



**RÉGIME  
DE RETRAITE**  
des groupes  
communautaires  
et de femmes

January 2020

**COMMUNITY AND WOMEN'S GROUPS MEMBER-FUNDED  
PENSION PLAN  
RRFS-GCF**

**ENROLMENT GUIDE**

**A tool to improve  
working conditions  
in our groups.**

**Régime de retraite par financement salarial des groupes communautaires et de femmes**

2415 rue Montgomery, Montréal (Québec) H2Y 2S2

Tél.: 514-878-4473

Toll free: 1-888-978-4473

E-mail: [RRFS-GCF@regimeretraite.ca](mailto:RRFS-GCF@regimeretraite.ca)

Website: [www.regimeretraite.ca](http://www.regimeretraite.ca)

## Step 1 – Make sure that the decision is based on a desire that is commonly held by the group and its employees

### Overview of Criteria

#### ► For the employer

- 1) Approved by the board of directors
- 2) Approved by the certified union, or of a majority of those employed by the group.

Note: A notice must be sent to all non-unionized employees. Enrolment in the plan may be blocked by a vote of 30% of the group's employees. **See contents of the notice that must be posted and remitted to all employees in the appendix at the end of this guide.**

#### ► For employees

- 1) Permanent employees **must** join the Plan 3 months following their hiring.
- 2) Individuals already enrolled in the Plan (*prior employment*) **must** enrol as soon as they are hired.
- 3) All non permanent employees **may** enrol as soon as they have worked 700 hours or earned 35% of the maximum eligible remuneration (\$20 545 in 2020) during the year in one or more groups participating in the Plan, and this, effective January 1 of the following year.
- 4) All non permanent employees **must** enrol by after **5 years of continuous** service in the group that employs them.
- 5) Employees who have reached 71 years of age **may not** enrol in the Plan; those in the Plan **must cease** their contributions.

To help you make a collective decision, several documents are available for downloading at: [www.regimeretraite.ca](http://www.regimeretraite.ca)

## Step 2 – Agree on the contribution rate to the Plan and the employer/employee breakdown

### Overview of Criteria

- ▶ Every participating employer or group determines their contribution level:<sup>1</sup>
- Total contribution:<sup>2</sup>
  - represents the percentage of the current service payroll that will be paid into the Pension Plan.
  - total of employee contribution and employer contribution must be **at least 2% of earnings**
- Employer contribution:
  - must be **at least equal to 50%** of the total contribution for current service and may be as high as 100% of the total contribution.
- Employee contribution:
  - equal to the difference between the total contribution and the employer's contribution.

Note<sup>1</sup>: Subsequent decisions to change the total contribution for current service, for example, to raise or lower it, or to change the employer-employee breakdown, must be the subject of a notice sent to plan members in the employ of the employer concerned. Except under exceptional circumstances approved by the Pension Committee, the rate may not be changed more than once per 12-month period.

Note<sup>2</sup>: The contribution shall be deducted from every pay cheque and the total contributions (employee, employer, and if applicable, voluntary member contributions) shall be paid monthly to the Plan administrator by no later than the 20<sup>th</sup> day of the month following the date on which the contributions were deducted.

Note<sup>3</sup>: Current service is the employment period during which you are contributing to your pension plan.

**A sample clause in the collective agreement or protocol concerning the RRFS-GCF can be obtained from the secretariat.**

## Step 3 – Complete the enrolment form and send it to the RRFS-GCF secretariat (see the form on the following 3 pages)

**RRFS-GCF Enrolment Form** (page 1/4)

Régime de retraite par financement salarial des groupes communautaires et de femmes

2415 rue Montgomery, Montréal (Québec) H2K 2S2

Tél.: 514-878-4473 / 1- 888-978-4473 Courriel: RRFS-GCF@regimereraite.ca

**Name of employer (group):**

\_\_\_\_\_

Mailing address:

\_\_\_\_\_

Employer No. (federal): \_\_\_\_\_ R\_\_\_\_\_

Québec Enterprise Number (NEQ) : \_\_\_\_\_

► The board of directors of \_\_\_\_\_ has decided to join the Community and Women's Groups Member-Funded Pension Plan

► **For non-unionized participants:** the decision to enrol was made in a team meeting held \_\_\_\_\_

► **For a unionized group:** the attached text of the collective agreement or letter of understanding approving enrolment in the Plan was signed on \_\_\_\_\_

**I confirm that** the legally required notice to members was

furnished to everyone in a personally addressed written notice or E-mail and posted by the employer in a highly visible location located in a commonly frequented area on its premises.

