Member Booklet

Your Pension.
Your Future.

MEPP

Administered by
Plannera Pensions & Benefits

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Welcome to the booklet for members of the Municipal Employees' Pension Plan ("the Plan" or MEPP). This booklet provides an overview of the provisions offered to you as a Plan member of a well established and secure pension plan.

Detailed information on all sections of this booklet is available on our website (mepp.plannera.ca) or by contacting the Plan directly.

You will benefit by educating yourself about the provisions and benefits offered to you as a Plan member.

This booklet is only intended to provide you with an overview of the Plan. If any discrepancies exist between this booklet and the legislation governing the Plan, the legislation will apply.

Type of Plan

MEPP is a defined benefit pension plan. Your pension benefit is calculated based on a formula using your highest average salary, your pensionable service and the accrual rate in effect during your years of service.

MEPP also provides benefits in the event of death, disability and termination of employment.

Governing Legislation

MEPP is a registered pension plan (0355321) under the *Income Tax Act* (Canada). It is governed by:

- *The Municipal Employees' Pension Act* and Regulations – links to both can be found on our website;

and must comply with:

- *The Pension Benefits Act, 1992*; and
- The *Income Tax Act* (Canada).

In the event that *The Municipal Employees' Pension Act* does not address a particular issue or situation, the provisions of *The Pension Benefits Act, 1992* will apply. Where the provisions of these Acts are inconsistent, *The Municipal Employees' Pension Act* will apply.

Introduction

Municipal Employees' Pension Commission

The Municipal Employees' Pension Commission oversees the administration of the Plan and the investment of the pension fund. The Commission is a twelve-member governing body consisting of six employee appointees and six employer appointees. A Chair and Vice-Chair are selected by the Commission from the appointed members.

The members of the Commission and appointing bodies are listed on our website.

Municipal Employees' Pension Plan's Purpose and Mission

Purpose

MEPP's primary purpose is to provide retirement income and pension services to members.

Mission

Deliver predictable and reliable retirement income to plan members.

Plan Administrator

The Commission delegates the day-to-day responsibilities to Plannera Pensions & Benefits (Plannera) as the Plan administrator.

The purpose of MEPP is to provide retirement income and pension services to members. MEPP is a key way to save for retirement, but it may not be the only source of retirement income for members.

Commission Principles

Accountability
We are accountable to the members and the employers for our administration of the Plan. We operate in a transparent manner.

Stewardship
We are committed to excellence in governing the Plan by providing the highest quality of service, robust governance and risk management, diligent investment management and informed decision making.

Integrity
As trustees of MEPP, we hold ourselves to the highest standards of integrity. We strive to act always with honesty and in a manner worthy of the trust our members have placed in us.

Fairness
We administer the Plan in the best interests of all members. We strive to ensure that our decisions are equitable for all members by adhering to decision-making that is fair and open-minded. Our actions are courteous, considerate and responsive.

Innovation
We see embracing innovation as key to enhancing adaptability, developing competitive advantages and positioning the Plan to seize new opportunities to meet the evolving needs of members while mitigating emerging risks.

Security of your pension

To ensure that your pension is secure, an actuarial valuation is performed on the Plan every year. This valuation assists the Commission in making decisions that maintain the financial security of the Plan.

We are committed to ensuring your pension will be there for you when you retire.

Participating in the Plan

Participating Employers

The following employers participate in MEPP (unless they have established their own pension plans for their employees):

- every urban and rural Saskatchewan municipality;
- every board of education as defined in *The Education Act, 1995*;
- the Conseil scolaire fransaskois (CSF);
- regional library boards;
- regional college boards; and
- any other groups or organizations that may be designated by regulation of the Lieutenant Governor in Council.

General Member

A general member is an employee of a participating employer who has joined the Plan and is entitled to benefits.

Designated Member

A designated member is an employee designated by a participating employer, "such as a police officer or firefighter" who has joined the Plan and is entitled to benefits.

To qualify as a police officer, the employee must be an employee of an established police service, must meet the definition of member under *The Police Act, 1990*, and must take the prescribed oath in *The Municipal Police Recruiting Regulations, 1991*.

