

## 4. Termination, Retirement & Death – The Outgoing Member

- 4.a Termination
- 4.b Terminating a Member - **Quick Steps**
- 4.c Timelines for Terminating a Member
- 4.d Completing the Termination Form
  
- 4.e Retirement
- 4.f Retiring a Member - **Quick Steps**
- 4.g Timelines for the Retiring Member
- 4.h The Retirement Declaration
- 4.i Completing the Retirement Declaration
- 4.j Acceptable Documentation for Retirement
- 4.k Completing the Application for Pension Benefit
  
- 4.l Death of a Member
  
- 4.m Terminal Illness



## 4.a Termination

Members may receive benefits from the Plan only after employment terminates. Employment termination can be initiated by the employer or the employee or when the member retires or dies.

Before termination options can be exercised, a member who is employed by multiple MEPP participating employers must terminate employment with all MEPP participating employers.

- Members Are Not Terminated If:**
- Employment is not terminated if the member is:
- on a leave of absence;
  - on lay-off, but has not resigned; or
  - a casual worker who continues to work on a casual basis.

If any of the above situations apply, please refer to the section on Layoffs and Approved Leaves of Absence.

### Tips

Complete and submit a *Termination* form for any casual members who have not worked for two years or more.

It is a break in service if a member has not worked for two years. If this employee becomes a MEPP member again in the future, s/he will not be able to combine this period of service with the new service.

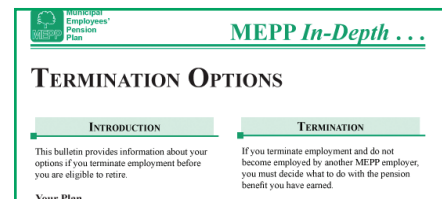
## 4.a Termination

When a member is seeking termination benefits, employers and members must provide all required information promptly to ensure timely processing of benefits. Members have many important decisions to make at termination. MEPP encourages members to take time to consider these options.

It is important to provide information on termination options to members who are terminating. The member's termination options differ depending on their vesting status. There are options for vested members and non-vested members. Members become vested<sup>1</sup> and locked-in<sup>2</sup> after two years of employment with a MEPP employer.

### Tips

To provide the member with information on the termination options available to them, please refer to the issue of *MEPP In-Depth* on Termination Options.



<sup>1</sup> "Vested" means you become entitled to receive a pension from the Plan.

<sup>2</sup> "Locked-in" means the value of your pension must be used to provide retirement income. The funds can not be refunded to the member in cash.

## 4.b Terminating a Member

### Quick Steps

1. The employer is notified or decides to terminate a member.
2. The employer completes the *Termination* form and sends the form and the member's last contribution to MEPP.
3. After receiving the *Termination* form MEPP will correspond directly with the member.

To access termination benefits, the member must terminate employment with any and all MEPP participating employers.


**Termination and retirement options cannot be exercised by the member until all MEPP contributions are received from the employer.**

## 4.c Timelines for Terminating a Member

The employer must submit a *Termination* form (choose termination as reason for termination), the member's last contribution information and payment before the member can exercise a retirement option. See the section on completing the *Termination* form for more information.

MEPP would like to receive the *Termination* form within 10 days of termination.

## 4.d Completing the Termination Form

 <b>Municipal Employees' Pension Plan</b>		1000 - 1801 Hamilton Street REGINA SK S4P 4W3 Phone: (306) 787-2684 in Regina 1-877-506-6377 (Toll free) Fax: (306) 787-8822 E-mail: mepp@peba.gov.sk.ca	
<b>Termination</b>			
<b>SECTION 1: MEMBER AND EMPLOYER INFORMATION (please print)</b>			
Social Insurance Number	Last Name	First Name and Initial	
99999999	Doe	Jane	
Mailing Address	City	Province	Postal Code
111 Anystreet	Ancity	SK	X0X 0X0
Phone Number(s) Home (306) 999-9999 Business (306) 999-9999			
Employer Name		Employer Number	
AnyEmployer		123456	
<b>SECTION 2: TERMINATION INFORMATION</b>			
First Day Worked (day/month/year)	Last Day Worked (day/month/year)	Pay Period End Date of Final Contribution (day/month/year)	
26/01/2002	26/07/2005	26/07/2005	
Final Salary Amount	Final Total Contribution Amount		
\$700.00	\$75.60		
Actual Hours	Potential Hours		
36.5	36.5		
Reason for Termination of Employment: <input type="checkbox"/> Death <input type="checkbox"/> Retirement <input checked="" type="checkbox"/> Resignation/Termination <input type="checkbox"/> Other (Please describe below)			
<b>SECTION 3: EMPLOYER DECLARATION</b>			
I declare that there has been no casual or formal discussion or commitment with the terminating plan member for the member to return to work after the date of his or her termination. I certify the above information to be correct.			
<i>John Smith</i> Signature of Employer		25/07/2005 Date (day/month/year)	
February 2007			

