BC Target Benefit Pension Plan

PLAN SUMMARY

as of September 8, 2022

B.C. General Employees' Union

Note to Plan Members who made their first contribution *after* June 30, 2016

Some sections of this Summary do not apply to Plan members who made or will make their first contribution to the Plan ***after*** June 30, 2016.

Specifically, please note that any reference to target benefit pension from "Source 2" or pension from "Source 2" ***does not apply*** to members who made their first contribution after June 30, 2016. This is because Source 2 refers only to amounts already in the Plan on June 30, 2016.

Introduction

The BC General Employees' Union (the "Union") wishes to promote the accumulation of an adequate retirement income for its members; therefore it sponsors its own pension plan, the BC Target Benefit Pension Plan (the "Plan").

From November 1, 1988 to June 30, 2016, the Plan was a defined contribution pension plan under the name BCGEU Pension Plan. Effective July 1, 2016, the Plan was converted to a target benefit pension plan. Effective January 1, 2017, the name of the Plan was changed to the BC Target Benefit Pension Plan.

When members retire with a target benefit plan, instead of taking their money out of the plan and having to invest it (which is how a defined contribution plan works), they advise the plan administrator that they are retiring and the plan pays them a monthly lifetime pension.

Under a target benefit plan, monthly pension amounts might go up or down, depending on the plan's long-term financial position.

The account balances of Members who participated in the Plan as of June 30, 2016 were converted to target benefit pensions. Each Member had the option to make an irrevocable, written election to transfer his or her account balance out of the Plan instead of having it converted to a target benefit pension.

Each participating employer has a separate Collective Agreement with the Union. The terms in the Collective Agreements with respect to eligibility and contribution rates vary from employer to employer.

All employee and employer contributions made to the Plan are deposited into the Pension Fund which is held in trust for the Plan members by a trust company.

All aspects of the Plan are determined by a Board of Trustees. All Trustees are appointed by the President of the Union.

This Summary is intended only as a summary to assist you in understanding the major provisions of the BC Target Benefit Pension Plan. It does not contain all the Plan provisions and may not provide all the information you need in a specific situation. Information bulletins are periodically sent to worksites or directly to Plan members.

If questions of administration or interpretation arise, the legal Plan documents in combination with the Collective Agreements and applicable legislation will govern. If you wish to examine the Plan documents, please contact your local BCGEU area office (see the list at the end of this publication), BCGEU headquarters or the Plan Administrator for assistance.

Plan Registration

The BC Target Benefit Pension Plan is registered with the British Columbia Financial Institutions Commission (Registration No. P085218) as a collectively bargained multi-employer plan and with the Canada Revenue Agency (Registration No. 0998419).

Plan Policies

The Trustees maintain the following Plan policies:

- Statement of Investment Policies and Procedures—sets out the Plan's investment objectives and strategy as well as performance measures for the professional investment managers.
- Benefits/Funding Policy—outlines the relationship between contributions, the Plan's funding level and benefits, and specifies when and how benefits are to be adjusted.
- Governance Policy—sets out the structure and processes for the Plan's oversight.

Eligibility and Enrolment

If your employer agreed before 2012 to begin participating in the Plan, the following rules apply:

If you are a regular or full time employee, you must become a Member immediately upon employment.

If you are an auxiliary (part-time) employee, you must become a Member on the date you meet the eligibility requirements as set out in the *Pension Benefits Standards Act* (PBSA). These requirements are described below.

If your employer agreed after 2011 to begin participating in the Plan, the following rules apply:

If you are a regular or full time employee you must become a Member immediately upon meeting the eligibility requirements in your Collective Agreement. However, if you meet the eligibility requirements as set out in the PBSA (described below) prior to meeting the eligibility requirements in your Collective Agreement, you are entitled to become a Member on the earlier date.

If you are an auxiliary (part-time) employee who meets the eligibility requirements in your Collective Agreement, you must become a Member on the date you meet the eligibility requirements as set out in the PBSA. These requirements are described below.

PBSA Eligibility Requirements

If you are an eligible employee you will meet the PBSA requirements for membership when (1) two years have elapsed since you were first employed by an employer that participates in the Plan and (2) you pass an earnings test in two consecutive calendar years. The earnings test is linked to the level of earnings for which Canada Pension Plan benefits are earned in that year. In 2020, you would have to earn $20,545 from employers that participate in the Plan to pass the earnings test.

