

Welcome to the Québec Pension Plan!

You are now one of
3 600 000 contributors...

Here is information about your plan!

If you have started working and are 18 years old or older, you are contributing to the Québec Pension Plan. This compulsory plan is funded by your contributions and provides you with basic financial protection at retirement or if you become disabled, as well as protection for your family in the event of your death. The Régie sends you a **Statement of Participation in the Plan** every 4 years. On it, you will find the employment earnings recorded under your name in the Plan, the contributions you have already paid on those earnings and an estimate of your pension amounts. **You can consult your Statement at any time on our Web site (www.rrq.gouv.qc.ca).** To have a Statement sent to you, apply on-line or contact the Régie.

A Plan in good financial shape!

Not only is the Québec Pension Plan in good financial shape, the reserve is large enough to meet unusual or unexpected events, for example the aging of the population or the ups and downs of the economy. In addition, the Plan is always being monitored. The specialists at the Régie des rentes du Québec assess the financial situation every three years. Also, once every six years, the Government holds a public consultation on any changes that need to be made to the Plan.

Take a minute to learn what the Plan provides: at retirement, if you become disabled and in the event of your death.

www.rrq.gouv.qc.ca

At retirement

Starting at age 60, your contributions to the Québec Pension Plan will make you eligible for a pension. **The amount of the pension will represent 25% of the average earnings on which you contributed during your contributory period.** The period begins at age 18 and ends at retirement. Therefore, you must have other sources of income to maintain your standard of living.

Where will your other income come from?

The sources of retirement income are often described as a three-storey house.

- **1st floor:**
the federal Old Age Security pension
- **2nd floor:**
the retirement pension under the Québec Pension Plan
- **3rd floor:**
income from other sources such as supplemental pension plans (employer pension funds), registered retirement savings plans (RRSPs) and personal savings. **Start saving early** and take the time today to plan for your retirement income. Construct your 3rd floor so that you will have the standard of living that you want at retirement.



To help you plan your retirement, use **CompuPension**, an interactive retirement pension simulation available on our Web site. You can also obtain a free copy of the *Guide to financial planning for retirement*, published by Question Retraite*, on our Web site at www.questionretraite.qc.ca.

www.rrq.gouv.qc.ca - Planning your retirement tab

The following services are available on-line using **RégieNet** On-line services

- Statement of Participation in the Québec Pension Plan;
- CompuPension, a tool for simulating retirement income;
- Forms and publications.

www.rrq.gouv.qc.ca

Some of the services, such as the Statement of Participation, CompuPension and the Application for a Retirement Pension require access to your personal file at the Régie. Therefore, in order to protect your personal information, we will ask you to confirm your identity using an identification code.

If you have made enough contributions, the Québec Pension Plan protects you:

In case of disability

Sonia is 32. She has been working and contributing to the Québec Pension Plan for 10 years, on an average salary of 35 500\$. Following a serious illness, she becomes permanently disabled and is no longer able to work. Her friends suggest that she apply to the Régie for a disability pension. When she does, she learns that she is entitled to a disability pension of about 825\$* a month that will be indexed annually. Her two-year-old daughter is also entitled to a pension for a disabled person's child until she reaches age 18. That pension is 63,65\$ a month in 2006.

www.rrq.gouv.qc.ca - Disability tab

In case of death (Survivors' benefits)

Matthew was only 28 when he died. He had a spouse and two young children. He had contributed to the Québec Pension Plan for 8 years, on an average salary of 27 000\$ a year. His spouse was entitled to a death benefit, which is a set amount of 2 500\$. Based on Matthew's employment earnings, she will receive a surviving spouse's pension of about 500\$* a month. Their two children will each receive an orphan's pension of 63,65\$ a month in 2006.

* The amounts indicated vary depending on your employment earnings recorded under the Plan.

www.rrq.gouv.qc.ca: Death tab

What does the Régie des rentes du Québec mean by married spouses and de facto (common law) spouses?

The Régie des rentes du Québec recognizes married and civil union couples, as well as those living in a de facto union, whether they are composed of a man and a woman or two people of the same sex.

However, if you are a de facto spouse, you must meet certain conditions:

- have lived together for at least three years, or
- at least 1 year if you have had a child, are expecting a child or have adopted a child since you have been together.

If you separate...

The Québec Pension Plan is considered to be part of the family patrimony. After a divorce, legal separation, civil annulment of marriage or the dissolution or annulment of a civil union, the Régie des rentes du Québec automatically partitions the earnings on which the spouses contributed to the Plan during their life together, unless they have renounced partition. Partition is also possible for de facto spouses, but they must file a joint application.

To find out if partition would be to your advantage upon separation, ask for a **simulation of partition of employment earnings so that you can make an informed decision**. The Régie will send you an estimate of your pension before and after partition.

It's quick and it's free.

www.rrq.gouv.qc.ca - Living as a couple tab

Our commitment

The Régie des rentes du Québec is committed to ensuring that the contributions to the Québec Pension Plan recorded under your name are correct.

www.rrq.gouv.qc.ca - Service Statement

Version originale française disponible sur demande


How to reach us

By Internet

www.rrq.gouv.qc.ca

By telephone

Québec region: 418 643-5185
Montréal region: 514 873-2433
Toll-free: 1 800 463-5185

 Service for the hearing impaired:
(TDD, TTY required) 1 800 603-3540

www.rrq.gouv.qc.ca

 **RégieNet**
On-line services

Régie des rentes
Québec 