Employer completes with applicable information.

Employer completes final contribution information and reason for termination.

The employer must sign and date the form.

The *Termination* form is available by contacting MEPP. You can request a fillable version of this form from MEPP. This means you can complete the form using the computer, then print it out and sign it.

Upon receiving the employer completed *Termination* form, MEPP will send the member details of the termination options available. The member should indicate their termination option selection, sign, date and return the form to MEPP.

## 4.d Completing the Termination Form

### Form Distribution

- MEPP requires the *Termination* form from the employer and the last contributions before the member can receive a termination benefit.
- The form may be faxed or mailed to MEPP.
- The employer should keep a copy of the original *Termination* form for their records.

### Quick Check

- Employer completes the *Termination* form and submits the final contribution to MEPP.
- Employer directs the member to the information available on termination options (MEPP *In-Depth* on Termination Options).
- Employer retains copy of completed form.
- Employer forwards original form and final contribution to MEPP.

## 4.e Retirement

MEPP is a defined benefit pension plan. MEPP pensions are calculated using a formula that takes into account a member's Pensionable Service and Highest Average Salary (HAS).

Members must terminate their employment to begin receiving a MEPP pension.





## 4.f Retiring a Member

### Quick

### Steps

1. Generally, the member will contact MEPP about six months in advance of retirement for a pension estimate.
2. Member notifies employer of intent to retire.
3. Member sends pension application to MEPP. The application for pension can be sent well in advance of the member's actual retirement date.
4. Employer sends MEPP the *Termination* form.
5. Employer sends MEPP the last contribution and payment.
6. Member and Employer complete the *Retirement Declaration* and send to MEPP.
7. Member's pension can begin.

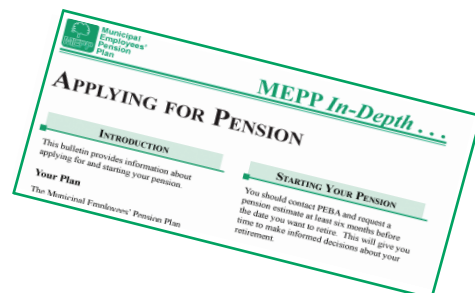
## 4.g Timelines for Retiring a Member

The employer must submit a *Termination* form (choose retirement as reason for termination) along with the member's last contribution before the member's retirement option can be exercised. See the section on completing the *Termination* form for further instruction.

## Tips

To provide the member with information on the retirement options available, please refer to the issues of *MEPP In-Depth* on:

- Applying for Pension
- Optional Forms of Pension
- Retirement Eligibility and Options for Designated Police Officers and Firefighters
- Retirement Eligibility and Options for General Members and
- Spousal Waiver at Retirement



## 4.h The Retirement Declaration

A member is retired and is eligible to receive a pension, or transfer the value of the pension out of the Plan, when he or she:


- has reached retirement age;
- has terminated employment with a MEPP employer and has no intention of returning to work with a MEPP employer in any significant capacity; and
- has not committed to or discussed returning to work for the MEPP employer after retirement.

There can be no arrangement in place for continued employment that would otherwise require the member to contribute to the Plan.

For more information about working after retirement please direct members to the MEPP *In-Depth on Employment After Retirement*.

The [Retirement Declaration](#) form is available on our website. It is a fillable form - you can complete it using your computer, print, sign and send it in.