Member Rights and Responsibilities

It is your right to be informed about the Plan and all of the features and services of the Plan. You have the right to access information. MEPP has several sources of information, including this booklet. See the Information for Members section on page 45-46 for a listing of information sources available to you.

As a member, you are responsible to:

- be informed about the Plan using the documents, information and tools available;
- determine the amount of personal savings you need for retirement outside of MEPP; and
- consult independent qualified financial professionals to discuss your specific financial situation.

Permanent Employees

Permanent employees are employed on an ongoing basis.

If you are hired as a permanent employee, you must join MEPP on the date you start work.

Joining the Plan

Non-permanent Employees

Non-permanent employees are employed on a term or temporary basis with a definite end date. Your employer can designate you as non-permanent, if you are:

- hired on a temporary basis with a definite end date;
- a full-time student; or
- expected to work less than 700 hours per year.

Non-permanent employees are not required to join MEPP. If you are a non-permanent employee, you may join on your first day of work or any day thereafter, but you cannot join retroactively. Once you join the Plan, you cannot later decide that you want to stop participating.

If you are hired as a non-permanent employee and work at least 700 hours in two consecutive years, you become a permanent employee. When you become permanent you must join MEPP. Once you have joined MEPP, you will remain a member until you terminate employment or retire.

Employed By More Than One MEPP Employer

Some Plan members work for more than one MEPP employer at the same time. Once you enrol in the Plan with one MEPP employer, you are required to enrol in the Plan with your other MEPP employer(s).

Ineligible Employees

You cannot participate in MEPP if you are receiving a pension from MEPP or if you are over 71 years of age.

Designating a Beneficiary

When you enrol in the Plan, you are required to name a beneficiary who will receive the death benefit if you die before you begin receiving retirement income.

If you are single, you may name any person or an organization as a beneficiary. If you have a spouse, he or she is automatically your beneficiary. See the Death Benefit section on page 40-41 for information on naming someone other than your spouse as your beneficiary.

To name or change your beneficiary(ies), you must complete a *Designation of Beneficiary form*.

Joining the Plan

Definition of Spouse

A spouse is the person married to the employee. If the employee is not married, the spouse is the person in a common-law relationship with the employee. 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.

The Plan recognizes only one spouse at a time. A legally married spouse takes priority over another person, even if that person meets the definition of a common-law spouse.

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

Keeping Your Contact and Personal Information Current

You should keep your personal and contact information up to date. This will ensure you receive information on Plan provisions, your Annual Member Statement and other related information.

If you wish to change your personal information on file, sign into your account online and update the required information, contact the Plan or complete a *Personal Change form* and send it to MEPP.

FOR YOUR REFERENCE
...on Joining the Plan

Visit the *Understand Your Pension* section of our website for more information or contact MEPP.

Available Resources:
Designation of Beneficiary form
Personal Change form

Pensionable Salary

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

Included Salary

Pensionable salary includes:

- regular salary;
- salary for temporary performance of higher duties;
- vacation pay, if it's paid on every cheque or when you take vacation;
- retroactive pay;
- shift differential; and
- regular statutory holiday pay.

Excluded Salary

Pensionable salary does not include:

- overtime pay;
- travel allowance;
- severance pay;
- stand-by pay;
- reimbursement for membership fees or bursaries;
- taxable benefits;
- bonuses; or
- lump-sum payments in lieu of notice, vacation or scheduled days off.

Required Contributions

Employers and employees share equally in the funding of MEPP.

Your employer deducts your contributions from your pay and forwards them to MEPP.

Employers match the total contributions of their employees. MEPP does not allocate employer contributions to individual employee accounts. Employer contributions are pooled and used to fund benefits.

The Municipal Employees' Pension Commission recommends the contribution rate that, in the opinion of the Plan's actuary, will keep MEPP fully funded.

For current contribution rates, visit our website or contact MEPP.

Contributing to the Plan

Contributing for an Unpaid Leave of Absence

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.

