

GENERAL INFORMATION

Before completing this application, please read carefully the brochure entitled *Buy-Backs*, available on CARRA's website at the following address: www.carra.gouv.qc.ca, under the Documentation tab. The brochure contains the information you need to understand buy-backs. In addition, it will help you determine the periods in your career that you can buy back.

The instructions that follow and the brochure are provided for your information only and do not replace the provisions of the applicable laws and regulations.

The *Application for Buy-Back* form is prescribed pursuant to section 150 of the Act Respecting the Government and Public Employees Retirement Plan (R.S.Q., chapter R-10). You must use it to submit an application for buy-back if you are a member of one of these plans:

- the Government and Public Employees Retirement Plan (RREGOP);
- the Pension Plan of Management Personnel (PPMP);
- the Retirement Plan for Senior Officials (RPSO);
- the Teachers Pension Plan (TPP);
- the Civil Service Superannuation Plan (CSSP);
- the Pension Plan of Certain Teachers (PPCT);
- the Pension Plan of Peace Officers in Correctional Services (PPPOCS);
- the Superannuation Plan for the Members of the Sûreté du Québec (SPMSQ).

The form is divided in two main sections:

- In the first section, consisting of parts A, B, C, D, E, F and G, you must provide the information that establishes your identity and makes it possible to submit your application for buy-back.
- In the second section, consisting of Part H, **your current employer** must confirm that you currently hold a job subject to one of the above plans. If you are not employed, but were **eligible for an immediate retirement pension on your last day at work**, please refer to Part H of this guide.

The signatures in parts F, G and H must be original; reproductions of signatures are not accepted.

ACCESS TO DOCUMENTS HELD BY PUBLIC BODIES AND THE PROTECTION OF PERSONAL INFORMATION

The personal information collected in this form and, if applicable, in any documents that must be attached, is required in order to study your application. The personal information concerning you is confidential and may not be disclosed without your consent unless authorized by law.

At CARRA, access to that information is reserved solely for people competent to receive it when necessary to the performance of their duties.

Not providing the information requested in the mandatory sections may have as a result to void your application or will delay its process. This does not apply to the optional sections.

The Act Respecting Access to Documents Held by Public Bodies and the Protection of Personal Information allows you to consult your personal information and have it corrected.

INFORMATION REGARDING EACH PART OF THE APPLICATION

Part A – Identification of the plan member

You must enter all the information that establishes your identity as a plan member. The identification number is the personal number that CARRA assigns to each member; it makes it possible to authenticate your identity. If you know it, you can enter it in addition to, or in place of, your social insurance number.

Part B – Periods to buy back

You must enter in this table:

- the periods you want to buy back;
- the name of each employer concerned; and
- your job class during that period (the complete official title, without abbreviations).

In addition, in the *Type of Buy-Back* column, indicate whether the period for which you are applying is a period of work (WORK) or a period of absence (ABS). To find out exactly which periods in your career may be bought back, refer to the brochure entitled *Buy-Backs*, available on CARRA's website at the following address: www.carra.gouv.qc.ca, under the Documentation tab (for members).

So that CARRA can process your application, each employer concerned by a period of work or a period of absence that you want to buy back must complete the *Attestation of a Buy-Back Period (728A)* form to confirm the information you provided in your application.

We suggest that you photocopy the first page of your application for buy-back and send the photocopy with the *Attestation of a Buy-Back Period (728A)* form to each employer concerned by a period to buy back. You can make it easier for the employer by circling the letter or letters corresponding to the periods the employer must attest.

Each employer must then return the attestation form to you so that you can enclose it with your application. Before sending your application to CARRA, be sure to collect all the required attestations for the periods you wish to buy back. **CARRA will not accept any other document or letter as attestation of a buy-back period.**

If you are unable to pinpoint your periods of absence during your career, whether they are isolated days or longer periods, you can still buy them back. Simply identify each employer for which you worked and indicate the dates of the beginning and end of your employment for each employer.

