



What you need to know about the RREGOP

What is the RREGOP?

The RREGOP [Régime de retraite des employés du gouvernement et des organismes publics] is the Government and Public Bodies Employees Retirement Plan, established on July 1, 1973. It covers regular and occasional, full-time or part-time employees in Quebec's health and social services, education, and public service sectors.

Participation in the plan is mandatory. You contribute to the RREGOP until the day you retire or until one of the following:

- December 30 of the year in which you turn 71
- You have accrued a maximum of 40 years of credited service

How much does my retirement plan cost me?

In 2025, the RREGOP contribution rate is 9.09%.

In coordination with the Quebec Pension Plan (QPP), your contribution is calculated only on the portion of your eligible salary that exceeds the plan's exemption. In 2025, this exemption is \$17,825. The eligible salary is the salary recognized for the application of a retirement plan. For example, if you work full time, you save \$1,620.29 in contributions (\$17,825 x 9.09%). In 2025, the maximum eligible salary is \$212,789.

What happens if I take a sabbatical leave with deferred pay?

A sabbatical with deferred pay has no impact on your pension.

The RREGOP credits the same service and salary that would have been credited if you had not taken the leave. However, your contributions are calculated only on the salary that you actually received.

When am I eligible for an immediate pension?

An immediate pension is a pension that is generally payable to the participant the day after their pension plan ends. You are entitled to:

Unreduced immediate pension

- if you are 61 years of age or older; or
- if you have at least 35 years of service credited for eligibility
- If you are at least 60 years old and meet the “90 factor” requirement (age + years of service credited for eligibility).

Reduced immediate pension

- if you are 55 or older and have less than 35 years of service. The permanent reduction is 6% per year of early retirement.

How is my pension calculated?

Your basic pension is calculated using the following formula:

Annual pension accrual rate (2%)

- ✕ Service for calculating the basic pension (maximum 40 years)
- ✕ Average eligible salary of your 5 best-paid years

Is my pension indexed?

It is indexed on January 1 of each year based on the rate of increase of the Pension Index (PI), determined under the Act respecting the Quebec Pension Plan in order to take into account the increase in the cost of living.

- The portion of your pension that corresponds to service before July 1, 1982 is indexed according to the rate of increase of the Pension Index (PI), determined under the Quebec Pension Plan Act.
- The portion of your pension that corresponds to service from July 1, 1982 to December 31, 1999 inclusive is indexed according to the PI minus 3%. If

the PI is equal to or less than 3%, this portion of the pension is not indexed.

- The portion of your pension that corresponds to service since January 1, 2000 is indexed according to the most advantageous of the following 2 formulas:
 - 50% of the PI
 - the PI minus 3%

In 2025, the rate of increase of the Pension Index [PI] is 2.6%. The indexation will be applied as follows:

- 2.6% for years of service completed before 1982
- 0% for years of service completed between 1 July 1982 and 31 December 1999
- 1.3% for years of service completed since 1 January 2000.

Why does my pension decrease at age 65?

The RREGOP is coordinated with the Quebec Pension Plan [QPP]. This means that the RREGOP grants you a contribution exemption to take into account your participation in the QPP and that at age 65, your pension is reduced to take into account the pension that you receive from the QPP. This reduction to your pension will begin in the month following your 65th birthday, even if you apply for your QPP pension at age 60.

The decrease is calculated as follows:

Annual rate of coordination of the pension with the QPP [0.7%]

- ✕ Service for calculation since 1 January 1966 [maximum 35 years]

- ✕ Average of the maximum pensionable earnings [MPE] of your last 5 years [or average pensionable salary of the last 5 years, if it is lower than the average of the MPE]

Note that the MPE is calculated under the Quebec Pension Plan Act.

What are the advantages of a buy-back?

Buying back service could increase your retirement income. It is important to note that the buy-back of only certain periods of service or absence can allow you to retire earlier.

What are the main possibilities for a buy-back?

The main buy-back possibilities are:

- service as a casual worker
- maternity leave
- absence without pay
- compassionate leave

What if I leave my job before I am eligible for an immediate pension?

You can have your contributions refunded with interest if you are under 55 and have accrued less than 2 years of service. You must wait at least 210 days after leaving to request the refund.

If you are under 55 and at have least 2 but less than 35 years of service, you can choose between the following 2 options:

A deferred pension payable at age 65, which will have been indexed annually. Receipt of this pension from the age of 55, with a reduction of 6% per year of early retirement.

Payment into a locked-in retirement account [LIRA] or a life income fund [LIF] of an amount equal to the greater of the following:

- the total of your contributions with interest

- or the actuarial value of your indexed deferred pension.

The request must be made at least 210 days after leaving, and generally before the age of 55.

What is phased departure?

At the end of your career, you can reduce your working hours before retiring.

The phased departure must be the subject of an agreement with your employer for a period of between 12 and 60 months.

Your new work schedule must not be less than 40% of a full-time schedule, and you must retire at the end of the agreement.

You may also extend the term of your initial agreement for a period of 12 to 60 months, by written agreement, made with your employer at least 6 months before the end date of your initial agreement. However, the total duration of the agreement, including the extension, cannot exceed seven years.

The RREGOP credits the service and salary that you would have been credited if you had not reduced your working hours, and your contributions are based on that salary.

Seasonal or casual employees are not eligible.

Can I return to work after retirement?

Yes. If you return to work in the public or para-public sector, you will no longer participate in the pension plan and you will receive your pension in full.

What benefits are payable in the event of death?

If not eligible for an immediate pension	If eligible for an immediate pension	If retired
With less than 2 years of service Reimbursement of the contributions with interest to the spouse or, failing that, to the heirs	With spouse or partner 50% ¹ of the pension coordinated with the QPP and of the life annuity linked to pension credit service. Upon the death of the spouse, the guaranteed minimum ² applies.	With spouse or partner 50% ¹ or 60% ³ of the pension coordinated with the QPP and of the life annuity linked to pension credit service. Upon the death of the spouse, the guaranteed minimum ² applies.
With 2 years of service or more Reimbursement to the spouse, or failing that, to the heirs, of the higher of these two amounts: the total contributions with interest or the actuarial value of the indexed pension.	Without spouse Reimbursement to the heirs of contributions with interest.	Without spouse Guaranteed minimum ²

¹ If you have acquired a pension credit following the transfer of a supplemental pension plan (SPP) or a transfer agreement, your spouse is generally entitled to 50% of this pension credit. However, in the case of a pension credit acquired through a buy-back, we reimburse with interest the amount invested to acquire this pension credit, less the amounts already paid as pension credit if the person has retired.

² This involves reimbursing the heirs for the difference between the total contributions with interest and the amounts paid as a pension.

³ For your spouse to be entitled to 60% of your pension, you must indicate this choice in the document "*Your options*", received following your pension application. Your pension will then be reduced by 2% permanently. This choice is irrevocable once payment of the pension begins.