**I also confirm that** (in the case of a non-unionized group),

by the end of the 30-day consultation period stipulated in the Act, less than 30% of the employees had sent written notice to the Pension Committee of their opposition to the obligations incumbent on them as stipulated by the Plan.

## **RRFS-GCF Enrolment Form** (page 2/4)

Régime de retraite par financement salarial des groupes communautaires et de femmes

### ► **Contributions**

The following rate of contributions was determined for members actively employed by our group:

Total contribution for current service of \_\_\_\_\_% allocated as follows:

Employer contribution: \_\_\_\_\_%                      Employee contribution: \_\_\_\_\_%

Note: The cost of the Plan's commitments for current service and amortization of any actuarial deficits will be assumed by active members in the Plan. The employer's contribution will, however, remain fixed.

### ► **Date of enrolment in the RRFS-GCF**

The date on which our group wishes to enrol is: \_\_\_\_\_

Note: The Pension Committee must approve all applications to enrol in the Pension Plan, including contribution rates and enrolment dates. The applicant group will be notified as soon as its application has been accepted.

### ► **Date of amendment of contribution rates** (if applicable)

Employer contribution: \_\_\_\_\_%                      Employee contribution: \_\_\_\_\_%

Date the new rates come into effect: \_\_\_\_\_

### ► **Eligible workers**

The total number of eligible workers in our group as of this date is: \_\_\_\_\_

### ► **Amendment of enrolment rules** (optional)

Pursuant to the provisions of the Pension Plan, we have decided to **broaden** the enrolment rules stipulated in the Plan (see page 2: Step 1 Overview of Criteria). In our group, these rules will read as follows:

<b>Status</b>	<b>Date of eligibility</b>
1. Permanent employees	Options: at hiring or 1 or 2 months after hiring Option selected:
2.	

## **RRFS-GCF Enrolment Form** (page 3/4)

Régime de retraite par financement salarial des groupes communautaires et de femmes

### ► Certification

I certify that the information in this form is accurate.

I also confirm that [*entire name of group*]

\_\_\_\_\_ consents to the obligations incumbent on it pursuant to the supplemental pension plan and the Supplemental Pension Plans Act.

Signed: \_\_\_\_\_

By: \_\_\_\_\_ Position: \_\_\_\_\_

Signature: \_\_\_\_\_

### ► Group contact information

Mailing address \_\_\_\_\_

Telephone: \_\_\_\_\_ Fax: \_\_\_\_\_

E-mail: \_\_\_\_\_

Administrative region (name and/or number): \_\_\_\_\_

Sectors of activity (please see the list at the bottom of page 10):

Main Sectors of activity: \_\_\_\_\_

Other Area of activity (if applicable) : \_\_\_\_\_

Name and E-mail of the person responsible for the RRFS-GCF in your group:

\_\_\_\_\_

### ► Enclosure

**REMINDER TO NON-UNIONIZED GROUPS:** The Enrolment Form must be accompanied by a signed copy of the resolution agreeing to enrol in the RRFS-GCF that was passed by the board of directors.

**REMINDER TO UNIONIZED GROUPS:** Please attach the section of your collective agreement or the letter of intent signifying your agreement to enrolling in the RRFS-GCF.

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**RRFS-GCF Enrolment Form** (page 4/4)

Régime de retraite par financement salarial des groupes communautaires et de femmes

**► Certification by the certified union (when there is a certified union representing employees who are becoming plan members)**

I confirm that the [*name of the certified union*]

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consents to the obligations incumbent on it pursuant to the supplemental pension plan and the *Supplemental Pension Plans Act* and, among other things., to any modification to the Plan in order to index participants' and beneficiaries' pensions according to the pension plan provisions.