The periods attested by an employer must cover those you are applying to buy back. Even if an employer attests a longer period than what you requested, CARRA will analyze the period mentioned in the application that **you** signed.

If necessary, you can correct the periods you apply to buy back so that they correspond to the periods attested by the employer. If the period attested is shorter, you must contact the employer again to ask for the required information for the complete period.

If an employer concerned cannot attest, in whole or in part, to a period requested, he must complete Part E (Periods of work that cannot be attested) or Part G (Periods of absence that cannot be attested) provided for that purpose in the *Attestation of a Buy-Back Period (728A)* form. Take note of the clarifications provided in Part F (Authorization to contact Revenu Québec) before sending your application to CARRA.

If an employer concerned no longer exists under the name it had at the time, check whether it has another name following a merger or consolidation.

If you have difficulties finding the employer and you worked in the public service sector, we recommend that you check with Services Québec. If you worked in the health and social services sector or the education sector, you can contact the current institution in the area concerned that may have taken over the administration of your former employer (for example, the area's school board or hospital).

It is also possible that the documentation for a period that concerns a prior employer is in your record with your current employer.

Lastly, your research may show that **the employer concerned simply no longer exists.** In that case, please read the information provided in this guide in Part F (Authorization to contact Revenu Québec) before sending your application to CARRA.

Part C – Other information

- 1 and 2.** If you answered “Yes” to one of the two questions, you do not have to enclose the *Attestation of a Buy-Back period (728A)* form for the period concerned. However, if the period indicated in your application is not identical to the period you applied for in the past, you must provide attestations (form 728A) for the periods that were not covered by the previous application.
- 3.** This question is aimed at determining situations of multiple jobs, for different employers in the public and parapublic sectors, which may have an impact on the cost of certain buy-backs. The “public sector” covers departments and bodies, whereas the “parapublic sector” refers to the education sector and the health and social services sector.
- If you answered “Yes”, **enclose a letter** from each employer indicating, for each calendar year, if applicable: the number of work days, the basis of remuneration, the percentage of time worked in your position, the number of days of absence without pay, and your annual pensionable salary on the date of the application for buy-back.*

Part D – Information pertaining to the type of buy-back requested

1. Buy-back of a period of work (WORK)

- a)and b)** This information makes it possible to calculate, according to the appropriate rate, the cost of buying back the period concerned.
- If you answered “Yes” to question b), **enclose an official attestation** confirming that you are not receiving benefits pursuant to the Canadian Forces Superannuation Act.*
- c)** A member of the RPSO can apply to buy back a prior period although the member received a compensatory allowance while having chosen not to participate in the plan. Answering “Yes” makes it possible to calculate the cost of the buy-back according to the applicable rate.
- d)** This information makes it possible to determine your right to a buy-back and to calculate any cost of buying back the period indicated according to the appropriate rate, if applicable.
- e)** Answering “Yes” to that question and entering the dates of the periods of work for another employer and the contribution to a pension plan not administered by CARRA makes it possible to establish your tax receipt correctly.
- f)and g)** Answering “Yes” to one of those questions makes it possible to analyze your eligibility for the PPCT.
- If you answered “Yes” to question f), **enclose an official attestation** from the religious community of the date on which you took orders (or were ordained) and a copy of your indult of secularization or laicization.*

2. Buy-back of a period of absence (ABS)

- a)** The choice you indicate is irrevocable for the present application. If you do not answer, we will interpret this as a “No”. To learn more about the “90-day bank”, refer to the brochure entitled *Buy-Backs*, which is available on CARRA’s website, at the following address: www.carra.gouv.qc.ca, under the Documentation tab (for members).
- b)and c)** For parental leave that began after January 1, 1991, related to maternity or paternity leave, enter the date of birth of the child. For an adoption, you must provide the date of registration of the adoption with the Youth Division of the Court of Québec.
- d)** Having worked for another employer during an absence without pay and having contributed to a pension plan can affect the type of pension adjustment (PA) to be calculated and the benefit granted. To learn more about PAs, refer to the brochure entitled *Buy-Backs*, available on CARRA’s website, at the following address: www.carra.gouv.qc.ca, under the Documentation tab (for members).

