse or, in their absence, to your heirs;
- **Two years of service or more**: the surviving spouse receives either a survivor's pension or a lump-sum payment equal to the value of the deferred pension;
- **If you have no spouse**: your heirs receive a refund of your contributions with interest.

11.3 DEATH AFTER RETIREMENT

 **NOTE:** Unlike some other plans, it is **your spouse at the time of your death** — not the spouse you had at the time of your retirement — **who will be entitled to survivor benefits**.

If you die after you started receiving your pension, your surviving spouse may receive a pension equal to **50% or 60% of your pension**, depending on the option you chose at the time of your retirement.

 **If you do not have a spouse** at the time of your death, the **unused balance of your contributions** may be paid to your heirs.

 **Options available upon retirement**

When you retire, you must choose between:

- **Option 1 – 50 %**

You receive a higher pension during your lifetime, but **your spouse will receive only 50%** of that pension after your death.

- **Option 2 – 60 %**

Your own pension will be slightly **reduced**³⁰, but **your spouse will receive 60%** of your pension after your death, ensuring a more stable income for them.

How do you choose?

- ✓ If your spouse **has sufficient other income, the 50% option** may be advantageous for maximizing your pension while you're alive.
- ✓ ☐ If your spouse **relies primarily on your pension, the 60% option** provides greater security, despite the slight reduction in your personal pension.

11.4 DIVORCE OR SEPARATION

The RREGOP Plan is part of your family estate, which means that the benefits you've accumulated during a marriage or civil union may be divided in the event of a separation. Here's what you need to know:

- **Valuation of benefits:** An application must be submitted to Retraite Québec to determine the value of your accrued benefits;
- **Division:** Up to 50% of your benefits may be allocated to your former spouse;
- **Payment:** The allocated amounts are transferred to an RRSP, a LIRA or another financial vehicle;
- **Impact on your pension:** Your pension will be adjusted to reflect the portion transferred to your former spouse.

³⁰ The reduction in your pension — if you choose the 60% option instead of 50% — depends on several factors, including your age and the amount of your initial pension. Generally, the reduction will be 2% of your own pension to allow your surviving spouse to receive 60% of your pension after your death (instead of 50%).



11.5 PARENTAL, ADOPTION AND OTHER TYPES OF LEAVE

As we saw in Chapter 4, certain periods of absence are recognized under RREGOP and do not reduce your retirement benefits:

- **Maternity leave** — exemption from contributions for a specified period;
- **Paternity or adoption leave** — contributions and service accrual continue;
- **Other types of parental leave** — option to buy back these periods so that they count toward your total years of pensionable service.



11.6 RETURNING TO WORK AFTER RETIREMENT

If you return to work after retiring, your pension continues to be paid, and you do not resume contributing to RREGOP. You therefore receive both your salary and your pension, with no impact on the pension amount.

However, if you return to work before applying for your RREGOP retirement pension, you will resume contributing to the Plan, provided you have not reached age 71. Resuming contributions could allow you to accumulate additional years of service, thereby increasing your future retirement pension..

YOUR OPTIONS IN THE EVENT OF A DISPUTE

If you disagree with a decision regarding your pension plan, there are avenues available for you to assert your rights. Whether you're challenging a pension calculation, a decision regarding your eligibility, or a period of service that wasn't recognized, here are the steps to follow.

12.1 SUPPORT FROM YOUR UNION

Your union can assist you if you disagree with a decision. It can help you prepare your case, advise you on the arguments to make, and represent you before Retraite Québec.



When should you contact your union?

- If you have doubts about the accuracy of your statement of participation;
- If a period of service has not been properly recognized;
- If you need support with an arbitration appeal;
- If you feel the need to do so.

12.2 REQUEST FOR REVIEW

If you believe an error has been made in your file, you may ask Retraite Québec to review its decision. You must make the request in writing, clearly explaining the grounds for your request and providing the necessary supporting documents. Retraite Québec will re-evaluate your file and notify you of its decision after review.



Deadlines: You must submit your request within 90 days of receiving the decision concerned.



How do I request a review?

- **Fill out** the form available on the Retraite Québec website;
- **Attach** any relevant documentation (statements of participation, proof of employment, etc.);
- **Send** your request by mail or through your personal account on the Retraite Québec website.

12.3 ARBITRATION

If you are dissatisfied with the response you received following review, you may request **arbitration**. An independent arbitrator can then review your case and settle the dispute.



