

Municipal Pension Plan Information For Support Staff

The Municipal Pension Plan is a defined benefit plan, where your pension is based on your age, years of pensionable service and the average from your highest 5 years of salary. It is not based on your contributions to the Plan or on the investment performance of the Plan's assets.

Please read the online "Guide for Plan Members" at <https://mpp.pensionsbc.ca/guide-for-plan-members>.

HOW DO I BECOME A MEMBER?

Enrolment is mandatory if any of the following apply:

- You are a full-time, regular employee
- You currently participate in the Municipal Pension Plan with another employer
- You contributed to the Municipal Pension Plan in the 30 days before being hired at Selkirk College
- You are not full time but have filled a permanent, full-time position on a temporary, continuous basis for 12 months

OR

- You are a temporary employee who has worked full time without a leave of absence, or turning down offered work, for 12 months

If none of these apply, you might be eligible for optional enrolment in the future. To qualify for this, you must:

- Complete 2 years of continuous service
- AND**
- Earn at least 35% of the "yearly maximum pensionable earnings" (YMPE) in two consecutive calendar years with one or more Municipal Pension Plan employers.

If you become eligible for optional enrolment and decide to opt out, you must sign a waiver. You can get a waiver form from the HR department at benefits@selkirk.ca. You can elect to enroll at a later date, but enrolment cannot be backdated.

CAN I TRANSFER SERVICE FROM ANOTHER PLAN?

If you contributed to a different pension plan in Canada, you may be able to transfer your service to the Municipal Pension Plan. Please call the Municipal Pension Plan at 1-800-668-6335 for more information.

WHAT HAPPENS TO MY PENSION WHEN I DIE?

If you die *before* you retire, the plan will pay a pre-retirement survivor (death) benefit to your beneficiary(ies).

If you die *after* you retire, the plan may pay pension benefits to your beneficiary(ies) based on the pension option you chose when you retired.

Your spouse is automatically your beneficiary. If you do not have a spouse, benefits will be paid to your estate. You can learn more about beneficiaries and your pension at <https://mpp.pensionsbc.ca/web/municipal/beneficiaries-and-your-pension>.

WHAT IS THE DEFINITION OF “SPOUSE”?

A spouse is:

- Someone you are married to and have not been separated from for more than 2 years
- OR**
- Someone you have been living with in a marriage-like relationship for at least 2 year

WHAT DO I NEED TO DO NEXT?

Step 1	Fill out the Municipal Pension Plan Declaration form in your hire package. This form confirms if you are eligible to enroll in the plan.
<i>If you are eligible to enroll in the plan, continue on to Steps 2 & 3</i>	
Step 2	Check your mail for your welcome package from the Municipal Pension Plan. You should receive it within a month of being enrolled in the plan.
Step 3	<p>Find your Person ID number in the welcome package. Use this number to log into My Account at mpp.pensionsbc.ca to manage your account, including:</p> <ul style="list-style-type: none"> • Upload documents to establish proof of age and identity. This documentation is required before plan benefits can be paid. • Nominate your beneficiary(ies), including an alternate(s). <p>You can find more information at https://mpp.pensionsbc.ca/managing-your-account-information.</p>