Signed : \_\_\_\_\_

By : \_\_\_\_\_ Position : \_\_\_\_\_

Signature : \_\_\_\_\_

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**Notice to be posted and remitted to every non-unionized member**

Date: \_\_\_\_\_ (should precede planned enrolment date by 40 days)

Subject: **Community and Women's Groups Member-Funded Pension Plan**

Madam/Sir:

In accordance with the *Supplemental Pension Plans Act* (R.S.Q., chapter R-15.1) and the *Regulation respecting the exemption of certain categories of pension plans from the application of provisions of the Supplemental Pension Plans Act* (R. 15.1, r.2), you are hereby notified that your employer,

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[*enter name of group*] will join the Community and Women's Groups Member-Funded Pension Plan effective

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[*enter date, which must be at least 40 days after remittance of the notice to each member*], and, in accordance with the provisions of the Pension Plan, you must join this supplemental pension plan.

- Note that the Community and Women's Group Member-Funded Pension Plan has, among others, the following characteristics:
- a) It is a multi-employer defined benefits pension plan in which the employer contribution and normal benefit, or the method for calculating them, are determined in advance.
  - b) The initial contribution level for current service, the breakdown of this contribution between you and your employer, and specific enrolment rules have been determined by your employer or, if applicable, are written into your collective agreement or protocol respecting the working conditions in force in your group or under your employer.



- c) The benefits of members and beneficiaries may be indexed as long as the Plan remains capitalized and solvent;
  - d) The cost of the Plan's commitments, less the employer contribution, is assumed by the active members of the Plan.
  - e) Accumulated surplus assets at the end of the Plan are allocated in their entirety to members and beneficiaries of the Plan.
- If some or all of the workers employed by the group are unionized, this notice informs you that the certified union has consented, on behalf of all those it represents, to the rights and obligations incumbent on all workers.

Any employee who is not represented by a union working for

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[write name of group]

may, within 30 days of receiving this notice, inform the Pension Committee in writing of their opposition to the obligations incumbent upon them under the Plan. Your written and signed notice should include your contact information and the name of your employer. This written notice must be sent to the following address:

**Pension Committee**  
**Régime de retraite par financement salarial des groupes communautaires et de femmes**  
 2415 rue Montgomery, Montréal (Québec) H2K 2S2  
 Tel.: 514-878-4473 E-mail: RRFS-GCF@regimeretraite.ca

- If over 30% of the workers who are not represented by a union working for

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[write the name of the group]

express their opposition in writing, the employer will not be able to join the Pension Plan, at least with respect to its non-unionized personnel.

[Enter contact information of the person within the group to whom a non-unionized worker can send their notice of opposition to participating in the Pension Plan.]

Name: \_\_\_\_\_

Address: \_\_\_\_\_

Telephone: \_\_\_\_\_ E-mail: \_\_\_\_\_

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Excerpts from the Regulations Concerning the Member funded Pension Plan

74. The application for registration filed pursuant to section 24 of the Act must be accompanied with a written declaration from each certified association representing workers eligible for plan membership or active plan members acknowledging that such association, acting on behalf of those it represents, gives its consent to the obligations incumbent on each such worker and member under, as the case may be, the plan or the amendment.

75. Subject to taxation rules, a pension plan may include, workers represented or not represented by a certified association.

A pension committee intending to apply for registration either of a plan or of an amendment that increases plan commitments shall give 40 days advance notice in writing to each non-represented worker.

The prior notice of an application for registration of a plan shall mention that the cost of the plan's commitments, less the employer contribution, shall be borne by the plan's active members, that the benefits of the members and beneficiaries may be indexed provided the plan is fully funded and solvent and that the accumulated surplus assets at the plan's termination are, in whole, allocated to the members and beneficiaries of the plan and distributed among them pro rata to the value of their benefits. The prior notice of an application for registration of an amendment shall contain the information provided for in subparagraph 1 of the first paragraph of section 26 of the Act.