Surrender of Right to Participate in Pension Plan

Some post-2011 Collective Agreements permit employees who are required to join the Plan to surrender their right to be a Plan member. If you are subject to such a Collective Agreement, and wish to surrender your right to receive employer contributions on your behalf to the Plan, you will need to sign a formal Waiver of Participation form.

Duration of Enrolment

Once you become a Member of the Plan, you must remain a Member while you continue to be employed by any employer that participates in the Plan.

Contributions

Member Required Contributions and Employer Contributions

Both you and your employer are required to contribute a fixed percentage of your earnings, or a fixed amount of your hourly wage, as set out in the Collective Agreement between your employer and the Union. Your employer deducts your contributions from your pay and remits them to the Pension Fund.

Contribution Example:

If the contribution rate set out in the Collective Agreement is 6% of earnings for employee contributions and 8% for employer contributions, and your pay is $1,750 per payroll period, the contributions for that payroll period will be the sum of:

$105.00 (= $1,750 × 6%) for employee contributions; and
$140.00 (= $1,750 × 8%) for employer contributions.

Your total contribution will be $245.00 for that pay period. The deduction from your pay will be $105.00.

Member Voluntary Contributions

Some contributing employers allow you to make voluntary contributions through payroll deduction. You may also make voluntary contributions to the Plan by issuing a personal cheque (ensuring reference to your social insurance number) payable to the BC Target Benefit Pension Plan through your employer or by mailing it directly to the Plan Administrator.

Voluntary contributions are credited on each December 31 with the annual fund rate of return, net of expenses. Contributions received during the year earn a portion of this rate. For the partial year ending on a member's date of termination, retirement or death, voluntary contributions are credited with the 5-year bank term deposit rate. Contributions received during the final partial year earn a portion of this rate.

After June 30, 2016, voluntary contributions are invested in a balanced portfolio including equities, fixed income and real estate. As such, there is a possibility of investment loss in any given period.

When you terminate employment or retire, you can convert your voluntary contribution account balance to a target benefit pension or withdraw it in a lump sum.

Disability

If you become disabled, the Collective Agreement between your employer and the Union will determine whether your member required contributions and your employer's contributions will continue.

Maximum Contributions

The combined total of your member required, employer and voluntary contributions each year may not exceed the maximums imposed by the *Income Tax Act*. If you are making voluntary contributions, it is up to you and your employer to make sure you do not exceed this limit.

Contributions made to the Plan in a calendar year reduce the amount you can contribute to an RRSP the following year.

Restriction on Withdrawal

You cannot withdraw any funds from the Plan while you continue to be employed by a participating employer.

Taxes

Your member required and voluntary contributions to the Plan are tax-deductible. They reduce your taxable income each pay period, and you get the tax break immediately rather than having to wait for a refund after you file your income tax return.

Employer contributions made on your behalf are not added to your taxable income.

Your member required and voluntary contributions to the Plan are reported on your T4 issued annually by your employer. Employers must also report on your T4/T4A a “pension adjustment” amount. The pension adjustment is equal to the total employee and employer contributions and reduces your maximum allowable RRSP contribution for the following year.

Retirement

You may elect to start your pension (“retire”) between age 55 and 71.

This section describes your benefits:

- assuming you start your pension at age 65. Your pension amount will be different if you start your pension earlier or later, as explained in the section below called “Retirement Age”.
- assuming you elect a pension payable for life, guaranteed 10 years. Your pension amount will be different if you elect a different form of pension at retirement, as explained in the section below called “Form of Pension”.

Target Benefit Pension

When you retire, your target benefit pension will come from up to three sources:

Source 1

The **required contributions**
that you and your employer make to the Plan
after July 1, 2016,

Source 2

Your **June 30, 2016 required contribution** account balance,
if you did not elect prior to June 30, 2016 to transfer it out of the Plan, and

Source 3

Your **voluntary contribution account**,
if you elect at termination or retirement to convert it to a target benefit pension.