Unpaid leave of absence is any unpaid leave approved by your employer. When you return to work after an unpaid leave, you may contribute to the Plan for the period of leave, if you begin contributing for the leave within 90 days of returning to work.

If you elect to make contributions for the leave, you may:

- contribute, through your employer, over a period of time equal to the length of time you were on the leave;
- make a lump-sum payment of the total amount to your employer for remittance to the Plan; or
- make a lump-sum payment of the total amount to MEPP as a transfer from an RRSP.

You must pay your portion and your employer's portion of the contributions. Your employer is not required to contribute. Contributions for the period of leave are based on your salary at the time you began the leave.

The option to contribute for a leave expires 90 days after you return to work. If you do not contribute for the leave when you return to work, you could still buy the period at a later date as a purchase of prior service.

Eligibility Service

Eligibility service is used to determine your retirement date. This type of service is the total number of years and portions of years that you work for one or more participating employers, without:

- a break in service of more than two years; or
- receiving a refund from MEPP.

Whether you work full-time or part-time, the eligibility service you receive each year depends on the number of pay periods you work in the year. You receive eligibility service for each pay period you make contributions to the Plan. You receive one year of eligibility service if you:

- work during every pay period in the year; or
- are designated a 10-month employee and work the entire school year.

Service

Pensionable Service

You receive pensionable service based on the number of hours you work in each pay period at your regular wage rate. Pensionable service is used in your pension calculation to determine your pension benefit.

Pensionable service includes:

- time you worked for a participating employer and contributed to MEPP;
- service granted to you because of a waiting period served before January 1, 1993;
- leaves of absence for which you made contributions; and
- service that you have purchased.

You receive one year of pensionable service if you:

- work full-time for 12 months of the year; or
- are a 10-month employee and worked full time for the entire school year.

You receive less than a year of pensionable service, if you work:

- less than full-time during a year; or
- full-time for less than the entire year.

Purchasing MEPP Service

Your pensionable service increases when you purchase service. Pensionable service is used in your pension calculation to determine your pension benefit. An increase in pensionable service means an increase in your pension.

You may purchase the following service:

- service with a participating employer for which you did not make contributions to MEPP; and
- approved leaves of absence for which you did not make contributions once you returned to work.

You cannot purchase the following service:

- service for which you received a refund from MEPP;
- service for which you established a deferred pension; and
- periods of lay-off or suspension.

Cost to Purchase MEPP Service

MEPP calculates the cost to purchase service by time periods. The most recent period of service available must be purchased first. You are responsible for the full cost of the purchase. If you elect to purchase service, you must make payment to the Plan:

- with a personal cheque; or
- as a transfer from an RRSP.

MEPP might have to calculate a Past Service Pension Adjustment (PSPA) if you purchase service. A PSPA must be approved by Canada Revenue Agency and will reduce your RRSP room.

Transferring Service to MEPP

You may transfer service into MEPP from another pension plan under a portability agreement. A transfer of service from another pension plan will increase your pensionable service in MEPP. Because portability agreements are individual transfers between the specific pension plans involved, your options on transfer may vary.

FOR YOUR REFERENCE
...on Service

Visit the *Understand Your Pension* section of our website for more information or contact MEPP.

Available Resources:
Pension Portability Information Request form
MEPP *In-Depth*: Portability Transfers to MEPP

Defined Benefit Plan

MEPP is a defined benefit pension plan. Defined benefit plans provide a pension benefit based on a formula. By using the formula, you can calculate your pension.

Your MEPP pension has two parts:

- a guaranteed pension payable for your lifetime; and
- a bridge benefit payable to age 65.

MEPP's pension formula uses your highest average salary (HAS), your pensionable service, and the accrual rate in effect during your years of service.

Highest Average Salary

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

If you work less than the whole year or less than full-time during the year, your salary for that year is annualized.

For example, if you earn $12,000 and accumulate half a year of pensionable service in a year, your annualized salary for the year is $24,000. Your annualized salary is used to determine your HAS.