If you want to provide explanations about certain elements of your application for buy-back, please enter them in the Member’s Comments section provided for that purpose.

Part E – Checklist and documents to attach to your application

The absence of required information or supporting documents can cause additional delays in the processing of your application for buy-back and even prevent CARRA from processing it at all, in which case, the application will be returned to you. Before you submit your application, use the checklist to ensure that you have not omitted any step or neglected to provide the required documents.

Part F – Authorization to contact Revenu Québec

If an employer concerned indicates in Part E of the attestation form (728A) that it cannot attest a period of work and does not indicate information on the remuneration it paid you in the column provided for that purpose in Part E, you must enclose proof of the remuneration you received from that employer. In that case, CARRA can make a request to Revenu Québec for you. An agreement allows CARRA to obtain from Revenu Québec the information required to process your application to buy back periods of work.

The information that Revenu Québec can provide is as follows:

- employment income;
- confirmation of source deductions;
- amount of contributions to a pension plan;
- name of employer.

To avail yourself of that agreement, sign the authorization for CARRA to disclose the personal information in your application so that Revenu Québec can provide the information required to analyze your application for buy-back. The authorization will be valid for 12 months from the date of your signature in Part F of the *Application for Buy-Back (727A)* form.

If you do not sign the authorization allowing CARRA to obtain the information from Revenu Québec, you must provide proof of remuneration, such as:

- the history of employers, obtained from the Régie des rentes du Québec;
- tax slips (T4, RL-1 slips);
- pay slips.

In addition, you must provide a copy of the collective agreement salary scale, or whatever can be substituted for it, corresponding to your job class during the period you want to buy back.

Lastly, if your research has shown that **your employer no longer exists** and you therefore cannot submit the attestation form (728A) with Part D or Part E completed, you must also provide the same proof of remuneration and documents (copy of the salary scale) as mentioned above.

Part G – Attestation of the accuracy of the information provided

Your application for buy-back will be returned to you if it is incomplete or if you have not signed it.

Part H – Information provided by your current employer

1. Identification about the employer

You must have this part completed and signed by your **current employer**.

If you currently work for **more than one employer** and you submit an application to buy back an absence without pay, please have this part completed by the employer where you contribute to a pension plan administered by CARRA. If you contribute to a pension plan with all your employers, you can have that part completed by the employer of your choice.

If you are no longer employed, but you were **eligible for an immediate retirement pension on your last day at work**, you can submit an application for buy-back and ask your **last employer** to complete and sign that part of the form. Note that, in such a case, CARRA must receive your application no later than the date of receipt of your application for a retirement pension.

Part H – Information provided by your current employer (cont.)

2. General information about the plan member

Your employer must provide the information requested.

- a) The annual pensionable salary, established on the basis of a 26 pay periods, on the date of the application.

The annual pensionable salary corresponds to the basic salary paid to an employee during a calendar year, including a retroactive amount related to the basic salary of a prior year, as well as the salary to which the employee would have been entitled to in the following circumstances:

- time management and work reduction;
- salary insurance;
- maternity leave;
- sabbatical leave with deferred pay;
- absence without pay subject to contribution or bought back;
- absence for family or parental obligations;
- absence for illness or disability;
- phased departure;
- preretirement;
- layoff.

If you are no longer employed, but you were eligible **for an immediate retirement pension on your last day at work**, it corresponds to the salary you would have received if you were still working at the time of the application and that corresponded to your job class on the last day you worked.

In a number of cases, that salary is used to determine the cost of your buy-back or buy-backs. It is **recommended that you check the accuracy of the information** before you submit your application for buy-back to CARRA.

- b) One of the plans listed at the beginning of the guide is concerned.

- c)and d) This information helps to determine your right to a buy-back.

