

Public Service Superannuation Plan
MEMBER BOOKLET



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Introduction

This booklet provides an overview of the main provisions of Plannera defined benefit plans at December 2009. These plans include The Public Service Superannuation Plan (PSSP), The Anti-Tuberculosis League Superannuation Plan, The Saskatchewan Transportation Company Superannuation Plan and The Liquor Board Superannuation Plan. Unless otherwise noted, the phrases PSSP and the Plan refer to all these plans.



This booklet does not include every detail of the Plan. In case of error or discrepancy, the terms of The Public Service Superannuation Act, The Superannuation (Supplementary Provisions) Act, and their related regulations apply.

ABOUT THE PLAN

PSSP was established on May 1, 1927. The enrolment of new members terminated with the creation of The Public Employees Pension Plan (PEPP) on October 1, 1977. You are a member of PSSP if you became a permanent or labour service employee before October 1, 1977 and you did not elect to transfer to PEPP.

The Plan's purpose is to provide members with retirement income. PSSP also provides benefits in the event of death, disability and termination of employment.

PSSP is a registered pension plan under the *Income Tax Act* (Canada). It is governed by *The Public Service Superannuation Act*, *The Superannuation (Supplementary Provisions) Act*, and their related regulations.

OPERATING THE PLAN

The Public Service Superannuation Board (the Board) is responsible for the administration of PSSP.

The Plannera Pensions & Benefits (Plannera) provides record keeping and day to day administration of the Plan.

Introduction

THE MEANING OF RETIREMENT

Retirement means that you have elected to terminate your employment (stop working) with a PSSP employer and receive a pension from the Plan.

FORMS OF PENSION

Before you retire you must choose the retirement option that best meets your retirement needs. The option you choose determines the amount of pension you will receive and the amount of pension your spouse will receive in the event of your death. The option you choose also determines if your dependent children receive a dependent children's allowance, in the event of your death.

When you retire, you will receive your lifetime pension from PSSP. Your lifetime pension will be paid to you for as long as you live.

If you have a spouse at retirement, you and your spouse will receive a joint pension. With a joint pension, in the event of your death following retirement, your spouse would be entitled to a survivor benefit of at least 60 per cent of your lifetime pension.

You may increase the survivor benefit to 75 per cent or 100 per cent of your lifetime pension. Generally, the higher the survivor benefit percentage, the smaller your monthly pension will be.

If you retire before age 65, you are entitled to a bridge benefit payable to the end of the month you turn 65. You may choose to receive an Enhanced Bridge Benefit to age 65.

Contributing to the Plan

REQUIRED CONTRIBUTIONS

How your contributions are calculated:

Your Pensionable Salary

X

Your *Contribution Rate*

MINUS

1.8% of Your Salary Between the *Year's Basic Exemption (YBE)* and the *Year's Maximum Pensionable Earnings (YMPE)*

Your *contribution rate* is based on your age at the date you started contributing to the Plan.

Your Age When You Started Contributing to the Plan

Under 30
30-39
40-59

Your Contribution Rate

7%
8%
9%

The *YBE* and *YMPE* are determined annually by the Canada Pension Plan (CPP). The current amount for each is posted on our website.

The *Income Tax Act* (Canada) limits the maximum pension that can be accrued. Contributions in excess of this salary limit are not permitted. This amount also changes annually and is posted on our website.

You are required to contribute to the Plan until your date of termination of employment or the date you reach 35 years of pensionable service. The payment of your pension is guaranteed by the Government of Saskatchewan.

Contributing to the Plan

VARIABLE HOURS

If you choose to work less than normal full time hours through a job share or variable hours of work option, your contributions to the Plan and pensionable service will be pro-rated, based on the salary you actually earn and the time you actually work.

CONTRIBUTING FOR LEAVE OF ABSENCE

If you take an approved leave of absence, you are required to contribute to the Plan for the period of leave. The following payment options are available to you:

- lump-sum payment payable upon your return from the leave;
- installments through payroll deduction upon your return from the leave, not to exceed the number of months of the approved leave; or
- application to the Public Service Superannuation Board to contribute on a current basis during the period of leave.

Contributions for the period of leave are based on the salary immediately prior to the commencement of the leave.

