Combined Pensionable Service
Moving between PSPP and UAPP

Combined Pensionable Service

If you move between the Public Service Pension Plan (PSPP) and the Universities Academic Pension Plan (UAPP) without changing employers and without a break in service, a combined pensionable service (CPS) relationship is established.

Once a CPS relationship has been established, service and salary information under both plans will be used in key elements of the calculation of your PSPP and UAPP pensions.

- Your pensionable service from both plans will be used to determine if you have two years of pensionable service and are vested under PSPP.
- Your pensionable salaries from both plans will be used to determine the average of your five highest consecutive years of salary under PSPP.
- Your pensionable service from both plans will be used to determine if you are entitled to an unreduced pension under PSPP.
- Your pensionable service from both plans will be used to determine when you will reach the 35-year maximum service limit under PSPP.

Please note that an established CPS relationship will not impact the length of pensionable service used in the actual benefit formula under PSPP. For more information about how your PSPP benefit is calculated, please see the *How is my Pension Calculated?* information sheet available at [https://www.pspp.ca/](https://www.pspp.ca/).

Please refer to the UAPP Member Handbook or contact the UAPP’s pension administrator for information on how your UAPP benefit will be impacted by CPS.

Once a CPS relationship has been established, it will continue if you leave your current employer and later re-enroll with another PSPP or UAPP employer. Any service and salary earned under your new PSPP or UAPP employer will count towards your CPS relationship. Your new employer does not need to participate in both PSPP and UAPP.

If you elect to start your pension under one plan earlier than under the other plan, the CPS relationship will be considered in calculating your PSPP pension benefit. This is true even though the pensions under each plan will start to be paid at different times.

If you elect to transfer your benefit entitlements out of PSPP under an established transfer agreement, but leave your benefit behind in UAPP, the CPS relationship will be considered in calculating the transfer value under PSPP.
Your CPS relationship will be broken if you choose to take a termination payout from one plan and not the other. The benefit under the first plan from which you are taking a termination payout will be calculated with the CPS relationship intact. Following the termination payout, the pension or termination benefit that you will eventually take under the residual plan will no longer be calculated considering the CPS relationship.

**Purchasing a Leave of Absence or Prior Service**

If a CPS relationship is established when you move between PSPP and UAPP, you will not be considered terminated under the first plan until you terminate from the second plan. Therefore, this movement between plans will not impact the timelines applicable to applying or electing to purchase a leave of absence or period of prior service.

Furthermore, if you were making payments toward a buyback contract under UAPP immediately before moving to PSPP (or vice versa), you may continue to do so after moving to the second plan.