(Note that Source 2 only applies to members who made contributions to the Plan prior to June 30, 2016)

Each of these is described on the following pages.

Source 1
Pension from Required Contributions Made After July 1, 2016

This portion of your pension is calculated based on the Target Benefit Percentage and the required contributions you and your employer make after July 1, 2016.

Annual Pension ($):	Target Benefit Percentage x total required employee and employer contributions, without interest
Monthly Pension ($):	Annual Pension / 12

The Target Benefit Percentage is determined by the Plan actuary in each actuarial valuation. As of July 1, 2016, the Target Benefit Percentage is 9%.

Example:

Assume you and your employer together make a total of $100,000 of contributions (without interest) after July 1, 2016, and you start your pension at age 65, payable for life, guaranteed 10 years:

If the Target Benefit Percentage is 9% on your retirement date:

Annual Pension:	*9% × $100,000 = $9,000*
Monthly Pension:	*$9,000 / 12 = $750*

The Plan would initially pay you a pension of $750 per month.

On your retirement date, your pension from required contributions made after July 1, 2016 will be based on:

- the required contributions made by you and your employer after July 1, 2016 (without interest), and
- the Target Benefit Percentage in effect on your retirement date.

The 9% Target Benefit Percentage will remain in effect until at least the Plan's next actuarial valuation. Actuarial valuations are performed every one to three years.

Your pension from required contributions is subject to adjustment before and after your retirement, in accordance with the Benefits/Funding Policy. For further information, see the section below called "Changes in Target Benefits".

Source 2

Pension from Your June 30, 2016 Required Contribution Account Balance
Note that Source 2 ONLY applies to members who made contributions to the Plan prior to June 30, 2016

If you were a member of the Plan on June 30, 2016 and you did not elect, prior to June 30, 2016, to transfer all of your required contribution account balance out of the Plan, you will also receive a "Past Service Pension Benefit" when you retire.

On your retirement date, your Past Service Pension Benefit will be based on:

- your June 30, 2016 required contribution account balance that remains in the Plan,
- your age (in completed years and months) on June 30, 2016,
- the Initial Target Benefit Conversion Table below, and
- any target benefit adjustments made prior to your retirement date (explained later).

Initial Target Benefit Conversion Table

Age on June 30, 2016	Annual Past Service Pension Benefit per $1,000 of Accumulated Contributions
20	$500.70
21	$478.50
22	$457.30
23	$437.10
24	$417.70
25	$399.20
26	$381.60
27	$364.70
28	$348.60
29	$333.10
30	$318.40
31	$304.30
32	$290.90
33	$278.00
34	$265.70
35	$253.90
36	$242.70
37	$232.00

Age on June 30, 2016	Annual Past Service Pension Benefit per $1,000 of Accumulated Contributions
38	$221.70
39	$211.90
40	$202.60
41	$193.60
42	$185.10
43	$176.90
44	$169.10
45	$161.60
46	$154.50
47	$147.60
48	$141.10
49	$134.90
50	$128.90
51	$123.20
52	$117.80
53	$112.60
54	$107.60
55	$102.90

Age on June 30, 2016	Annual Past Service Pension Benefit per $1,000 of Accumulated Contributions
56	$98.40
57	$94.00
58	$89.90
59	$85.90
60	$82.10
61	$78.50
62	$75.10
63	$71.80
64	$68.70
65	$65.70
66	$67.30
67	$69.00
68	$70.80
69	$72.70
70	$74.70
71	$76.90

1/12 of the annual pension amount will be paid to you at the end of each month.

The above annual Past Service Pension Benefits are based on:

- pension commencement at age 65 (immediate pension commencement for members over age 65),
- pension payable for life with a 10 year guarantee,
- a Target Indexing Percentage (post-retirement inflation increases) of 50% of inflation,
- an assumed 4.75% annual rate of return, and
- mortality rates from the Canadian Pensioner Mortality (Private) Table with generational projection.

Your Past Service Pension Benefit is subject to adjustment before and after your retirement, in accordance with the Benefits/Funding Policy. For further information, see the section below called "Changes in Target Benefits".

Source 3
Pension from Your Voluntary Contributions

If you have a voluntary contribution account when you retire, you can use it to increase your monthly pension.