Such notices shall likewise inform the interested parties that they may, within 30 days following receipt of notice, make known, in writing, to the pension committee their opposition to the obligations incumbent on them under, as the case may be, the plan or the amendment.

The Régie may register a plan or an amendment only where the application for registration is accompanied with a written declaration from the pension committee attesting that less than 30% of the workers referred to in the first paragraph expressed their opposition in accordance with the third paragraph.

This section does not apply in the case of an amendment referred to in subparagraph 2 or 3 of the second paragraph of section 74.

Source: Regulation respecting the exemption of certain categories of pension plans from the application of provisions of the Supplemental Pension Plans Act (R-15.1, r.2) and related provisions.

**LIST OF SECTORS**

Action bénévole Alphabétisation Autochtones Autres Communications Consommation Culture Défense des droits Déficience intellectuelle Dépendance	Économie sociale Emploi Environnement Familles Femmes Fondation Formation Hébergement Hommes ImmigrantEs/Communautés culturelles	Jeunes Justice LGBT Logement Loisir/Sport Multisecteurs Personnes âgées Santé mentale Santé physique Solidarité internationale
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## RRFS-GCF

The enrolment application must be accompanied by a certified copy of the resolution adopted by your board of directors. See the suggested sample resolutions below.

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### **SAMPLE of a resolution to be adopted by the board of directors of an organization that wants to enrol in the RRFS-GCF.**

It is proposed by \_\_\_\_\_ and seconded by \_\_\_\_\_,

**That [ name of employer group] join the Community and Women's Member-Funded Pension Plan effective [ date ] pursuant to the provisions set out in the Plan.<sup>1</sup>**

<sup>1</sup> Membership in the RRFS-GCF is, with no exceptions, compulsory for all employees, that is, both permanent and non-permanent employees. See the Overview of Criteria on page 2 of the RRFS-GCF enrolment guide for more information. See article 23.1, which sets out the employer's responsibilities.

**That the employer contribution represent \_\_\_\_\_ of gross pensionable earnings,<sup>2</sup>**

<sup>2</sup> The percentage of the employee contribution chosen by the employees must be considered here, because the employer must contribute at least the same amount, but may contribute more.

**That the notice of enrolment included in the RRFS-GCF Enrolment Guide be posted immediately.**

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### **SAMPLE OF OPTIONAL RESOLUTIONS TO BE ADOPTED BY THE BOARD OF DIRECTORS AFTER AN ORGANIZATION JOINS THE PLAN.<sup>3</sup>**

It is proposed by \_\_\_\_\_ and seconded by \_\_\_\_\_,

**That the eligibility date for permanent employees be [ choose: at hiring or 1 to 2 months after hiring ]**

It is proposed by \_\_\_\_\_ and seconded by \_\_\_\_\_,

**That the eligibility date for non-permanent employees be [there are several choices here, e.g., at hiring, 3 months after hiring, etc. See the Overview of Criteria on page 2 of the RRFS-GCF Enrolment Guide for more information. See Appendix 4 of the Plan for examples.]**

**For the resolution concerning the accumulation of benefits during temporary or disability leave other than leaves stipulated in the Plan, or to establish that the full contribution during a leave be paid by the employer, see Note 3.**

<sup>3</sup> The employer group may request an eligibility date prior to the one stipulated in the Plan, subject to the approval of the Pension Committee (see article 3.3 and Appendix 4 of the Plan). The employer group may also request that benefits continue to accumulate during periods of temporary or disability leave other than leaves stipulated in the Plan, or stipulate that the employer pay the total contribution during a leave, subject to the approval of the Pension Committee (see articles 9.3, 9.4 and Appendix 4 of the Plan). For more information, please feel free to request this form [French only] from the Secretariat: *Formulaire prévoyant une date d'admissibilité antérieure ou des dispositions plus avantageuses en ce qui a trait aux absences pour un groupe donné.*