Conditions for arbitration:

- You must first have filed a request for review;
- You must submit your request for arbitration within **90 days** of the review decision.

Arbitration is a formal process that provides an independent review of your case.

It may be helpful to seek assistance from your union or a legal representative to prepare your case properly and maximize your chances of success.

The arbitrator's decision is generally final and binding.

12.4 COMPLAINTS OR COMMENTS REGARDING THE QUALITY OF RETRAITE QUÉBEC'S SERVICES

You can submit any complaints or comments regarding the quality of Retraite Québec's services to Retraite Québec's **Bureau des plaintes et de l'amélioration des services** (Complaints and service improvement office), using the channel of communication most convenient for you:

Mail

Bureau des plaintes et de l'amélioration des services

Retraite Québec
P.O. Box 5200
Québec City, Québec
G1K 7S9

Phone

1-855-642-3092 (toll-free)

Fax

1-418-644-5050

Online

<https://www.retraitequebec.gouv.qc.ca/en/how-reach-us/complaints/complaint-email?subject=rrsp>

HAVE MORE QUESTIONS? NEED HELP?

If you have questions about your pension plan, there are several resources available to assist you. Whether you need information about your statement of participation, want to understand how a leave of absence will affect your pension, or are planning for retirement, here's where you can find help.

13.1 YOUR LOCAL UNION: YOUR FIRST POINT OF CONTACT

Your local union is your number-one ally for any RREGOP-related questions. It can help you make sense of your statement of participation, inform you about the steps to take, and direct you to the right resources.

Your local union can also draw on the expertise of specialized retirement resources provided by the CSN. They can give you more in-depth answers to complex questions and, if necessary, ensure effective communication with Retraite Québec to clarify specific situations or facilitate certain procedures.



When should you contact your local union?

- You have questions about **your eligibility for retirement**;
- You want to **buy back** years of service;
- You want to gain a better understanding of your options in the event of a **phased retirement**.

13.2 RETRAITE QUÉBEC: FOR OFFICIAL INFORMATION

Retraite Québec is the agency responsible for managing the RREGOP Plan. Its website and client service department can provide you with accurate information about your situation.

Useful tools and services provided by Retraite Québec

- **FAQs**³¹: This section provides brief answers to general questions frequently asked by participants in public sector pension plans, particularly regarding eligibility requirements, pension calculations, the impact of unpaid leave, and coordination with the Québec Pension Plan;
- **Destination Retraite webinars**³²: Experts answer your questions during interactive webinars hosted by Retraite Québec;
- **My Account**³³: View your statement of participation and estimate your pension;
- **CompuPension**³⁴: A tool for estimating your retirement income;
- **Online forms**³⁵: To apply for a service buy-back, transfer or pension.

Contact Retraite Québec

- **Website**: www.retraitequebec.gouv.qc.ca
- **Phone**: 1-800-463-5533 (toll-free)

13.3 OTHER HELPFUL RESOURCES

- **Financial planners**: for personalized advice on your income and financial needs;
- **Government services**: learn more about the Québec Pension Plan (QPP) and the Old Age Security (OAS) pension.

Whatever your situation, it's always best to get informed early so you can plan your retirement effectively. Don't hesitate to use the resources available to you and ask the right people your questions!

³¹ <https://www.retraitequebec.gouv.qc.ca/en/programs/public-sector-pension-plans/frequently-asked-questions-pspp>

³² <https://www.retraitequebec.gouv.qc.ca/en/citizens/work/you-employee-public-service-education-sector-health-social-services-sector/destination-retraite-webinars>

³³ <https://www.retraitequebec.gouv.qc.ca/en/online-services-tools/my-account>

³⁴ <https://www.retraitequebec.gouv.qc.ca/en/forms/public-sector-pension-plans-rregop-ppmp-etc>

³⁵ <https://www.rrq.gouv.qc.ca/fr/services/formulaires/regimes-retraite-secteur-public/Pages/regimes-retraite-secteur-public.aspx>

APPENDIX 1: THE QUÉBEC PENSION PLAN

 Please visit the QPP page³⁶ on the Retraite Québec website for more information.

1. THE QUEBEC PENSION PLAN AT A GLANCE

Created in 1966, the Québec Pension Plan (RRQ/QPP) is a **public, mandatory** plan funded equally by workers and employers. It covers the vast majority of salaried workers in Québec.