If you work less than a full year in the year you retire and your final salary is one of your highest, MEPP includes the portion of the final year you worked when calculating your HAS.

Accrual Rate

The accrual rate is the rate at which your benefits in MEPP will accumulate for various periods of service, based on a formula using your years of service and highest average salary.

MEPP's accrual rates are:

Lifetime Pension

General Members	Designated Members	
1.8%	2.0%	for service to 1990, and service from 2001 through 2005
AND	AND	
1.5%	1.7%	for service from 1990 through 2000, and service after 2005

Bridge Benefit

General Members	Designated Members	
0.2%		for service to 1990, and service from 2001 through 2005
AND		
0.5%	0.3%	for service from 1990 through 2000, and service after 2005

Lifetime Pension Formula

General Members

1.8%	X	HAS	X	years of pensionable service before 1990
		plus		
1.5%	X	HAS	X	years of pensionable service from 1990 through 2000
		plus		
1.8%	X	HAS	X	years of pensionable service from 2001 through 2005
		plus		
1.5%	X	HAS	X	years of pensionable service after 2005

Designated Members

2.0%	X	HAS	X	years of pensionable service before 1990
		plus		
1.7%	X	HAS	X	years of pensionable service from 1990 through 2000
		plus		
2.0%	X	HAS	X	years of pensionable service from 2001 through 2005
		plus		
1.7%	X	HAS	X	years of pensionable service after 2005

Calculating Your Pension

Bridge Benefit Formula

General Members

0.2%	X	HAS	X	years of pensionable service before 1990
				plus
0.5%	X	HAS	X	years of pensionable service from 1990 through 2000
				plus
0.2%	X	HAS	X	years of pensionable service from 2001 through 2005
				plus
0.5%	X	HAS	X	years of pensionable service after 2005

Designated Members

0.3%	X	HAS	X	years of pensionable service from 1990 through 2000
				plus
0.3%	X	HAS	X	years of pensionable service after 2005

FOR YOUR REFERENCE
...on Calculating your Pension

Visit the *Understand Your Pension* section of our website for more information or contact MEPP.

Available Resources:
MEPP *In-Depth*: Pension Calculations for General Members
MEPP *In-Depth*: Pension Calculations for Designated Police Officers and Firefighters
MEPP Online Retirement Calculator

Your Commuted Value

Commuted value (CV) is the amount of money currently needed to pay your earned pension when you retire. It includes any earned bridge benefit to which you might be entitled.

MEPP calculates commuted value on the date you terminate, retire or die.

Termination of Employment

Vested and Locked-in

Your termination options depend on whether you are vested and locked-in. You become vested and your funds become locked-in after two years of employment with a MEPP employer.

Being *vested* means you are entitled to receive a pension from the Plan. When your funds become *locked-in*, the value of your pension must be used to provide you with retirement income.

Non-vested Termination Options

If you are non-vested when you terminate your employment, you will receive a refund of your contributions and interest from the Plan. You may:

- receive the refund as a single taxable payment, less required tax deductions;
- transfer your service to another pension plan;
- transfer your funds to a Registered Retirement Savings Plan (RRSP); or
- leave your funds in the Plan for up to two years in the event you become re-employed with a MEPP employer.

If you do not choose one of these non-vested termination options within two years of your termination, MEPP will send your refund (less required tax deductions) to your last known address.

Termination of Employment

Vested Termination Options

If you are vested when you terminate employment, the value of your pension is locked-in and must be used to provide a pension.

If you are not eligible to retire when you terminate, the commuted value (CV) of your pension is calculated. You may:

- set up a deferred pension; or
- transfer the CV of your pension to another pension plan or a Locked-in Retirement Account (LIRA). This option will expire once you are eligible to retire.

If you are eligible to retire you may:

- apply for immediate pension; or
- defer your pension to a later date.

Deferred Pension

If a deferred pension is set up for you and you are **not** eligible for an immediate pension, you may apply to transfer the CV of your deferred pension out of MEPP at any time before you are eligible to retire. Once you transfer money out of MEPP the decision cannot be undone. You cannot transfer money back into the Plan.