On your retirement date, your pension from voluntary contributions will be based on:

- your voluntary contribution account balance on your retirement date,
- your age on your retirement date, and
- the Target Benefit Conversion Table in effect on your retirement date.

As of July 1, 2016, the Target Benefit Conversion Table is the same as the Initial Target Benefit Conversion Table. The Plan actuary will update the Target Benefit Conversion Table after completing each actuarial valuation.

Your pension from voluntary contributions is subject to adjustment after your retirement, in accordance with the Benefits/Funding Policy. For further information, see the section below called "Changes in Target Benefits".

If you choose not to convert your voluntary contribution account to a target benefit pension, you can withdraw it from the Plan in a lump sum at retirement.

Retirement Age

You may elect to start your pension ("retire") any time after you turn age 55. You must start your pension by December 31st of the year in which you turn age 71. You cannot start your pension while working for a participating employer unless you are age 71 or older.

After your monthly pension from Sources 1, 2 (if applicable) and 3 is determined as described above, it will be reduced or increased to reflect your retirement age.

Your monthly pension amount will be reduced if you start your pension before age 65, and will be increased if you start your pension after age 65. This is to reflect the fact that you will be receiving your pension for a longer or shorter period of time than if you had started it at age 65.

Form of Pension

When you retire you will be required to select one pension option.

All options will provide a pension payable to you for life. The option you elect will determine what payments (if any) will continue following your death.

The "normal form" is Life Guaranteed 10 Years. All of the examples in this Summary are based on this pension option. However, you have many options to choose from, allowing you to tailor your survivor benefits to your unique circumstances.

Your pension amount will depend upon which form of pension you select. Forms of pension other than the normal form will result in a lesser or greater annual pension amount than the normal form.

Pension Option	**Description**
Life Only	▪ Pension is payable for your life. ▪ Payments cease upon your death.
Life Guaranteed 10 Years (120 months) **"Normal Form"**	▪ Pension is payable for your life. ▪ If you die prior to receiving 120 monthly payments, the remaining payments will be paid to your spouse, beneficiary or estate.
Life Guaranteed 15 Years (180 months)	▪ Pension is payable for your life. ▪ If you die prior to receiving 180 monthly payments, the remaining payments will be paid to your spouse, beneficiary or estate.
Joint and Survivor	▪ Pension is payable for your life. ▪ If you predecease your spouse, your spouse will receive a lifetime pension equal to your pension. ▪ If your spouse predeceases you, you will continue to receive your pension and there is no change to your pension amount. ▪ Payments will cease when both you and your spouse have died.
Joint and Survivor Reducing to 75%	▪ Pension is payable for your life. ▪ If you predecease your spouse, your spouse will receive a lifetime pension equal to 75% of your pension. ▪ If your spouse predeceases you, you will continue to receive your pension and there is no change to your pension amount. ▪ Payments will cease when both you and your spouse have died.

Joint and Survivor Reducing to 60%	▪ Pension is payable for your life. ▪ If you predecease your spouse, your spouse will receive a lifetime pension equal to 60% of your pension. ▪ If your spouse predeceases you, you will continue to receive your pension and there is no change to your pension amount. ▪ Payments will cease when both you and your spouse have died.
Joint and Survivor Reducing to 50%	▪ Pension is payable for your life. ▪ If you predecease your spouse, your spouse will receive a lifetime pension equal to 50% of your pension. ▪ If your spouse predeceases you, you will continue to receive your pension and there is no change to your pension amount. ▪ Payments will cease when both you and your spouse have died.

If you have a qualifying spouse when you retire, you must elect a pension option that provides a survivor pension to your spouse of at least 60%, unless your spouse elects to waive his or her right.

For purposes of the BC Target Benefit Pension Plan, a spouse is

- a person who is married to you, and has not been living separate and apart from you for a continuous period longer than two years, or
- a person you have been living with in a marriage-like relationship for a period of at least two years immediately preceding the relevant date.

Post-Retirement Inflation Increases ("Indexing")

Each January 1, pensions that have been in payment for at least a full year will be increased based on:

- the rate of inflation in the year just ended, and
- the Target Indexing Percentage, which will be 0%, 25%, 50%, 75% or 100% of inflation, depending on the Plan's long term financial position.