Its purpose is to provide basic financial security in retirement and to pay a pension in the event of disability or death (to spouses, children or the estate, as applicable).

 The Pension is administered by Retraite Québec and applies the principles of a **defined benefit plan**.

Difference from RREGOP

Unlike RREGOP, which is a supplemental plan negotiated as part of your conditions of employment, the QPP is **universal and managed by the Québec government**. It forms the basis of your retirement income, to which are added:

- Your **RREGOP** pension;
- **The Old Age Security (OAS) pension** from the Government of Canada (starting at age 65), which we'll discuss in Appendix 2;
- Your personal savings (**RRSPs, TFSAs**, etc.);
- Any other pensions, if you have contributed to other plans.

³⁶ <https://www.retraitequebec.gouv.qc.ca/en/citizens/retirement-planning/applying-your-retirement-pension/retirement-pension-quebec-pension-plan>

2. HOW IS YOUR PENSION CALCULATED?

Three factors determine the amount of your pension:

- ✓ Your **earned income**, up to the maximum pensionable earnings (MPE);
- ✓ Your **age** at the time you apply for your pension;
- ✓ Your **years of participation** (contributions paid).

✎ The basic pension is designed to replace approximately **25%** of your pensionable earnings (up to the MPE), provided you have made the maximum amount of contributions throughout your career.

3. QPP ADDITIONAL PENSION (SINCE 2019)

Since 2019, the QPP has been gradually enhanced through an **additional plan** designed to improve your long-term income. It is in addition to the basic pension but **is not taken into account when calculating your RREGOP pension** or your bridge pension.

The new plan, which is in addition to the **QPP basic pension**, includes:

- ✓ An initial additional pension based on your earnings **up to your MPE**.
 - ✎ It adds up to **8.33%** to your replacement rate (for a total of 33.33% instead of 25% with the basic pension alone).
- ✓ A second additional pension (starting in 2024) based on your income **above the MPE**, up to **114% of the MPE** (additional MPE).

The increase is phased in over time.

Here is how the combined replacement rate builds up:

- ✓ **27 % in 2033** (+ 2 %);
- ✓ **31 % in 2048** (+ 6 %);
- ✓ **33.33 % in 2065** (+8.33% over basic pension).

⚠ Since the applicable pensions have only been accruing since 2019, only the **years** following that date qualify for these increases.

4. MAXIMUM AMOUNTS AS OF 2026

 In 2026, the maximum QPP basic pension is **\$1,507.65 per month**, or **\$18,091.80 per year**, for a person who begins receiving their pension at **age 65**.

 **The vast majority** of people receive a lower pension because they have not necessarily contributed the maximum allowed each year or for 40 years.

5. TAKING YOUR QPP PENSION BEFORE OR AFTER AGE 65

You can begin receiving your basic QPP pension:

- ✓ **Starting at age 60**, with a permanent reduction (approximately **0.6% less per month** before age 65, or **7.2% per year of early retirement**);
- ✓ **After age 65**, with an increase (approximately **0.7% more per month** until age 70, or **8.4% per year of deferral**, up to a maximum **increase of 42%**).

 **Examples:**

- At **age 62**: reduction of approximately **21.6%**
- At **age 67**: increase of approximately **16.8%**

6. THE MPE AND ADDITIONAL MPE IN 2026

QPP contributions and pension amounts are capped by two thresholds:

- **Maximum pensionable earnings (MPE) in 2026**: \$74,600
- **Additional maximum pensionable earnings (additional MPE) in 2026**: \$85,000

 The additional MPE applies only to the additional pension.

7. WANT MORE INFORMATION?

Visit **Retraite Québec** at www.rrq.gouv.qc.ca to

- estimate your pension using the **CompuPension** tool³⁷;
- view your QPP **statement of participation**³⁸;
- understand the terms and conditions for early or deferred retirement;
- learn more.

³⁷ <https://www.retraitequebec.gouv.qc.ca/en/online-services-tools/computension-simulating-your-retirement-income>

³⁸ <https://www.retraitequebec.gouv.qc.ca/en/online-services-tools/consulting-statements-participation>

APPENDIX 2:

THE GOVERNMENT OF CANADA OLD AGE SECURITY PENSION

 For up-to-date information on amounts, eligibility criteria and forms, visit the official Old Age Security (OAS) page on the Government of Canada website.³⁹

1. THE OAS PENSION AT A GLANCE

The **OAS pension** is a federal government program. It provides you with a monthly payment **starting at age 65**, whether you are retired or not.