LEAVE OF ABSENCE MAXIMUMS

You may contribute for a maximum of five years of accumulated leaves of absence. This maximum may be increased by an additional three years for parental leaves.

The accumulation of leave for this maximum includes any period of leave after December 31, 1991. Union leave, disability and Workers' Compensation are not considered leaves of absence in this situation.

Pensionable Salary

INCLUDED SALARY

Pensionable salary is used to determine your Highest Average Salary at retirement. You contribute to the Plan based on your pensionable salary.

Your pensionable salary includes:

- basic/regular remuneration for the position;
- any salary reclassification associated with an individual's job classification;
- any salary associated with market circumstance supplements that are paid to an employee to recognize temporary market conditions;
- any bonuses or merit pay (either in a lump sum or as a salary increase) payable to the individual;
- any lump-sum payment due to settlement of union agreements; and
- Instructors Regular Salary.

EXCLUDED SALARY

Your pensionable salary does not include:

- overtime pay;
- pay for temporary performance of higher duties (i.e., T.P.H.D.);
- payment in lieu of any benefit;
- payout of any unused vacation entitlement, either in a particular year or when the individual chooses to retire;
- time in lieu payouts; or
- any payment that is not part of your regular salary

Service

ELIGIBILITY SERVICE

Eligibility service is used to determine your eligibility for retirement. This type of service is the total number of years and portions of years that you work for a participating employer.

PENSIONABLE SERVICE

You receive *pensionable service* based on the number of years and portions of years in which you make contributions to the Plan. Pensionable service is used to calculate your pension, and includes:

- time you worked for a participating employer and contributed to the Plan;
- leaves of absence for which you made contributions; and
- service that you have purchased.

PURCHASING PRIOR SERVICE

You may be eligible to purchase prior service for which contributions were not made to the Plan or which were previously refunded.

In order to be eligible to purchase previous service you must be an active member of the Plan, have less than 35 years of pensionable service, and you must make application prior to the first day of the last month of your employment.

Pensionable service eligible for purchase includes:

- previous employment with a Saskatchewan Government Ministry, Board, Bureau, Commission, Crown Corporation or Agency of the Government of Saskatchewan. This employment may have been permanent, temporary, provisional, casual, part-time or seasonal; and
- previous periods of employment for which you received a refund of your contributions and interest.

Disability

DISABILITY PENSION

If you become incapacitated for all employment purposes because of ill health or disability, (*permanently disabled*) you may apply for an unreduced pension if you have 15 years of service.

If you are insured under a long term disability plan, you should investigate your options under that plan before you choose early retirement.

While in receipt of benefits under the Public Employees Disability Income Plan or the Saskatchewan Government Employees' Union Long Term Disability Plan, a pension contribution will be deducted from your insured benefit as long as the employee and employer relationship continues.

To apply for a disability pension under the pension plan, you must:

- make a written request to the Public Service Superannuation Board (the Board);
- have a medical report completed by your doctor (contact the Plan to obtain the medical report form); and
- you may be required to be examined by a doctor chosen by the Board.

If your application is approved, your case will be reviewed periodically by the Board. A pension may be reduced, suspended or discontinued if you have recovered or if in the opinion of the Board, you are no longer totally and permanently disabled.

The disability pension is calculated in the same manner as an unreduced pension payable before age 65.

Termination Before Retirement

TERMINATION OPTIONS

You have three options for what to do with your PSSP pension if you terminate employment before you retire.

- REFUND OF CONTRIBUTIONS**
- DEFERRED PENSION**
- RECIPROCAL TRANSFER**

REFUND OF CONTRIBUTIONS

If you are not eligible to receive an immediate unreduced pension allowance, you may request a refund of your contributions plus accrued interest.

REFUND PAYMENT METHODS

- a) Lump sum payment less required income tax deductions.
A refund of your contributions and interest is taxable income for the year in which it is received. The tax deducted may or may not be sufficient depending on your total income from all sources for the year.
- b) Transfer your contributions and interest to a registered retirement savings or pension plan. (Income tax will not be deducted on the monies being transferred.)
- c) A combination of (a) and (b).