The Target Indexing Percentage is determined by the Plan actuary in each actuarial valuation.

As of July 1, 2016, the Target Indexing Percentage is 50% of inflation.

This rate will remain in effect until at least the next actuarial valuation. Actuarial valuations are performed every one to three years.

The following examples illustrate how this works when the Target Indexing Percentage is 50% of inflation.

Inflation Indexing Examples:

Member A—is collecting a monthly pension
Current monthly pension is $100.
Inflation in the year just ended was 2%.
Member A's monthly pension will increase to $101 ($100 plus 50% x 2% x $100) on January 1, and Member A's pension is expected to increase each future January 1 by 50% of inflation.

Member B—is not yet collecting a pension
Member B has earned a monthly pension of $100, but is not yet collecting it.
Member B's pension is expected to increase each January 1 after retirement by 50% of inflation.

Changes in Target Benefits

Target benefits could be adjusted up or down, before and/or after retirement, depending on the Plan's long term financial position. This is because in a target benefit plan, benefit levels must be periodically adjusted to keep the Plan's benefits and assets in balance.

Adjustments apply to pensions derived from all sources: required contributions made after July 1, 2016, converted June 30, 2016 account balances, and voluntary contributions.

Periodic actuarial valuations are used to measure the Plan's funding level. Actuarial valuations are performed every one to three years. Target benefits will only be adjusted when an actuarial valuation is performed. An actuarial valuation might result in no change to target benefits.

The Plan's Benefits/Funding Policy specifies when and how benefits will be adjusted, based on the Plan's financial position as determined in the most recent actuarial valuation. If a change is needed:

- The first thing that will change is the Target Indexing Percentage. It can range from 0% to 100% of inflation, and
- If a change to the Target Indexing Percentage isn't enough, then the Target Benefit Percentage will change.

The following examples illustrate how this works.

Example 1:

Target Benefit Percentage is unchanged
Target Indexing Percentage has increased from 50% of inflation to 100% of inflation

Member A—is collecting a monthly pension
Current monthly pension is $100.
Prior to this valuation, Member A's pension was expected to increase each January 1 by 50% of inflation.
Inflation was 2% in the year just ended.
On January 1, Member A's monthly pension will increase to $102 ($100 plus 100% × 2% × $100), and Member A's pension is now expected to increase each future January 1 by 100% of inflation.

Member B—is not yet collecting a pension
Member B has earned a monthly pension of $100, but is not yet collecting it.
Prior to this valuation, Member B's pension was expected to increase each January 1 after retirement by 50% of inflation. Now, Member B's pension is expected to increase each January 1 after retirement by 100% of inflation.

Example 2:

Target Benefit Percentage has decreased from 9% to 8.75%
Target Indexing Percentage is unchanged at 0% of inflation

Member A—is collecting a monthly pension
Member A's current monthly pension of $900 will decrease to $875.
Member A's monthly pension will not increase on January 1, and no future inflation indexing increases are expected.

Member B—is not yet collecting a pension
Member B has earned a monthly pension of $900, but is not yet collecting it.
Member B's earned monthly pension will decrease to $875.
Member B's pension is not expected to receive inflation indexing increases after retirement.

Termination of Service

A termination of service occurs when you stop working for a participating employer.

If you are age 55 or older when you stop working for a participating employer, you do not have a lump sum transfer option, except for voluntary contributions. You can start your monthly pension right away or you can defer starting it to a later date (but no later than age 71).

If you are under age 55 when you stop working for a participating employer, you have a choice between a **deferred target benefit pension** or a **lump sum transfer**. Please note that if you elect a deferred pension or are ***deemed**** to have elected a deferred pension, you will no longer have the option to elect a lump sum transfer out of the Plan in the future.

Deferred Target Benefit Pension Option

This option is to leave your earned benefit in the Plan and receive a deferred pension starting as early as age 55 or as late as age 71. When you elect to start your pension, your pension will be calculated as described in the "Retirement" section of this Summary.

Lump Sum Transfer Option

This option is to transfer out of the Plan the lump sum value of your pension, calculated as required by legislation.

