



Welcome

to the Regular Force Pension Plan

The following information is intended to draw your attention to parts of the Regular Force Pension Plan, Part I under the *Canadian Forces Superannuation Act* (CFSA), that are important for you to know, as a new or re-enrolled member. Some aspects of the plan are time sensitive, so please review this document as soon as possible.



Orientation Information Kit



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Orientation Information Kit

What is the Regular Force Pension Plan?

The rules governing the Regular Force Pension Plan are set out under Part I of the *Canadian Forces Superannuation Act* (CFSA) and the plan is designed to provide qualified members with a retirement income payable upon release from the CAF. Benefits are based on pensionable service, CF service, and your age at release.

Other benefits include:

- **Survivor benefits:** provides an income for your eligible spouse and children in the event of your death.
- **Early access to your pension in the event of disability:** an immediate annuity is paid

if you are disabled on release and have not less than 10 years of pensionable service;

- **Annual Indexing:** provides protection from inflation.

Who can join the Regular Force Pension Plan?

Regular Force members automatically join the plan when they enroll in the Regular Force;

Reserve Force members automatically join the plan once they accumulate 1,674 days (55 months) of Canadian Forces (CF) service within a period of 60 consecutive months.

Is there a limit to the amount of service that may be counted toward my Regular Force pension?

Yes, the maximum amount of service that may be counted for a member under the Regular Force Pension Plan is 35 years, which includes:

- Service accrued under the Regular Force Pension Plan.
- Service that you transfer from another pension plan, such as the Public Service or Royal Canadian Mounted Police.
- Service that you buy back.

How can I increase the amount of service that my pension is based on?

Members can obtain a quote of the cost to buy back service by using the Service Buyback Estimator on the Canadian Armed Forces (CAF) Pension and Benefits Web portal.

As a member of the Regular Force Pension Plan, you may be eligible to buyback:

- Leave without pay (LWOP) such as maternity and parental leave.
- CAF service for which you received a lump-sum pension benefit.
- Service during which you did not contribute to the Reserve Force Pension Plan (under Part I.1 of the CSFA).
- Periods of full-time service in the Federal Public Service, Royal Canadian Mounted Police, or Her Majesty's Forces.

NOTE: If you were previously a Reserve Force Pension Plan participant, you had one year from the date of becoming a participant to elect any prior service in the CAF. If you did not elect your service within the year time limit, this option is no longer available to you.



Canadian Armed Forces Regular Force Pension Plan



Pensionable service is: the period of service when you contributed as an active member of the Reserve Force and/or Regular Force Pension Plans and any service you buy back. For Reserve Force service, only the number of days with earnings is considered to calculate how much pension you receive. This determines what type of pension benefit you receive at release, and if you are entitled to a reduced pension on release, how much it will be reduced.

Canadian Forces (CF) Service is: the days of service in the Regular or Reserve Force for which you are paid. This also determines what type of pension benefit you receive at release.

Important Points to Consider:

- There are tax implications (benefits and consequences) associated with prior service elections or the transfer of pension credits from another plan.
- Past service elections may be requested as long as you are an active member of the Regular Force Pension Plan, however the cost

to pay for that service may increase significantly if you elect after your first year as a plan member.

- A medical examination will be required should you buy back service later than one year from plan membership.

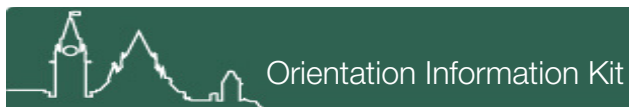
►► **Read more at:** www.canada.ca/pensions-canadian-armed-forces



- **Click** on the “Active Member” button,
- **select** the “Plan Information”
- **select** the “Service Buyback”

Your Obligations:

- Your “Notification of Plan Membership” is included in this package and should be retained for your records. It confirms the effective date that you became a plan member, eligibility under the Supplementary Death Benefit plan (if applicable) and provides your Pension Number. This number should be used for any future communications with us.
- Also included in this package is an “Enrolment Information and Acknowledgment of Plan Membership” form. It is important that you complete the form and return it immediately using the enclosed pre-addressed envelope. Completion of the form indicates you have read and understood the accompanying documentation and have self-identified all other information requested (prior service and eligible dependants).
- As a plan member, it is a good idea to send in relevant documents for processing future benefits as necessary. This includes a copy of your marriage certificate and/or divorce decree, your spouse’s birth certificate, and the birth certificate(s) of your child(ren) under the age of 25, if applicable. You should forward these documents as soon as possible to the Government of Canada Pension Centre.



What is the Supplementary Death Benefit plan (SDB)?

The **Supplementary Death Benefit plan** provides a type of decreasing term life insurance, which is designed to provide insurance coverage to Regular Force members and members of the Reserve Force on Class "C" service.

Who can I designate as a beneficiary of the Supplementary Death Benefit plan?

Your beneficiary can be one of the following:

- A person 18 years of age or older at the time of designation.
- Your estate or succession.
- A registered charitable or benevolent organization or institution.

- A religious or educational organization or institution that is supported by donations

For detailed information about the SDB plan, please visit the Supplementary Death Benefit page on the Pension and Benefits Web portal.

To designate your beneficiary, you must complete the Naming or Substitution of a Beneficiary form and mail it to the Government of Canada Pension Centre.

Your Canadian Armed Forces (CAF) Pension Web Portal

Go to **www.canada.ca/pensions-canadian-armed-forces**

We invite you to take the time to discover what Your Canadian Armed Forces (CAF) Pension and Benefits Web portal has to offer, including information, forms and online tools. With the knowledge you gain, you will be able to make more informed decisions with respect to life events that may affect your pension and benefits.

As a new or re-enrolled member of the Regular Force Pension Plan, there is a section specifically designed for you: Select the "Active Member" button, Select the audience that is specific to your plan, and click on the "Increasing your Pension" Life Event.

Send your inquiries and/or documents to:

Government of Canada Pension Centre – Mail Facility
 150 Dion Blvd
 PO BOX 9500
 Matane QC G4W 0H3

Contact us by telephone:

Continental North America:
1-800-267-0325

Outside continental North America:
613-946-1093
(collect calls accepted)

A copy of this document is available at: **www.canada.ca/pensions-canadian-armed-forces** Select "Plan Information" and select the link "Plan Enrolment Package".

DISCLAIMER: This information is provided for orientation purposes only and does not constitute a legal document on your rights and obligations. Should there be any discrepancy between the information in this document and that contained in the *Canadian Forces Superannuation Act* (CFSA), the *Canadian Forces Superannuation Regulations* (CFSR), and the *Reserve Force Pension Plan Regulations* (RFPPR) or other applicable laws, the Act and Regulations apply.