Termination Before Retirement

DEFERRED PENSION

You may choose to leave your contributions in the Plan and receive a deferred pension from the Plan if:

- you are age 30 or older with 10 or more years of service, you may choose to receive a deferred pension payable at age 65;
- you have 20 or more years of service, you may choose to receive a deferred unreduced pension payable to you as early as age 60; or
- you have 30 years of service, you may choose to receive a deferred pension paid to you as early as age 55 at a reduced amount.

You may cancel your deferred pension before it becomes payable and make a written request for a refund of your contributions plus accrued interest. Once you become eligible to receive an unreduced pension from the Plan, you are no longer eligible to receive a refund of your contributions plus accrued interest.



Termination Before Retirement

RECIPROCAL TRANSFER

If you start work with an employer whose pension plan has a reciprocal agreement with PSSP, you may apply to transfer your service and contributions to your new plan.

Under a reciprocal agreement, service is credited to you in accordance with the requirements of your new pension plan, based on the amount transferred. The amount transferred may or may not pay for your full amount of service with your new pension plan.

Each reciprocal agreement has unique clauses so you should discuss your situation with the administrators of each of the pension plans involved.

PSSP and the Saskatchewan Transportation Company Superannuation Plan have reciprocal agreements with:

- City of Moose Jaw;
- Province of British Columbia;
- Province of Newfoundland;
- Province of Ontario;
- Saskatchewan Crown Investments Corporation;
- Saskatchewan Indian Agricultural Program;
- Saskatchewan Teachers' Federation;
- Saskatchewan Teachers' Superannuation Commission;
- Saskatchewan Telecommunications Pension Plan Board*; and
- University of Regina.

*Also has a reciprocal agreement with the Liquor Board Superannuation Plan.

Please note that the list of plans with reciprocal agreements shown is subject to change. The list of pension plans that have reciprocal agreements with the Plan is kept current on our website.

Death Before Retirement

DEATH BENEFIT

If you die before you start your pension, a death benefit is paid to your beneficiary by the Plan.

If you have a spouse, your spouse is your sole beneficiary. Your spouse would be entitled to a pension payable for life calculated as if your date of death was the date you retired.

If, at the date of your death, you had more than 10 years of pensionable service, your dependent children at the time of your death may be entitled to a dependent's pension until the end of the month in which each child turns age 18.

If you do not have a spouse or dependent children at the time of your death, your contributions and interest, less income tax, will be refunded to your estate.

Your Pension

CALCULATING YOUR BENEFIT

PSSP is a defined benefit pension plan. Defined benefit plans provide a pension benefit based on a formula.

The PSSP pension formula uses your *Highest Average Salary (HAS)*, your pensionable service, and an accrual rate in effect during your years of service.

Your HAS is the average of your highest five calendar years of pensionable salary. A calendar year is from January 1 to December 31.

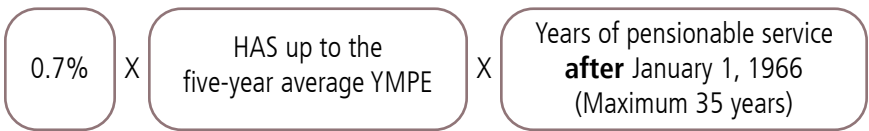
LIFETIME PENSION FORMULA

$$\begin{array}{l} \text{1.3\%} \times \text{HAS} \times \text{Years of pensionable service} \\ \text{(Maximum 35 years)} \\ \text{PLUS} \\ \text{0.7\%} \times \text{HAS above the five-year average YMPE} \times \text{Years of pensionable service} \\ \text{after January 1, 1966} \\ \text{(Maximum 35 years)} \\ \text{PLUS} \\ \text{0.7\%} \times \text{HAS} \times \text{Years of pensionable service} \\ \text{before January 1, 1966} \end{array}$$

Your Pension

BRIDGE BENEFIT FORMULA

If you retire before age 65, you are entitled to a bridge benefit payable to the end of the month you turn 65.



ENHANCED BRIDGE BENEFIT

You may choose to receive an *Enhanced Bridge Benefit* to age 65. The Enhanced Bridge is based on:

- your age, and your spouse's age (if you are married); and
- the amount of the Old Age Security (OAS) benefit in effect on the date your pension becomes payable.

If you elect to receive the Enhanced Bridge you will receive a higher pension benefit to age 65. After age 65, you will continue to receive the basic lifetime pension but at a reduced amount. This is because the reduction at age 65 is the full amount of the OAS at retirement not the amount you are receiving. Your choice is irrevocable once the first payment is made to you.