 Unlike RREGOP or the QPP,

- you **do not need to have made contributions** to be eligible;
- your eligibility is determined by **your residence in Canada**.

 The OAS benefit is paid for life. The amount is **indexed every three months** based on inflation.

2. ELIGIBILITY REQUIREMENTS FOR THE OAS PENSION

You are eligible for the OAS pension if you meet these requirements:

- ✓ You are **65 years of age or older**;
- ✓ You are a Canadian citizen or authorized resident;
- ✓ You have **lived in Canada for at least 10 years** since turning 18.

 To receive **the maximum amount**, you must have lived in Canada **for at least 40 years** after turning 18.

 If you have lived in Canada for **less** than 40 years, you may receive a **partial** amount or be eligible for a **proportionate pension**, depending on certain international agreements.

³⁹ <https://www.canada.ca/en/services/benefits/publicpensions/old-age-security/benefit-amount.html>

3. MAXIMUM OAS AMOUNTS IN 2026

👉 Effective April 1, 2026, the maximum OAS benefit is:

- **\$743.05 per month (\$8,916.60 per year)** for a person aged **65 to 74**;
- **\$817.36 per month (or \$9,808.32 per year)** for a person aged **75 or older**.

💡 This amount is **the same for everyone** who has lived in Canada for at least 40 years, regardless of their income or past employment. It is adjusted quarterly in January, April, July and October.

👉 The OAS benefit is **added** to your RREGOP and QPP pensions.

4. CLAWBACK OF OAS IF YOUR ANNUAL INCOME IS TOO HIGH

OAS benefits are **taxable** and may be **partially or fully clawed back** if your annual income is too high. For the period from **July 2025 to June 2026**⁴⁰:

👉 If your personal income **exceeds \$90,997**, you will have to begin **repaying a portion** of your OAS (also known as “recovery” or “recovery tax”).

📌 If your income exceeds **± \$154,196**, you may no longer receive any OAS pension at all.

5. GUARANTEED INCOME SUPPLEMENT (GIS)

The **Guaranteed Income Supplement (GIS)** is a **tax-free payment** made, **in addition to the** OAS pension, to people with modest incomes.

As of April 1, 2026, to be eligible for the GIS⁴¹:

- ✓ You must **be receiving OAS**;
- ✓ You must **live in Canada**;
- ✓ Your income must be **below certain thresholds** (e.g. **± \$22,512** for a single person in **2026**).

💡 The threshold varies with your income, family situation and place of residence.

⁴⁰ <https://www.canada.ca/en/services/benefits/publicpensions/old-age-security/recovery-tax.html>

⁴¹ <https://www.canada.ca/en/services/benefits/publicpensions/old-age-security/guaranteed-income-supplement/eligibility.html>

6. APPLYING FOR YOUR OAS PENSION: WHEN AND HOW

You can apply for OAS:

✓ Up to **11 months before you turn 65**.

📌 Some people are **automatically enrolled**, but it's important to check.

Three ways to apply:

- Online via *My Service Canada Account*
- By mail (paper form)
- By phone

7. DEFERRING YOUR OAS PENSION AFTER AGE 65: AN ENHANCED OPTION

You can **voluntarily delay** the start of your OAS benefits until **age 70**.

👉 For each month you defer, you receive **an additional 0.6%, or 7.2% per year**.

📌 **Maximum increase:** +36% at age 70.

8. WANT MORE INFORMATION?

✓ Visit the OAS page on the Government of Canada's website.

✓ To ask a question or submit an application:

- Call **Service Canada** at 1-800-277-9914;
- Use the **Old Age Security Benefits Estimator**⁴²;
- Log in to **My Service Canada Account**⁴³.

⁴² <https://estimateursv-oasestimator.digital.service.canada.ca/en>

⁴³ <https://www.canada.ca/en/employment-social-development/services/my-account.html>

CSN PUBLIC SECTOR GUIDE TO RREGOP 2026
VERSION OF **SEPTEMBER 24, 2026**

REDACTION : CSN
LAYOUT AND ILLUSTRATIONS : PIER-LUC ST-GERMAIN





Solidaire
depuis 1921