You can transfer your lump sum to:

- a Locked-in Retirement Account ("LIRA"), or
- a Registered Pension Plan if allowed by that plan.

If the lump sum value paid in respect of your service prior to July 1, 2016 is less than your required contribution account balance at that date, the difference will be paid out as an additional benefit.

All pension plan benefits earned after January 1, 1993 are "locked-in", which is a condition imposed by the BC Pension Benefits Standards Act. Locked-in pension money can be transferred out of the Plan, but only to a personal locked-in retirement account, and must be used to provide you with a lifetime retirement income starting at age 55 or older.

There are some exceptions to locking-in:

- Voluntary contributions,
- Benefits earned in respect of contributions made prior to 1993,
- Your entitlement is less than 20% of the Year's Maximum Pensionable Earnings ("YMPE"),
- You are not a resident of Canada, or
- You have a shortened life expectancy.

If any of the above exceptions apply, you can elect to receive your entitlement in cash, less withholding tax, or can transfer it to your non-locked-in RRSP.

**"deemed" to have elected a deferred pension means that you did not respond within the indicated time period to the options outlined under your termination package.*

Pre-Retirement Death

Death Benefit Amount

If you die before you retire, your spouse or beneficiary (see below) is entitled to receive a benefit equal in value to what you would have received had you terminated service immediately before you died.

Death Benefit Recipient

If you die before retirement, and you have a qualifying spouse, your pension plan death benefits will automatically be paid to your spouse, regardless of your named beneficiary. However, your spouse may waive all rights as the beneficiary by completing a Spousal Waiver Form before your death.

For purposes of the BC Target Benefit Pension Plan, a spouse is

- a person who is married to you, and has not been living separate and apart from you for a continuous period longer than two years, or
- a person you have been living with in a marriage-like relationship for a period of at least two years immediately preceding the relevant date.

If you do not have a spouse, or if your spouse has waived his or her entitlement, pension benefits will be paid to your named beneficiary(ies). If you have neither a living spouse nor a named beneficiary upon your death, benefits will be paid to your estate.

If you wish to change your designated beneficiary, you must complete a “Member Record Change Form” (available from your employer, your BCGEU area office or the Plan Administrator) and submit it to the Plan Administrator.

Payment of Benefit to a Spouse

If your spouse receives the death benefit, he/she can choose one of the following options:

- Receive lifetime pension payments, or
- Transfer a lump sum to a LIRA or a Registered Pension Plan if allowed by that plan. Any non-locked-in funds can be transferred to an RRSP or RRIF, or received in cash (less taxes).

Payment of Benefit to a Non-Spouse

If your death benefit is paid to anyone other than your spouse, it will be paid in a lump sum, less withholding taxes. The payment will be taxed as ordinary income to the recipient.

Special Circumstances

Re-Employment

If you are rehired after you terminate your employment with a participating employer, you will be treated as a new employee and subject to the Plan's eligibility requirements. The additional target benefit pension you earn will be added to any deferred pension you left in the Plan.

If you are rehired after you retire and start your monthly pension payments, your pension will continue and you cannot earn further benefits under the Plan.

Marriage Dissolution

Pensions are a "family asset" under BC's ***Family Law Act*,** and the division of family assets, including pension assets, comes under that legislation. Matrimonial property orders made by a Court in British Columbia or elsewhere in Canada are enforceable against pension assets or payments.

If you require benefit information to be calculated from your date of marriage to the date of separation, you must forward your request to the Plan Administrator. With your request, you should provide certified or official information pertaining to your marriage date and the relevant separation date. Payments out of the Plan resulting from the division of pension assets on marriage breakdown will reduce your own benefits.

You are responsible for any fees relating to calculation or administration costs associated with the division of your pension assets. The Plan Administrator will provide you with an estimate of these costs.

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Plan Administrator

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Right to Examine Information

Upon request, Plan members, their joint annuitants, surviving spouses or other beneficiaries entitled to Plan benefits are entitled to examine, or to obtain from the Plan Administrator, certain information and Plan records. The information to which such persons are entitled to examine or obtain are listed in Sections 42 and 43 of the *Pension Benefits Standards Regulation*, available on the British Columbia Financial Institutions Commissions website: www.fic.gov.bc.ca.