Your Pension

SAMPLE PENSION CALCULATION

As of June 30, 2009 John is 60 years old. He has 26.5 years of pensionable service. John's HAS is \$47,000.00 per year, or \$3,916.67 per month.

Calculate John's Lifetime Pension

$$(1.3\%) \times (\$47,000.00) \times (26.5000) = \$16,191.50$$

PLUS

$$(0.7\%) \times (\$3,380.00) \times (26.5000) = \$626.99$$

Total: \$16,818.49 per year or \$1,401.54 per month.

Calculate John's Bridge Benefit

John's bridge benefit is calculated using salary up to the five-year average YMPE.

$$(0.7\%) \times (\$43,620.00^*) \times (26.5000) = \$8,091.51$$

Total: \$8,091.51 per year or \$674.29 per month

John's combined monthly pension to age 65:

Lifetime Pension	\$1,401.54
Bridge Benefit	<u>674.29</u>
Total Combined Pension	\$2,075.83

John's monthly pension after age 65:

Lifetime Pension	\$1,401.54
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* The five-year average YMPE for 2009.

Retirement

THE MEANING OF RETIREMENT

Retirement means that you have elected to terminate your employment (stop working) with a PSSP employer and receive a pension from the Plan.

When you retire, your employer must send a termination form to PSSP.

NORMAL RETIREMENT AGE

Normal retirement age is 65 for PSSP members.

EARLY RETIREMENT

You may retire and receive a pension with no reduction if you:

- are age 60 with a minimum of 20 years of eligibility service;
- have 35 years of eligibility service; and
- have a minimum of 15 years of service and are incapacitated for all employment purposes because of ill health or other disability.

You are eligible for a *reduced pension* at age 55 with a minimum of 30 years eligibility service. Your lifetime pension and bridge benefit will be reduced by:

- one-twelfth of 3.75% (0.3125%) for each month that your age at the time of your retirement is less than 60 years; and
- one-quarter of 1% (0.2500%) for each full year and any portion of a year that your years of service on the date of your retirement are less than 35 years.

Retirement

FORMS OF PENSION

Before you retire you must choose the retirement option that best meets your retirement needs. The option you choose determines the amount of pension you will receive and the amount of pension your spouse will receive in the event of your death. The option you choose also determines if your dependent children receive a dependent children's allowance, in the event of your death.

When you retire, you will receive your lifetime pension from PSSP. Your lifetime pension will be paid to you for as long as you live.

If you have a spouse at retirement, you and your spouse will receive a joint pension. With a joint pension, in the event of your death following retirement, your spouse would be entitled to a survivor benefit of at least 60 per cent of your lifetime pension.

You may increase the survivor benefit to 75 per cent or 100 per cent of your lifetime pension. Generally, the higher the survivor benefit percentage, the smaller your monthly pension will be.

You may also elect to add an Enhanced Bridge benefit to your pension. If you elect to receive the Enhanced Bridge you will receive a higher pension benefit to age 65 and a lesser lifetime pension benefit after age 65.

INDEXING

Effective April 1, 2007, *The Superannuation (Supplementary Provisions) Act* was amended to provide guaranteed annual pension increases. These increases are equal to 70 per cent of the annual change in the rate of inflation, based on the Saskatchewan All Items Consumer Price Index (CPI).

Increases are applied April 1 of each year.

Applying for Pension

THREE STEPS TO STARTING YOUR PENSION

If you want to retire, you must apply to the Plan, in writing, at least two months before the date your pension is to begin. Two months is the minimum notice so that the whole process is complete in time for you to begin receiving payments.

The earlier you start the process, the more time you will have to consider your retirement options. You might also avoid delays if PSSP requires further information after receiving your application. Six months before your retirement date is a good time to start the process.

Step 1

Contact PSSP and request a pension estimate approximately six months before the date you want to retire.

Step 2

PSSP will provide you with a written estimate that explains all your pension options. The Plan will also provide you with an *Application for Pension Benefits* form.

Step 3

You must decide which options you want, then return the completed form and any required documentation.



You must provide certified copies of your birth certificate, and if married, your spouse's birth certificate and your marriage certificate.

