

WHO YOU SHOULD CONTACT IF YOU HAVE QUESTIONS ABOUT A PENSION PLAN

Each province in Canada (except for Prince Edward Island) has its own pension standards legislation, which applies to its own workers. There is a [regulatory authority](#) in each province whose role it is to administer the pension standards legislation.

The federal government has pension standards legislation that applies to certain workers as listed below, and has its own [regulatory authority](#):

- Workers in Canada's three northern territories – Nunavut, Yukon and Northwest Territories; and
- Workers in certain industries that the federal government regulates, such as banking, cross-border transportation and telecommunications. Federal legislation applies to workers in these industries regardless of where in Canada the federally regulated industry operates or where its pension plan members work.

CAPSA is a national association of pension regulators whose mission is to facilitate an efficient and effective pension regulatory system in Canada. It develops practical solutions to further the coordination and harmonization of regulatory principles across Canada. CAPSA does not hold any information regarding specific pension plans or members' benefits.

If you have questions about pension benefits that are still in a workplace pension plan, you should contact the pension plan administrator. The plan administrator is usually the employer. For multi-employer plans, which generally operate in the unionized environment, the administrator will be a board of trustees. The plan administrator is the only party who will have records of a plan member's participation in a pension plan. If you are unable to determine who the plan administrator is, or if the pension plan or the employer no longer exists, you could contact the [applicable regulatory authority](#) (provincial or federal as described above) for assistance. The appropriate authority to contact would be the one in which the employer's main operations or head office exists or existed. However, if you worked in a federally regulated industry, you should contact the Office of the Superintendent of Financial Institutions.

Often when plan members terminate their membership in a pension plan, they transfer their pension benefits out of the plan into a retirement product (such as a locked-in retirement account or a life income fund) at a financial institution. When money is transferred from a pension plan into a retirement product or from one product to another, the transfer is usually accompanied by a Canada Revenue Agency form or equivalent documentation that identifies the jurisdiction whose pension law applies to the money. If you have questions about money in a retirement product that your

financial institution is unable to answer, you should call the appropriate regulatory authority, as each jurisdiction has different laws respecting money held in retirement products.

Provincial and federal pension legislation does not apply to Registered Retirement Savings Plans (RRSP). Contact your financial institution or [Canada Revenue Agency](#) if you have questions about your RRSP.

For information or questions about the Canada Pension Plan, you should contact [Employment and Social Development Canada](#).

For information or questions about the the Québec Pension Plan, you should contact [Retraite Québec](#)