



EPPA Update 04-01

Issued June 2004

Application of the *Personal Information Protection Act* to Registered Pension Plans under the *Employment Pension Plans Act*

The *Personal Information Protection Act* (PIPA) came into force as of January 2004 and may impact pension plans registered under the *Employment Pension Plans Act* (EPPA).

The purpose of PIPA is to govern the collection, use and disclosure of personal information by organizations in a manner that recognizes both the right of an individual to have his or her personal information protected and the need of organizations to collect, use or disclose personal information for purposes that are reasonable¹.

PIPA applies to a number of organizations, such as:

- non-profit organizations,
- trade unions,
- partnerships,
- corporations,
- unincorporated associations, and
- any individual acting in a commercial capacity

If the pension plan sponsor is subject to PIPA, it must comply with PIPA when employing the services of a third party administrator, actuary, or any other service provider where that service provider requires a plan member's personal information in order to complete the services contracted to them.

Information that is being shared between the plan sponsor (in its capacity as pension plan administrator) and the service provider necessitates the requirement of compliance with PIPA. It is vital to recognize that plan sponsors are still responsible for their plan member's personal information once it is distributed to the service provider. As a measure of "best practices", all contracts between a plan sponsor and a service provider should be reviewed to ensure compliance with PIPA.

¹ Source: Section 3 of the *Privacy Information Protection Act*.

Any questions regarding the application of PIPA should be directed to the Office of the Information and Privacy Commissioner of Alberta at:

E-mail: generalinfo@oipc.ab.ca

Mail: Office of the Information and Privacy Commissioner
Suite 500, 640 - 5th Avenue S.W.
Calgary, AB T2P 3G4

Telephone: (403) 297-2728

Toll-Free: 1-888-878-4044

Fax: (403) 297-2711

Alternatively, you may contact Information Management, Access and Privacy (IMAP). They are a resource the general public can use to obtain information about how PIPA applies to their organization.

E-mail pspinfo@gov.ab.ca

Mail: Access and Privacy Branch
Alberta Government Services
3rd Floor, Commerce Place
10155 - 102 Street NW
Edmonton, AB T5J 4L4

Telephone: (780) 644-7472

Fax: (780) 427-1120

For further information regarding this bulletin and the EPPA, please contact:

Alberta Superintendent of Financial Institutions
Alberta Finance
Room 402, 9515 - 107 Street
Edmonton, AB T5K 2C3

Telephone: (780) 427-8322

Fax: (780) 422-4283

Internet: <http://www.finance.gov.ab.ca/>

For toll-free dialling, contact your local Alberta Government R.I.T.E. line by calling 310-0000.