Death After Retirement

BENEFITS PAYABLE

If you die after you start your pension, the benefits payable from the Plan will depend on:

- whether you have a surviving spouse at the date of your death;
- whether you have surviving dependent children under the age of 18 at the date of your death; and
- the options chosen at retirement.

If you have a spouse on the date you retire, your spouse will be entitled to a joint pension. Your spouse will receive the pension at the survivor benefit percentage elected at retirement for his or her lifetime.

If you do not have a spouse on the date you retire (or if your spouse dies before you), and you have dependent children under age 18, the dependent is entitled to the survivor benefit which will be 60 per cent of the member's pension. The benefit will be paid to the legal guardian or the Public Trustee's Office. When the dependent turns 18, payments to the dependent cease and the remaining contributions and interest is paid to the estate. Income tax is deducted from any amounts payable.

If there is no surviving spouse or dependent children, your estate would receive a refund of any contributions and interest remaining in the Plan. Normally all contributions and interest in the Plan are exhausted after you have received pension payments for five to seven years.

New Spouse After Retirement

ADDING A NEW SPOUSE AFTER RETIREMENT

To add a new spouse one of these conditions must be met:

- you do not have a spouse at retirement and enter a spousal relationship after retirement;
- you get divorced after retirement and enter a new spousal relationship; or
- your spouse predeceases you after retirement and you enter a new spousal relationship.

Your spouse at the time you retire is the spouse to whom a spousal benefit is paid in the event of your death, unless you have added a new spouse after retirement.

SPOUSAL WAIVER

If your spouse at retirement is still living, that ex-spouse must sign a *Waiver of Spousal Benefits form*. Then you can have your pension recalculated to add a new spouse.

The waiver must be signed by the ex-spouse outside your presence, and in the presence of a lawyer licensed or otherwise entitled to practice law in Saskatchewan. Only your ex-spouse may complete the waiver.

Once the waiver has been supplied to the Plan it is irrevocable and your ex-spouse is deemed to no longer be your spouse.

New Spouse After Retirement

COST

To have your pension recalculated to add a new spouse you must submit a non-refundable fee of \$300 along with your request to have your pension recalculated to add a new spouse. The \$300 fee covers the cost of the Plan Actuary recalculating your pension.

CALCULATION

Your pension will be recalculated based on your age and the age of your new spouse at the time the request for adding a new spouse is received.

You will be provided with a copy of the recalculated pension results. You may then decide whether or not you wish to proceed with adding a new spouse.

Court Orders That Reduce Your Pension

PROTECTION

Your pension cannot be used as collateral. It cannot be garnisheed, attached, or seized except in the case of court orders issued under *The Enforcement of Maintenance Orders Act* or *The Family Property Act*.

After you begin receiving your pension from the Plan, your pension can be garnisheed under the provisions of the *Income Tax Act* (Canada).



Court Orders That Reduce Your Pension

BREAKDOWN OF SPOUSAL RELATIONSHIP

The Family Property Act provides for the division of family property in the event of breakdown of spousal relationship.

Your pension is family property under *The Family Property Act*. If you end a spousal relationship, PSSP can divide your pension according to the terms and conditions set out in a court order or interspousal contract issued under *The Family Property Act*.

If a member is not eligible to receive a pension without reduction, the amount that can be divided is the Commuted Value (CV) of the pension earned, from the date the spousal relationship began, to the date specified in the order or agreement. The ex-spouse's portion of the CV must be transferred to a Locked-In Retirement Account (LIRA) on behalf of the ex-spouse.

If a member is eligible to receive a pension without reduction, the amount that can be divided is either the CV of the pension earned, from the date the spousal relationship began, to the date specified in the order or agreement, or as a division of the pension when it becomes payable, as provided in the order or agreement.

If you have not yet retired, and the CV of your pension is divided, your future pension benefits will be permanently reduced.

If you have retired, the only amount available for division is your monthly pension payments in accordance with the terms specified in the court order or interspousal agreement.

For More Information

IF YOU HAVE QUESTIONS

If you have questions about the Plan, please contact PSSP. The mailing address, telephone numbers and e-mail address are listed on page 26. You can obtain published materials by contacting PSSP, or by visiting PSSP's website.

