

## Legal Interpretation

The information presented in this document attempts to explain, in plain language, Deputy Minister pension coverage under the Public Service Act and the Public Service Superannuation Act. Deputy Ministers, beneficiaries and others who wish to determine their legal rights and obligations should refer to the governing legislation, regulations or other legal documents as appropriate. In the event of a discrepancy between this document and the legislation and/or legal documents previously mentioned, the latter shall prevail.

### Department of Finance Pension Services Group

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### Department of Finance Pension Services Group

## DEPUTY MINISTER PENSION COVERAGE



## Public Service Superannuation Act

Plan members including Deputy Ministers may qualify for pension benefits under the Public Service Superannuation Act when one of the following criteria is met.

### Eligibility

- at least 50 years of age, with age plus years of pensionable service equaling at least 80;
- at least 60 years of age with 2 or more years of pensionable service;
- at least 55 years of age with 2 or more years of pensionable service (reduced pension).

### Calculation of Benefit

$$2\% \times \text{HIGHEST 5 YEARS AVERAGE SALARY} \\ \times \text{YEARS OF PENSIONABLE SERVICE}$$

**Note:** at age 65 the pension benefit is recalculated as a result of integration with the Canada Pension Plan (CPP).

## Deputy Minister Supplementary Pension Rules

A Deputy Minister qualifies for a Deputy Minister's pension when **all** of the following criteria are met. If the criteria are not met the pension benefit and eligibility would be determined under the normal provisions of the Public Service Superannuation Act (above).

### Eligibility

- at least 50 years of age;
- at least 20 years of pensionable service as a member of the Public Service Superannuation Plan; and at least 5 of these years must be as a Deputy Minister;

- employment status at the time of retirement must be such that the Deputy Minister is retiring from a Deputy Minister's position.

### Calculation of Benefit

$$2\% \times \text{HIGHEST 3 YEARS AVERAGE SALARY} \\ \times \text{YEARS OF PENSIONABLE SERVICE}$$

**Note:** at age 65 the pension benefit is recalculated as a result of integration with the Canada Pension Plan (CPP).

## Canada Pension Plan Benefits

Canada Pension Plan (CPP) benefits may be drawn at age 65 or taken as early as age 60. If you decide to draw CPP benefits early you would receive a reduced amount calculated by the Canada Pension Plan. For information on CPP benefits please contact the Canada Pension Plan at 1.800.277.9914.

## Survivor Benefits

Provisions for survivor benefits apply to members of the Public Service Superannuation Plan and those who qualify for the Deputy Minister Supplementary Pension Rules.

### Surviving Spouse

If a Deputy Minister dies in service, a surviving spouse would be entitled to receive 100% of the pension benefit that the Deputy Minister would have been entitled to receive if he or she were eligible for retirement. This benefit is guaranteed to be paid for a period of 5 years. After the end of the 5-year guarantee period, the spouse would receive **66b**% of the Deputy Minister's pension benefit, payable for life.

If the Deputy Minister dies within 5 years after retiring, the surviving spouse would receive 100% of the Deputy Minister's pension benefit for the rest of the 5-year guarantee period. If a Deputy Minister dies after the 5-year guarantee period, a surviving spouse would be entitled to receive **66b**% of the pension benefit that the Deputy Minister was receiving, payable for life.

### Surviving Children

Surviving children up to 18 years of age (or 25, if in full-time attendance at an educational institution) are eligible to receive 10% of a Deputy Minister's pension benefit. If there are more than 3 eligible children, **33a**% of the Deputy Minister's pension benefit is divided equally among them. Note that during the 5-year guarantee period, children's benefits are deducted from the 100% benefit paid to a surviving spouse. If there is no surviving spouse, eligible surviving children would be entitled to share the **66b**% spouse's benefit.

### No Surviving Spouse or Children

If a Deputy Minister dies in service and is not survived by a spouse or children, a refund of his or her pension contributions plus interest will be paid to the estate. If a Deputy Minister retires and then dies before receiving pension payments at least equal to his or her pension contributions plus interest, a refund of the difference will be paid to the estate.

## Disability Benefits

For information please contact:  
NS Public Service LTD Plan Trust Fund  
PO Box 339, Halifax NS B3J 2N7  
Tel: 902.461.0421 Toll free: 1.877.461.0421