



# Transferring Service to PSPP

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

Welcome to PSPP! This is a step-by-step document to help you through the process of transferring your existing service in another Plan to PSPP. You could become vested sooner, you could increase your monthly pension and you may be able to retire earlier. With clear timelines and helpful tips, our goal is to ensure a smooth and hassle-free experience.

## 1. Submit Transfer Request Form

Download the appropriate Request for Transfer Estimate form from our online [Transferring Service webpage](#).

Submit completed form by Secure Messages in Your Pension Profile (YPP) at pspp.ca

This request must be submitted to PSPP within your first year of employment.

1<sup>st</sup>  
YEAR

**Submitting the form authorizes your former plan and PSPP to communicate data to estimate costs and is not a commitment to transfer your pension.**

## 2. Transfer Estimate Package

PSPP communicates with your employer and your former plan for information required to produce a transfer estimate.

- Your employer needs to submit a complete Verification of Employment and Salary Information form to PSPP in a timely manner to avoid delays.
- PSPP will contact you if more information is needed.

The transfer estimate package may take 45-60 days after application submission to receive.

45-60  
DAYS

After receipt, and if you choose to proceed with the transfer, you have **60 days** from when your package was dated to submit your Transfer Acceptance form to PSPP.

The estimate will include your:

- Your former plan's benefit calculation (based on your salary with your former plan and their calculation assumptions)
- PSPP benefit calculation (based on your current salary and PSPP calculation assumptions)
- Transfer excess or shortfall amounts (if applicable)

Pension plans use different rules to calculate the value of their members' benefits. If the cost of transferring the service you earned in your former plan is more than the cost that PSPP requires to credit your former plan's service, the result is a transfer excess and excess contributions will be refunded.

If the amount required by PSPP to credit your former plan's service is greater than that amount available for transfer from your former plan, the result is a transfer shortfall. If you elect to transfer your pension, you will be credited with a proportionate amount of the service originally earned and have the option to purchase a portion or all of the difference.

### 3. Transferring Service Considerations

Use various online tools to compare different scenarios. Run pension projection estimates in YPP to see what your pension benefit would look like if you choose not to transfer your pension to PSPP.

Find our [Pension Estimator](#) on our website to run estimates of your PSPP pension to compare with your pension projection estimates:

- Include the proportionate service you can transfer from your former plan;
- If applicable, include total service you would be credited if you purchased the shortfall.

**Have questions or need assistance? Send a secure message in YPP or call PSPP Member Services Center: 1-877-453-1PSP (1777).**

### 4. Elect to Transfer

If you choose to transfer your former plan's pension to PSPP, submit your Transfer Acceptance form to PSPP by the date indicated in your transfer package.

If applicable, select the check box that you want a *Buyback Proposal* outlining option to purchase the shortfall.

**If you select that you want a *Buyback Proposal*, this is not a commitment to purchase the shortfall. You make your final decision when you receive your proposal.**

### 5. Transfer

PSPP receives the funds from your former plan and your service is credited in PSPP.

You are notified in a letter when your service and contributions have been credited as a result of the transfer. The service will also be displayed in your service history in YPP.

The process of transferring funds and crediting service and contributions may take 30-45 days.

← 30-45 DAYS

### 6. Buyback Proposal

PSPP will send you a package with options to pay for the contribution shortfall, if applicable.

You can choose to purchase some or all of the contribution shortfall by:

- Lump sum
- Installment payments
- Both a lump sum payment and installment payments.

You have 90 days from when your proposal was dated to submit your selection and first payment to PSPP.

← 90 DAYS

## RESOURCES AVAILABLE ON THE PSPP WEBSITE

**Register for webinars:** [Information Sessions](#)

**Access online brochures:** [Publications](#)

**Find out how to register for YPP:**

Our [YPP Member Portal Overview PDF](#) is available on our site at [About Your Pension Profile](#).

**Transferring service information:**  
[Transfers Into PSPP](#)

**Contact Information for  
Member Services Centre (MSC):**

PSPP: 1(877)453-1777 or through secured messaging on Your Pension Profile

*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.*



**Scan QR Code**

View our video & information sessions

Member Services Centre

 **1-877-453-1777**

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