

Notice to Plan members

Amendment of Plan provisions

TO BE DISPLAYED



Following recent negotiations to renew the national provisions of collective agreements for childcare centres (CPE), the negotiating parties (the *Ministre de la Famille*, the *Fédération de la santé et des services sociaux* and the *Centrale des syndicats du Québec*) reached agreements on several points on July 16, 2025. One of these points is an amendment to the provisions of the *Régime de retraite du personnel des CPE et des garderies privées conventionnées du Québec* (RRCPEGQ) (Plan).

With this amendment, the age limit for Plan membership has been raised from 65 to 71 years of age, effective January 1, 2026. Thus, the age limit is now defined as the age on December 1 of the year in which the member turns **71**.

Furthermore, the **pension payable to members who retire after the age of 65** correspond to be the higher of the following two amounts:

1) The pension amount to the date the member's active membership ceases, calculated using the Plan's usual formula (1.5% multiplied by average eligible earnings multiplied by credited service)

or

2) The sum of the following two components:

- a. Accrued pension at age 65, adjusted by actuarial equivalence at the retirement date; and
- b. Pension amount funded by employee contributions made after age 65 and accrued interest.

What this amendment means for you

The impact of the amendment will depend on your age:

If you are...	You will...	What you need to do...
Under 65 on June 1, 2026	Continue making contributions until you retire (at the latest at age 71)	Nothing
65 on June 1, 2026, and turned 65 after January 1, 2026	Make retroactive contributions from the date of your 65 th birthday and continue making contributions until you retire (at the latest at age 71)	Nothing. Your employer will explain how the retroactive contributions will be deducted

Important!

If you were still working and age 65 or older on January 1, 2026, you will have the option of contributing retroactively to January 1, 2026, and thus resume accruing additional service as of that date, or you can opt out of the Plan. You will receive further information about this option by mail.

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Why are you receiving this communication?

Under the *Supplemental Pension Plans Act* ("SPP Act"), the Pension Committee is required to inform members, by means of a written notice, of any amendment to the Plan before the amendment is registered.

This amendment will come into force on June 1, 2026, and will have retroactive effect to January 1, 2026.

You can obtain a copy of the amendment at no charge by sending a written request to the following address:

RRCPEGQ Administration Team
c/o TELUS Health
630 René-Lévesque Blvd. West, Suite 2200
Montreal, QC H3B 1S6

Questions?

Contact the Childcare Services Contact Centre by email at rrcpegq@telushealth.com or call 1 844 880-9141, Monday to Friday, 8 a.m. to 5 p.m., Eastern Time.