Small Benefits

Vested members who terminate employment will receive a payout of the CV of their pensions if the value of the pension, or the pension itself, is below a certain amount. The threshold for payout is:

- an annual benefit less than 4% of the Year's Maximum Pensionable Earnings (YMPE); or
- a CV of less than 20% of the YMPE.

The YMPE is determined annually and is posted to the website. The payout amounts of a small benefit change with the YMPE.

Maximum Transfer Amount

The *Income Tax Act* (Canada) sets a maximum amount that you can move from a defined benefit pension plan on a tax-deferred basis (maximum transfer amount). If your CV amount is greater than the maximum transfer amount, contact MEPP to discuss your options.

Excess Contributions

Your contributions with interest may pay no more than half the CV of your pension. Excess contributions are the amount by which your contributions with interest are greater than half the CV of your pension.

If you have excess contributions when your employment terminates, you may remove your excess from the plan by:

- taking a single payment from the Plan (less required tax deductions); or
- by transferring your excess to your personal RRSP with no tax withheld if you have RRSP room.

If you take your excess contributions out of the plan and are rehired, your two periods of service cannot be joined.

If you are not eligible to retire when your employment terminates, you may leave your excess in the Plan for a period of up to two years in case you are employed by another MEPP participating employer. In this instance, your service from the two employers can be joined into one period for the purpose of calculating your pension when you do retire.

You can request a payment of excess contributions at anytime within two years after your termination however, if the two year period has passed and you still have excess contributions in the Plan, MEPP will issue a cheque mailed to your last address on file.

Termination of Employment

Employment Following Termination

You might become re-employed with a MEPP employer following termination of employment with a previous MEPP employer. In this case, a number of factors can affect the way your service and pension benefits are continued in the Plan.

Your new service is added to your previous service, if you:

- become re-employed with a MEPP employer within two years of your termination; and
- have not removed any funds from the Plan.

You join MEPP as a new employee and are not vested in the Plan until you have been employed for two years, if:

- more than two years have passed since you were employed by a MEPP employer; or
- you removed any funds; or
- you have had a refund sent to you.

If you expect to be re-employed with a MEPP employer, but the date you will start is after the two-year period, you may apply to the Commission for an extension of the two-year time limit. MEPP must receive your application in writing before the two-year period ends.

FOR YOUR REFERENCE
...on Termination of Employment

Visit the *Understand Your Pension* section of our website for more information or contact MEPP.

Available Resources:
MEPP *In-Depth*: Termination Options

The Meaning of Retirement

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

When you retire, your employer must send a termination form to MEPP. If you then return to work under substantially the same terms of employment after the termination form is issued, there is no true termination of employment for the purpose of retirement.

Retirement

Normal Retirement

The normal retirement age for General Members is 65. The normal retirement age for Designated Members is 60.

Retirement Rules

You may retire and receive a pension at any time when you meet the retirement rules as outlined.

General Members

Unreduced Pension

- your age plus your eligibility service equals at least 80;

or

- you reach 65 years of age.

Reduced Pension

- you have at least 15 years of eligibility service; and
- you are at least 55 years of age.

Designated Members

Unreduced Pension

- your age plus your eligibility service equals at least 75;
- you reach 55 years of age; or
- you have at least 25 years of eligibility service.

Reduced Pension

- your age plus your eligibility service equals at least 70; and
- you are at least 45 years of age.

Early Retirement

If you retire before you are eligible for an unreduced pension, your pension is reduced. Your pension will be reduced by three percent for each year that you retired before your earliest unreduced pension date. The reduction applies to your lifetime pension and your bridge benefit.

Postponing Your Retirement

If you continue working after age 65, you must contribute to the Plan.

You must start receiving your pension no later than December of the year in which you reach age 71.

Retirement

Forms of Pension

When you retire, you will receive your lifetime pension, and if you are younger than 65 a bridge benefit, from MEPP. Your lifetime pension will be paid to you for as long as you live. The bridge benefit ends when you turn 65.