## 4.i Completing the Retirement Declaration

 <b>Municipal Employees' Pension Plan</b>	1000 - 1801 Hamilton Street REGINA SK S4P 4W3 Phone: (306) 787-2684 in Regina 1-877-506-6377 (Toll free) Fax: (306) 787-8822 E-mail: mepp@peba.gov.sk.ca		
	<b>Retirement Declaration</b>		
<p>The Municipal Employees' Pension Plan provides pension benefits to members who have retired. A member has retired when he or she ceases employment with a MEPP employer and has no intention of returning to work in any significant capacity. Members who wish to commence receiving their pension under <i>The Municipal Employees' Pension Act</i> must submit this form along with all other required documentation as indicated on the <i>Application for Pension Benefits</i> form. Retirement also includes members who are eligible for pension but who elect to receive a lump-sum payment with respect to their benefit in accordance with <i>The Municipal Employees' Pension Act</i>.</p> <p>Retirement does not prevent a member from training a successor to his or her position, from casual employment or from being employed with another participating employer if the member applies for the position after retirement. However, there can be no arrangement in place at the time that the member retires, either formally or informally, for continued employment that would otherwise require the member to contribute to the Plan.</p> <p>If you have any questions about this or any other required form, please contact the Municipal Employees' Pension Plan.</p>			
<b>SECTION 1: MEMBER INFORMATION (please print)</b>			
Last Name	First Name and Initial	Social Insurance Number	
Mailing Address	City	Province	Postal Code
Phone Number(s) Home	Phone Number(s) Business		
<b>SECTION 2: PLAN MEMBER DECLARATION</b>			
<p>I declare that I have resigned my employment in order to retire and that there has been no casual or formal discussion or commitment between me and my employer for me to return to work, as an employee or under contract, at any time after my retirement date. I understand that if such discussions have taken place or such commitment exists, I would not be eligible to receive a pension from the Municipal Employees' Pension Plan at this time. I make this declaration for the purpose of causing the Municipal Employees' Pension Commission to commence making pension payments to me.</p>			
Plan Member Signature		Date	
<b>SECTION 3: EMPLOYER INFORMATION</b>			
Employer Name		Employer Number	
<b>SECTION 4: EMPLOYER DECLARATION</b>			
<p>I declare that there has been no casual or formal discussion or commitment with the retiring plan member for the member to return to work (except as indicated above) after the date of his or her retirement.</p>			
Employer Signature		Date	
October 2006			

Members must sign declaring they are not returning to their job after they start their MEPP pension.

Employers must sign declaring there are no arrangements for the member to return to the job after retirement.

### Tips

The *Retirement Declaration* can be sent in either by the employer along with the *Termination* form or by the member with the *Application for Pension Benefits* form.

## 4.j Acceptable Documentation for Retirement

The member must notify MEPP once s/he has decided on a retirement option. MEPP will advise the member of the forms and documents required.

Depending on the retirement option chosen, the member may be required to provide the following (if applicable):

- Member's Birth Certificate
- Spouse's Birth Certificate
- Marriage Certificate
- Declaration of Common-law Spousal Relationship
- Decree Absolute or Certificate of Divorce
- Spouse's Death Certificate

All documentation requested by MEPP must be originals or certified true copies of the originals. See the Glossary for information on certifying documents. If the original documents are provided to MEPP, MEPP will return the original documents once copies have been made.

### Quick Check

- Employer identifies the information resources available to the member to assist with retirement option decision process.
- Employer discusses with member the timelines MEPP requires to provide them with a pension estimate.
- Employer completes the *Termination* form and submits the final contribution to MEPP.
- Member and employer complete and submit the *Retirement Declaration*.
- Employer discusses with member the acceptable documentation MEPP may require.

## 4.k Completing the Application for Pension Benefits

Member completes this form.


The last day of work.

The first of the month that the member wishes to retire.

Select a survivor benefit and a guarantee period (the member should request a pension estimate from MEPP and review the pension estimate provided by MEPP before choosing a survivor benefit and guarantee period).

Complete the direct deposit information.

The member signs and dates the application in the presence of a witness (the witness cannot be a spouse, beneficiary or relative of the member).

