

A photograph of an older man and woman sitting on a light-colored sofa in a bright room with large windows. The man, on the left, is wearing a light purple button-down shirt and dark pants, and is gesturing with his hands while speaking. The woman, on the right, is wearing a white button-down shirt with small blue polka dots and blue jeans, and is listening attentively with her hand near her face. A large, semi-transparent blue diagonal overlay covers the bottom right portion of the image, containing the title and website information.

# Relationship Changes

[pspp.ca](https://pspp.ca)

*The information in this booklet provides a summary of the terms of the Public Service Pension Plan (PSPP) text at the time of publication. From time to time, the PSPP Plan text may be amended by the PSPP Sponsor Board. If there is any discrepancy between the information in this booklet and the PSPP Plan text, the PSPP Plan text will govern.*

## Welcome to PSPP

We are thrilled to have you as a member and are committed to safeguarding your financial future.

Our pension Plan, which has been providing peace of mind since 1947, is designed to ensure that you have a secure and stable income throughout your retirement.

As a member of PSPP, you are enrolled in a “Defined Benefit” plan. This means that your pension is based on your years of service and salary, providing you with a reliable lifelong income.

Unlike other retirement plans, our defined benefit pension is not affected by market fluctuations or economic downturns. Additionally, you will receive annual cost of living increases to help protect you from inflationary pressures.



Rest assured that your pension is in capable hands. Our Plan is professionally managed by experienced individuals who have been overseeing pensions for decades.

To further empower you, we offer a convenient online portal called “Your Pension Profile” (YPP).

Your PSPP Pension is an excellent way to save for your future. Once you retire, you can rely on regular monthly pension payments for the rest of your life.

**Now that's a future you can count on.**

It's important to know how relationship changes may impact your pension. Read on to find out how your pension and survivor benefits may be affected if you get married or become common-law, or if your relationship ends.



## Getting Married or Becoming Common-Law

Your spouse or partner receives special protections under several different provincial and federal laws and is also protected under the Plan rules. Pensions are considered a matrimonial asset and can therefore be divided upon a separation or divorce.

### What is a Pension Partner?

- ✓ If you are married, your spouse is automatically your pension partner unless you have been living separate and apart for longer than 3 years.
- ✓ If you are living with an individual in a spouse-like relationship for a period of three years in a row, that individual becomes your pension partner.
- ✓ If you have a child by birth or adoption from a relationship, and are living together in a spouse-like relationship, your partner becomes your pension partner.

## Updating Your Pension Partner Information

It is important to notify PSPP of changes to your relationship status. You can do this by sending a secure message in Your Pension Profile (YPP).



## Ending a Relationship Before Retirement

Whether you were in a marriage or in a common-law relationship that has ended, there are several things to know when it comes to your pension in these situations. If you are still legally married but have been living separate and apart for at least 3 years, you are considered separated.

If you are going through a separation or divorce, an important first step is determining the value of your pension by requesting a **Total Entitlement estimate**. This estimate is a statement of the value of the PSPP pension benefit for the period of time you were married or began living together to when you were separated. A Total Entitlement estimate can be requested from us in writing. Visit the **Relationship Breakdown** section on our website for request requirements.

**Note that when a member requests a Total Entitlement estimate, your pension partner is also sent an estimate. Your pension partner can also request this estimate and contact us with related questions.**

It is very important to note that not every separation or divorce results in a member's pension being divided. You and your pension partner may come to other agreements that do not impact your pension.

If you haven't already, it is strongly recommended that you get independent legal advice regarding a division of your pension. You can direct your legal representative to the **Instructions for Lawyers** and **Questions and Answers** documents located on our website for more detailed information.

## Property Division Order or Separation Agreement

As part of your divorce or separation, you and your pension partner may decide to include your pension benefit in a Property Division Order (PDO) or Separation Agreement. These documents provide the instruction how your PSPP benefit is to be divided, if at all.



## Dividing Your Pension

In order to divide a PSPP pension between you and your pension partner, a PDO that complies with the applicable legislation or a Separation Agreement in administrable form will need to be filed with PSPP. Your partner's share is limited to no more than 50% of the total pre-division benefit. Your PSPP pension entitlement will be reduced to account for the portion paid to your former pension partner.

## Relationship Changes After Retirement

If you separate from your pension partner after retirement, they will still be entitled to receive a monthly survivor benefit after your death if the benefit has not been waived prior to retirement.





# Notes



## pspp.ca

Visit [pspp.ca](https://pspp.ca) to learn more about your Plan and its features or to access YPP, your secure online site.

## Member webinars / videos

PSPP has regularly scheduled webinars to learn more about how your pension works. You can also access videos that you can watch at your leisure. Visit [pspp.ca](https://pspp.ca) for more information and to register.

## PSPP Talks

An electronic newsletter is emailed to members when there is important information about the plan to share. Be sure to have an e-mail address in YPP to receive PSPP Talks!

## PRIVACY INFORMATION

### Your Information is Secure

Providing PSPP with your personal information is considered consent for its use and disclosure for the purpose set out in our Privacy Notice, as amended from time to time. You can find out more about our collection, use, disclosure and retention of personal information by reviewing our Privacy Notice at [pspp.ca](https://pspp.ca)



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Member Services Centre

 **1-877-453-1777**