Joint Pension

Members with a spouse at retirement will receive a joint pension and must choose a guarantee period and survivor benefit.

The guarantee period is the minimum length of time your full lifetime pension will be paid. In the event of your death during the guarantee period, your spouse continues to receive your full lifetime pension for the remainder of the guarantee period.

The normal form of joint pension payable from the Plan provides for a five-year guarantee period and 60% survivor benefit.

After the guarantee period has lapsed, your spouse receives a survivor benefit for the balance of his or her lifetime. The survivor benefit is the portion of your lifetime pension that will continue to be paid.

You may choose a survivor benefit equal to:

- 60% of your lifetime pension;
- 75% of your lifetime pension; or
- 100% of your lifetime pension

Each with a five, 10 or 15-year guarantee period.

Single Pension

If you do not have a spouse at retirement, the guarantee period is 15 years. In the event of your death within the guarantee period, your full lifetime pension will be paid to your beneficiary for the balance of the 15 years.

Excess Contributions at Retirement

Your contributions with interest may pay no more than half the CV of your pension. Excess contributions are the amount by which your contributions with interest are greater than half the CV of your pension.

If you have excess contributions at retirement, you may:

- take your excess in a single payment from the Plan (less required tax deductions); or
- transfer your excess to your personal RRSP with no tax withheld if you have RRSP room.

FOR YOUR REFERENCE
...on Retirement

Visit the *Understand Your Pension* section of our website for more information or contact MEPP.

Available Resources:
MEPP *In-Depths*: Retirement Eligibility
MEPP *In-Depth*: Spousal Waiver at Retirement

Applying for Your Pension

MEPP must receive your *Application for Pension Benefits* before the first day of the month in which you wish to retire. For example, if you wish to retire in the month of December, MEPP must receive your application no later than the 30th day of November.

The earlier you start the process, the more time you will have to consider your retirement options. You might also avoid delays if MEPP requires further information after receiving your application.

There are three steps to starting your MEPP pension.

1. Approximately six months before the date you want to retire contact MEPP to request a pension estimate.

2. Once requested, MEPP will provide you with a written estimate that explains all of your pension options. The Plan will also provide you with an *Application for Pension Benefits*.

3. You must decide which options you want, then return the completed *Application for Pension Benefits* and any required documentation.

   If you have decided when you will be retiring, you may submit your pension application several months before your retirement date. MEPP will start your pension on your retirement date.

FOR YOUR REFERENCE
...on Applying for Your Pension

Visit the *Understand Your Pension* webpage or contact MEPP.

Available Resources:
Application for Pension Benefits form
MEPP *In-Depth*: Applying for Pension

Disability Waiver

A disability waiver credits eligibility and pensionable service in MEPP without contributions being made. You may qualify for this benefit if you:

- are permanently and totally disabled;
- have been disabled for at least two years;
- have not terminated your employment with your participating MEPP employer; and
- have not reached your earliest unreduced retirement date

Disability Pension

A disability pension allows you to start receiving your earned lifetime pension before your earliest retirement date - without an early retirement reduction. A disability pension is a lifetime pension. There is no bridge benefit with a disability pension.

You may qualify for a disability pension if you:

- are permanently and totally disabled;
- have at least 15 years of eligibility service on the date your disability pension would begin;
- are under 60 years of age;
- are in receipt of the disability allowance from the Canada Pension Plan; and
- have been prevented, by the disability, from working for at least four consecutive months before the date your pension is to begin.

You must apply in writing. Upon receiving your request, MEPP will inform you what information is required.

MEPP will have your request adjudicated once you have provided all the required medical information.

Terminal Illness

Payment of the Value of Your Pension

If you become terminally ill, you may apply to MEPP for a lump-sum payment of the commuted value of your pension. This payment is taxable if paid directly to you.

Before MEPP can make a lump-sum payment, if you have a spouse, your spouse must sign a waiver of all benefits.

When you receive a lump-sum payment, MEPP cannot pay any further pension or benefits to you or your spouse.

You must apply in writing for these benefits.