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<b>Application for Pension Benefits</b>			
<b>SECTION 1: MEMBER INFORMATION (Please print)</b>			
Social Insurance Number	Last Name	First Name and Initial	
Birthdate (day/month/year)	Phone Number(s) Home Business	Spousal Relationship Status	
Mailing Address		City	Province      Postal Code
Spouse's Name		Spouse's Birth Date (day/month/year)	Spouse's Social Insurance Number
Member's Employer			
Termination Date (day/month/year)		Retirement Date (day/month/year)	
<b>SECTION 2: PENSION SELECTION</b>			
I select the following form of pension:			
Survivor Benefits (check one)		<input type="checkbox"/> 60%	<input type="checkbox"/> 75% <input type="checkbox"/> 100%
Guarantee Period (check one)		<input type="checkbox"/> 5 years	<input type="checkbox"/> 10 years <input type="checkbox"/> 15 years
Pensions are paid as long as pensioners live. If you do not have a spouse, you will receive a single lifetime pension guaranteed for 15 years (180 payments). If you have a spouse, your spouse is your joint pensioner. The normal (minimum) form of joint pension provides for a five-year guarantee period (60 payments) and 60 per cent survivor benefit after the guarantee period expires. You can choose a longer guarantee period and/or larger survivor benefit. If you die, after all guaranteed payments have been made your joint pensioner will receive monthly survivor benefit payments at the rate you choose. If a single pensioner or both joint pensioners die, designated beneficiaries will receive only the payments remaining in the guarantee period.			
<b>SECTION 3: DIRECT DEPOSIT FORM</b>			
Please choose A or B:			
<input type="checkbox"/> A) Please attach a current blank cheque marked "VOID." The cheque must have preprinted numbers on the bottom indicating your financial institution, branch and account numbers.			
<input type="checkbox"/> B) If your payments are not to be made to an account for which you currently have cheques, please have this section completed by an authorized official at your financial institution.			
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Financial Institution	Branch	Account Number	
<b>SECTION 4: SIGN, DATE AND WITNESS</b>			
We require proof of your birth and, if you are in a spousal relationship, proof of your spouse's birth and of the relationship. Please provide original documents or certified copies of the originals. We will return originals by registered mail. For information about acceptable documents and who can make certified copies of your documents visit the PEBA website at <a href="http://www.peba.gov.sk.ca">www.peba.gov.sk.ca</a> . On the PEBA homepage, click on "Publications" and select "Acceptable documentation."			
Signature of Member		Dated at _____	
		this _____ day of _____, 20 ____.	
Signature of Witness (Witness cannot be a relative)			

Member must include any required documentation listed on the pension estimate.

## 4.1 Death of a Member

**Quick Steps**

1. The employer is notified of the death of an employee.
2. The employer completes the *Termination* form choosing death as the reason and sends the form and the member's last contribution information and payment to MEPP.
3. MEPP will correspond directly with the beneficiary/estate.

**Death options cannot be exercised by the beneficiary or estate until all MEPP contributions are received from the employer.**

### Form Distribution

- MEPP requires the *Termination form* from the employer and the last contributions before paying a death benefit.
- Keep a copy of the *Termination* form for your records.

In the event of a member's death, MEPP will deal directly with the member's spouse or executor.

### Quick Check

- Employer submits the *Termination* form and information and payment for the final employer and member contributions on behalf of the deceased member.

## 4.m Terminal Illness

### Diagnosis and Application

Members diagnosed with a terminal illness may apply to the Commission for a lump-sum payment of the value of their pension. The member must make a written application to the Commission and include submissions from two qualified medical doctors verifying the illness.

### Spouse's Waiver

If the terminally ill member has a spouse, the spouse must waive his/her rights to death benefits by completing the *Spousal Waiver of Pre-Retirement Death Benefits* form. If the value of the pension is paid out due to terminal illness, neither the spouse, nor any beneficiaries would be entitled to receive death benefits in the event of the member's death.

For more information see the section on Spousal Waiver of Pre-Retirement Death Benefits.

**If you have any questions about termination, retirement, death or terminal illness, contact MEPP.**