To submit an application for buy-back, you must, when CARRA receives your application, be in an employment relationship with an employer subject to one of the pension plans administered by CARRA. Moreover, for an application for buy-back concerning an absence without pay, you must also contribute to a plan on the date of receipt of your application, unless, at the end of that period, you are absent due to disability or on maternity leave, if you are benefiting from a transfer agreement or you are retiring.

However, you do not have to comply with these requirements if you are no longer employed and you were **eligible for an immediate retirement pension on the last day you worked**.

- e) This information makes it possible to process your application for buy-back even if you have changed jobs and CARRA has not yet received the contribution information for the new employment.
- f) This information is used in certain buy-back calculations.

3. Signature of the employer's authorized person

The person in charge of fringe benefits for the employer must complete and sign this section.

Website: www.carra.gouv.qc.ca

Do not hesitate to consult CARRA's website; it contains the information and forms you may need.

Subscribe to CARRA's electronic mailing list to receive news regarding the various pension plans. The mailing list is available on our website under "Liste de diffusion" at the following address: www.carra.gouv.qc.ca/liste.

Espace réservé à la CARRA

Part A – Identification of the plan member

Last name First name Identification number 

Social insurance number

Name at birth (if different) Sex: Female Male

Year Month Day
Date of birth

Number Street, avenue, boulevard Apartment P.O. box Postal station

City, town, municipality Province Postal code Country

Area code Telephone at home Area code Telephone at work Ext.

Area code Other number Language of correspondence: French English

Part B – Periods to buy back

Refer to the brochure entitled *Buy-Backs* to find out which periods you can buy back.
Check the appropriate box according to the type of buy-back: period of work (WORK) or period of absence (ABS).

	Beginning			End			Name of employer (at the time of the period to buy back)	 *Job class	Type of buy-back	
	YYYY	MM	DD	YYYY	MM	DD			WORK	ABS
A									<input type="checkbox"/>	<input type="checkbox"/>
B									<input type="checkbox"/>	<input type="checkbox"/>
C									<input type="checkbox"/>	<input type="checkbox"/>
D									<input type="checkbox"/>	<input type="checkbox"/>
E									<input type="checkbox"/>	<input type="checkbox"/>
F									<input type="checkbox"/>	<input type="checkbox"/>
G									<input type="checkbox"/>	<input type="checkbox"/>
H									<input type="checkbox"/>	<input type="checkbox"/>
I									<input type="checkbox"/>	<input type="checkbox"/>
J									<input type="checkbox"/>	<input type="checkbox"/>

***Specify the job class for each period to buy back. This information is mandatory for each buy-back period.**

If you apply to buy back a period of work (WORK), be sure to read Part F – Authorization to contact Revenu Québec, in the guide corresponding to the present form.

Part C – Other information

1. Have you applied to CARRA in the past to buy back at least one of the periods you want to buy back? Yes No
• If “Yes”, enter, in the space provided, the letter from the table in Part B that corresponds to each of the periods.
2. Have you applied to CARRA for reexamination or arbitration regarding at least one of the periods, in whole or in part, that you want to buy back? Yes No
• If “Yes”, enter, in the space provided, the letter from the table in Part B that corresponds to each of the periods.
3. During the current or previous year, do you or did you hold more than one job at the same time for different employers in the public or parapublic sector? Yes No

If you answer “Yes” to question 3, you must provide supporting documents.
Refer to the guide for more information.

Part D – Information according to type of buy-back requested

1. For the buy-back of a period of work (WORK)

The following questions apply to the periods you want to buy back.

- a) Were you a member of the staff of the Lieutenant Governor, a Minister or a Member of the National Assembly during at least one of the periods? Yes No
• If “Yes”, enter, in the space provided, the letter from the table in Part B that corresponds to each of the periods.
- b) Were you actively serving in the Canadian Forces during at least one of the periods? Yes No
• If “Yes”, enter, in the space provided, the letter from the table in Part B that corresponds to each of the periods.
- c) Did you receive a compensatory allowance to replace a contribution to the plan during at least one of the periods? Yes No
• If “Yes”, enter, in the space provided, the letter from the table in Part B that corresponds to each of the periods.
- d) Were you a remunerated trainee during at least one of the periods? Yes No
• If “Yes”, enter, in the space provided, the letter from the table in Part B that corresponds to each of the periods.
- e) Was at least one of the periods on or before January 1, 1990 or under way on that date? Yes No
• If “Yes”, did you contribute to a pension plan not administered by CARRA for that period? Yes No
• If you answered “Yes” to the preceding question, enter:
– Year of beginning (the oldest period):
AND
– Year of end (the most recent period):

If you answer “Yes” to question b), you must provide a supporting document.
Refer to the guide for more information.