Upon receiving your request, MEPP will inform you of the information required.

MEPP will have your request adjudicated once you have provided all the required medical information.

FOR YOUR REFERENCE
...on Disability and Terminal Illness

Visit the *Understand Your Pension* section of our website for more information or contact MEPP.

Available Resources:
Spouse's Waiver of Pre-Retirement Survivor Benefit form
MEPP *In-Depth*: Disability Waiver of Contributions
MEPP *In-Depth*: Pre-retirement Spousal Waiver

Breakdown of Spousal Relationships

Division of Your Pension

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 have not yet retired when you end a spousal relationship, MEPP can divide the value of your pension according to the terms and conditions set out in a court order or interspousal contract issued under *The Family Property Act*.

If you have retired, there can be no payout of funds. Your pension payments, however, can be divided.

In any case, your spouse cannot receive more than 50 per cent of the pension to which you are entitled.

Breakdown of Spousal Relationships

Beneficiary

Your spouse remains your beneficiary until the spousal relationship is legally dissolved. In the case of a marriage, the spousal relationship is legally dissolved when the divorce is final. Plannera requires proof of divorce, such as a certified copy of a divorce certificate or Decree Absolute. For beneficiary purposes, a common-law relationship is legally dissolved when the member and spouse cease living together for at least 90 days. The 90-day separation must be due to a breakdown in your relationship

Under the Plan rules, you are still legally married if you are separated but not divorced. If you are not divorced and wish to name someone other than your spouse as beneficiary, your spouse must complete the appropriate spousal waiver form.

Review your beneficiary designation when a breakdown of spousal relationship occurs. You can name anyone as your beneficiary by completing the *Designation of Beneficiary* form if:

- a spousal relationship is legally dissolved; or
- a spouse has waived the right to death benefits; or
- MEPP has issued a payment to your spouse subject to the spousal breakdown.

FOR YOUR REFERENCE
...on Breakdown of Spousal Relationships

Visit the *Understand Your Pension* section of our website for more information or contact MEPP.

Available Resources:
Designation of Beneficiary form
Spouse's Waiver of Pre-Retirement Survivor Benefit form
MEPP *In-Depth*: Designation of Beneficiary (Before Retirement)
MEPP *In-Depth*: Pre-retirement Spousal Waiver

Court Orders That Reduce Your Pension

Protection

Your pension cannot be used as collateral and cannot be garnisheed, attached, or seized except in the case of court orders issued under *The Enforcement of Maintenance Orders Act, 1997* 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).

Maintenance Order Enforcement

For the purposes of enforcing an order as defined in *The Enforcement of Maintenance Orders Act*, *1997*, payments:

- being paid to you may be garnisheed; and
- to which you are entitled under provision of *The Municipal Employees' Pension Act* may be attached.

If you have a deferred pension and a payment is made as a result of a maintenance order, your future pension benefits will be permanently reduced.

Death Benefit

Death Benefit Before Retirement

In the event you die before you begin receiving your pension, the Plan will provide a death benefit to your named beneficiary(ies) equal to the commuted value of the pension you have earned.

If you have a spouse, your spouse will be your beneficiary in the event of your death. Your spouse may elect to:

- if eligible, receive an immediate pension from MEPP;
- transfer the death benefit to an RRSP on a tax deferred basis; or
- receive the death benefit as a single taxable payment (less required tax deductions).

If you wish to name someone other than your spouse as your beneficiary, your spouse must complete and sign a Spouse's Waiver of Pre-Retirement Survivor Benefit form.

Beneficiary Other Than Spouse

If you do not have a spouse, or if your spouse has waived entitlement to death benefits, your named beneficiary(ies) or estate would receive a single taxable payment (less required tax deductions).

FOR YOUR REFERENCE
...on Death Benefit Before Retirement

For more information, visit our website or contact MEPP.

Available Resources:
Designation of Beneficiary form
Spouse's Waiver of Pre-Retirement Survivor Benefit form
MEPP *In-Depth*: Designation of Beneficiary (Before Retirement)
MEPP *In-Depth*: Pre-retirement Spousal Waiver

Survivor Benefit

Survivor Benefit After Retirement

In the event you die after you retire, the payment of the survivor benefit will depend on the form of pension you elected at retirement.