MEMBER PRESENTATIONS

PSSP conducts member presentations about the Plan. If there is sufficient interest in your area (15 or more people who will attend a presentation), PSSP welcomes your request for a presentation.

RETIRE *WITH EASE* WORKSHOP

Retire *WithEase* workshops are available for all Plan members. These workshops are designed to help you make informed decisions about your retirement. See the Plan website for dates and to register for a workshop.

INDIVIDUAL CONSULTATION

Plannera staff are available to Plan members for one-on-one meetings. Contact the Plan to arrange a meeting with PSSP staff or one of Plannera's Retirement Information Consultants.

Contact Us



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Fax	306-787-0244
Email	pssp@plannera.ca
Website	www.plannera.ca

Administered by **Plannera Pensions & Benefits**

Glossary

ACCRUED BENEFIT

The amount of pension earned to date in a Defined Benefit pension plan.

ACCRUAL RATE

The percentage of your highest average salary used to calculate your pension.

BRIDGE BENEFIT

An additional benefit payable from retirement to the end of the month in which the member turns 65.

COMMUTED VALUE (CV)

The amount of money needed today to pay the member's earned pension when the member retires.

DEFERRED PENSION

A pension set up when a plan member terminates before retirement. This pension is payable in the future.

DEFINED BENEFIT PENSION PLAN

A pension plan that provides a pension benefit based on a formula.

ELIGIBILITY SERVICE

Service used to determine a member's eligibility for retirement.

ENHANCED BRIDGE

An additional benefit available to members who retire before age 65. The Enhanced bridge amount is based on the amount of the Old Age Security in effect in the month the pension becomes payable and the ages of the member and his/her spouse. The basic lifetime pension is reduced after age 65 to reflect the higher pension paid prior to age 65.

Glossary

HIGHEST AVERAGE SALARY (HAS)

The average of your highest five calendar years of pensionable salary.

JOINT LIFE PENSION

A pension payable as long as either the member or member's spouse is alive.

LOCKED-IN

Funds that cannot be withdrawn in cash and must be used to provide retirement income.

LOCKED-IN RETIREMENT ACCOUNT (LIRA)

A locked-in tax deferred savings plan.

PENSION

Regular monthly payments from a pension plan to a person who has retired.

PENSIONABLE SALARY

The salary on which a plan member makes pension contributions.

PENSIONABLE SERVICE

Service for which a member has made contributions to the pension plan and service used in a pension calculation to determine a member's pension benefit.

PRIOR SERVICE

Any previous employment with a Saskatchewan Government Ministry, Board, Bureau, Commission, Crown Corporation or Agency of the Government of Saskatchewan. This employment may have been permanent, temporary, provisional, casual, part-time or seasonal.

REDUCTION FACTOR

The percentage that a pension is reduced based on age and years of service at retirement when a member does not meet the requirements for an unreduced pension.

SPOUSAL WAIVER

A legal document used by a plan member's spouse to give up benefits to which the spouse is entitled.

Glossary

SPOUSE

Your spouse is:

- the person to whom you are legally married; or
- if you are not married, the person with whom you are living in a conjugal relationship, and to whom at least one of the following situations applies. He or she:
 - has been living with you in a conjugal relationship for at least 12 continuous months;
 - is the parent of your child by birth or adoption; or
 - has custody and control of your child (or had custody and control immediately before the child turned 19 years of age) and your child is wholly dependent on that person for support.

A spousal relationship with someone to whom you are legally married ceases upon divorce.

A spousal relationship with someone to whom you are not married ceases upon a separation of at least 90 days due to a breakdown in your relationship. The individual resumes being your spouse if you resume living together in a conjugal relationship for a NEW period of at least 12 continuous months.

A married spouse takes priority over another person even if that person meets the definition of a spouse. You cannot have more than one spouse at any given time.

SURVIVOR BENEFIT

A benefit payable to the spouse of a retired plan member who dies.

YEAR'S BASIC EXEMPTION (YBE)

A value set by the Canada Pension Plan and used in the calculation of your pension plan contributions.

YEAR'S MAXIMUM PENSIONABLE EARNINGS (YMPE)

A value set by the Canada Pension Plan and used in the calculation of your pension plan contributions and the calculation of your Bridge Benefit.

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