Question c) is only for members of the Retirement Plan for Senior Officials (RPSO).

Part D – Information according to type of buy-back requested (cont.)

If you answer “Yes” to question f), you must provide supporting documents. Refer to the guide for more information.

f) Were you a member of a religious community or a secular priest during at least one of the periods of service?

Yes No

- If “Yes”, enter
 - the date you took orders (or were ordained):

Year	Month	Day
_	_	_

AND

- the date of your secularization or laicization:

_	_	_
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g) Did you teach in one of the following institutions during at least one of those periods?

Yes No

- an institution belonging to a religious community or to the secular clergy;
- a youth protection institution;
- a nursing school in a Québec hospital.

- If “Yes”, enter, in the space provided, the letter from the table in Part B that corresponds to each of the periods.

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2. For the buy-back of a period of absence (ABS)

Refer to the guide for more information.

a) For this application, do you want CARRA to use the 90-day bank to offset, in whole or in part, your absences without pay at no cost to you, if applicable?

Yes No

b) For parental leave that began after January 1, 1991, related to maternity or paternity leave, enter the date of birth for each child.

Year	Month	Day
_	_	_

Child 1

Year	Month	Day
_	_	_

Child 2

Year	Month	Day
_	_	_

Child 3

c) For parental leave that began after January 1, 1991, related to an adoption, enter the date of registration of the adoption of each child with the Youth Division of the Court of Québec.

Year	Month	Day
_	_	_

Child 1

Year	Month	Day
_	_	_

Child 2

d) Do you want to buy back an absence without pay that ended in the current year or the preceding year?

Yes No

- If “Yes”, did you work for another employer during that same period and contribute to a pension plan?
- If you answered “Yes” to the preceding question, enter the period during which you contributed to a pension plan while working for the other employer.

Yes No

Year	Month	Day
_	_	_

Date of beginning of employment

Year	Month	Day
_	_	_

Date of end of employment

Plan member’s comments, if any

If you wish to provide explanations concerning elements of your application, enter them here.

Part E – Checklist and documents to attach to your application

Your application will be returned to you if you have not signed it (Part G) or if your current employer has not signed it (Part H).

Check the appropriate boxes.

To make sure that you do not forget anything before sending your application for buy-back, you can use the following checklist:

- complete all sections** concerning the buy-back for which you are applying;
- sign Part F**, if you authorize CARRA to obtain information from Revenu Québec;
 - If you do not sign the authorization for CARRA to obtain information from Revenu Québec, you may have to provide proof of remuneration. Refer to Part F of the guide – Authorization to contact with Revenu Québec;
- sign Part G** and have your current employer **complete and sign Part H** of your application for buy-back;
 - If you are a non-active member, refer to Part H of the guide, 1. Identification about the employer.
- attach the form *Attestation of a buy-back period (728A)*** for each employer concerned by the periods you want to buy back;
- attach the supporting documents** if you answered “Yes” to question 3 of Part C. You must attach a letter from each of your employers indicating the number of days worked, the basis of remuneration, the percentage of time worked in your function, the number of days of absence without pay and your annual pensionable salary on the date of the application for buy-back. This information must be obtained for the current year and for the preceding year, if necessary;
- attach the supporting document** if you answered “Yes” to question 1 b) of Part D. You must attach proof that you do not receive benefits pursuant to the Canadian Forces Superannuation Act;
- attach the supporting documents** if you answered “Yes” to question 1 f) of Part D. You must attach an official attestation from the religious community of the date you took orders (or were ordained) and a copy of your indult of secularization or laicization.