Spouse as Joint Pensioner

If you have a spouse on the date you retire, your spouse will be entitled to a joint pension. If you die before the end of the guarantee period, your spouse will receive the full amount of your pension until the end of the guarantee period. At the end of the guarantee period, your spouse will receive the survivor benefit chosen for his/her lifetime.

If you marry or re-marry after retirement, you do have the option to name a new spouse as joint pensioner. Your pension will be recalculated and you are responsible for the recalculation fee.

Beneficiary

If you do not have a spouse, or if your spouse has waived entitlement to the joint pension, the Plan will pay the full amount of your pension until the end of the guarantee period, to your:

- named beneficiaries; or
- estate.

If your estate is your beneficiary, the executor of your estate may apply to MEPP to have the present value of all remaining payments of your pension paid out in a lump sum. This option is not available to any other beneficiary.

FOR YOUR REFERENCE
...on Survivor Benefit After Retirement

Visit the *Understand Your Pension* section of our website for more information or contact MEPP.

Available Resources:
Designation of Beneficiary at Retirement form
Spouse's Waiver of 60% of Post-Retirement Survivor Benefit form
MEPP *In-Depth*: Spousal Waiver at Retirement

Member Services

We provide you with resources to keep you informed about your pension and to make informed decisions about your retirement. Along with providing an online portal and a retirement planning tool, MEPP offers a variety of retirement workshops to all Plan members.

Online Member Account

You can update your personal information, change your beneficiary designation, and review your latest statement. Your online account provides you with the freedom to message MEPP and securely upload your documents, and much more!

You can access your online account from the MEPP website by clicking on the 'Member Login' button.

MEPP Online Retirement (MORe)

MORe is your personalized and easy-to-use retirement planner accessible to you through your online member account. You can enter all your expected sources of retirement income and expenses and get a forecast of your finances in retirement.

Learning Events

MEPP offers learning events for every stage of a member's career. Through the LEARN, BUILD, and PREPARE series, members can access timely information and practical guidance tailored to career planning. There's something for everyone.

If you're looking to stay on top of your financial wellness, explore a learning event and get started. A complete schedule of dates and locations is available on our website, where members can also register online.

Employers interested in hosting an exclusive learning event for their employees are encouraged to contact MEPP to discuss available options.

MEPP Matters

MEPP Matters is a semi-annual newsletter for members. You can choose to receive this by mail or email.

Member's Statement

Once a year, you will receive a MEPP Member's Statement showing your monthly pension earned to date, monthly pension projections and your contributions and interest for the reporting period.

Member Services

Connect with Us

Follow MEPP on Facebook (MEPP.Sask) and stay up-to-date on the latest plan news.

Member Videos

Access a series of videos available on our website, to answer common questions about the Plan you may have.

MEPP In-Depth

Issues of MEPP *In-Depth* provide information on specific topics related to the Plan. All issues of MEPP *In-Depth* are available on our website in the *Understand Your Pension* section.

The following MEPP *In-Depths* are available on our website:

- Applying for Pension
- Designation of Beneficiary (Before Retirement)
- Disability Waiver of Contributions
- Pension Calculations for Designated Police Officers and Firefighters
- Pension Calculations for General Members
- Pension Options
- Portability Transfers to MEPP
- Retirement Eligibility and Options for Designated Police Officers and Firefighters
- Retirement Eligibility and Options for General Members
- Spousal Waiver at Retirement
- Termination Options

Contact Information

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Phone	306-787-2684 (in Regina) Toll free 1-877-506-6377
Fax	306-787-0244
Email	mepp@plannera.ca
Website	mepp.plannera.ca

Visit
110 - 1801 Hamilton Street
Regina SK S4P 4W3

Contact
306-787-2684 (in Regina)
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Learn more
mepp.plannera.ca
facebook.com/MEPP.Sask

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