Part F – Authorization to contact Revenu Québec

It is recommended that you read the information provided in the guide.

I authorize CARRA to give Revenu Québec the personal information in this application so that it can obtain the information required to process my application for buy-back concerning one or more periods of work. The information required to process my application is as follows:

- employment income,
- confirmation of source deductions,
- amount of contributions to a pension plan,
- name of employer.

Signature of plan member

Year Month Day
|_|_| |_|_| |_|_|

Date

Part G – Attestation of the accuracy of the information provided

Sign the application and submit it to CARRA at the address indicated at the end of this form.

I attest that the information provided in parts A to D of this form and in the enclosed documents is accurate and complete.

Signature of plan member

Year Month Day
|_|_| |_|_| |_|_|

Date

Part H – Information provided by your current employer

Part H must be completed by an authorized representative of your current employer, or your last employer if you are a non-active member. Refer to the guide for more information.

For a public service employer, also indicate the identification of the department or body.

Fields with an asterisk (*) must be completed.

1. Information about the employer

<input type="text"/>		<input type="text"/>
Employer's name		Identifier of employer
<input type="text"/>	<input type="text"/>	<input type="text"/>
Number	Street, avenue, boulevard, P.O. box, rural route	Number of department or body
<input type="text"/>		<input type="text"/>
City, town, municipality		Province
		<input type="text"/>
		Postal code

2. General information about the plan member

a) *What is the member's annual pensionable salary, calculated on the basis of 26 pay periods, on the date of this application? \$

b) *What is the member's current pension plan?

<input type="checkbox"/> RREGOP	<input type="checkbox"/> PPMP	<input type="checkbox"/> RPSO	<input type="checkbox"/> PPCT
<input type="checkbox"/> TPP	<input type="checkbox"/> CSSP	<input type="checkbox"/> PPOCS	<input type="checkbox"/> SPMSQ

c) *Does the employee have an employment relationship on the date of the application? Yes No

• If "No", enter the reason.

d) *Is the employee contributing to the pension plan on the date of the application? Yes No

• If "No", enter the reason.

e) *Was the employee hired during the last 18 months? Yes No

• If "Yes", enter the date of beginning of employment.

<input type="text"/>	<input type="text"/>	<input type="text"/>
Year	Month	Day

f) *Information on current financial data

Basis of remuneration	<input type="checkbox"/> 200 <input type="checkbox"/> 260
Daily factor	<input type="checkbox"/> 200 <input type="checkbox"/> 260 <input type="checkbox"/> 260.9
Percentage of time worked	<input type="text"/> %

Employer's comments, if any

3. Signature of the employer's authorized representative

I attest that the information provided in Part H of this form is from the employer's records, and is accurate and complete.

<input type="text"/>	
Last name and first name of authorized representative (IN BLOCK LETTERS)	
<input type="text"/>	
Title or function	
<input type="text"/>	<input type="text"/>
Aera code	Telephone
<input type="text"/>	<input type="text"/>
Ext.	Aera code
<input type="text"/>	<input type="text"/>
Fax	<input type="text"/>
<input type="text"/>	<input type="text"/>
Signature of authorized representative	Date
<input type="text"/>	<input type="text"/>
	Year
	Month
	Day

Please return this signed form:

By mail
Commission administrative des régimes
de retraite et d'assurances
475, rue Saint-Amable
Québec (Québec) G1R 5X3

By fax
418 644-8659

Through secure email
www.carra.gouv.qc.ca/infocarra

TO CONTACT US

By phone
418 643-4881 (Québec region)
1 800 463-5533 (toll free)
Person with a hearing impairment
418 644-8947 (Québec region)
1 855 317-4076 (toll free)

Subscribe to CARRA's electronic mailing list to receive news regarding the various pension plans. The mailing list is available on our website under Liste de diffusion at the following address: www.carra.gouv.qc.ca/liste.