

# REPORT

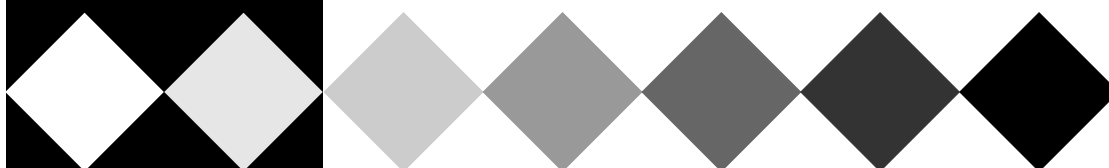
on the

Administration of

the *Public Service*

*Superannuation Act*

for the Fiscal Year  
Ended March 31, 1996



Canada

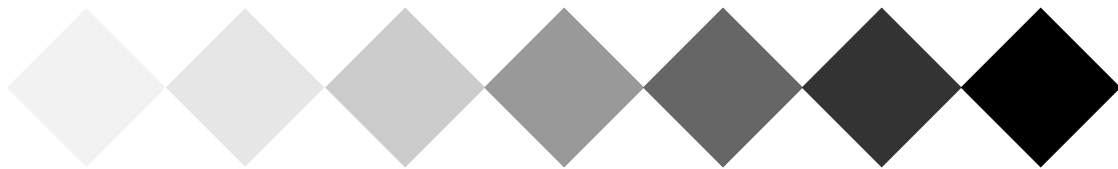
# REPORT

on the

Administration of

the *Public Service*

*Superannuation Act*



President  
of the Treasury Board

Président  
du Conseil du Trésor

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**REPORT ON**

**THE ADMINISTRATION**

**OF THE**

**PUBLIC SERVICESUPERANNUATIONACT**

**For the Fiscal Year Ended March 31, 1996**

To His Excellency  
The Right Honourable Roméo LeBlanc, P.C., C.C., C.M.M., C.D.  
Governor General and Commander-in-Chief of Canada

MAY IT PLEASE YOUR EXCELLENCY:

I have the honour to submit to Your Excellency the Report on the Administration of the  
*Public Service Superannuation Act* for the fiscal year ended March 31, 1996.

Respectfully submitted,

President of the Treasury Board

REPORT ON THE ADMINISTRATION OF THE  
*PUBLIC SERVICESUPERANNUATIONACT*  
FOR THE FISCAL YEAR ENDED MARCH 31, 1996

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## REPORT ON THE ADMINISTRATION OF THE

### PUBLIC SERVICESUPERANNUATIONACT

#### FOR THE FISCAL YEAR ENDED MARCH 31, 1996

This report commences with a description of the main provisions of the *Public Service Superannuation Act*. The report also provides, through the use of tables, account summaries and graphs, historical information as well as data on the distribution of benefits during the fiscal year ended March 31, 1996.

New to this report is a summary of the Retirement Compensation Arrangements established by regulations made under the *Special Retirement Arrangements Act*. These Arrangements provide benefits, payable from the Retirement Compensation Arrangements Account, which are in excess of those permitted in a registered pension plan under the *Income Tax Act*. New to this report as well is a section, Managing Member Services, which summarises the delegated responsibilities of Public Works and Government Services Canada (PWGSC) for compensation services including major pension administrative functions and workload challenges.

## SUPERANNUATIONPLAN

### ELIGIBILITY

Public Service employees must have been engaged in continuous employment to be eligible to contribute under the plan. Employees appointed on an indeterminate basis start contributing from the beginning of their employment. Term and seasonal employees must have completed six months of continuous employment before they can start contributing.

### CONTRIBUTION RATES

Employees contribute 7.5 per cent of salary, minus the contributions required by the Canada Pension Plan, in respect of basic pension benefits and their indexation. Each year the government as employer contributes amounts that are sufficient to fund the benefits earned by employees in respect of that year, as determined by the President of the Treasury Board. For the 1995 calendar year, the amount was determined as 1.38 times employee contributions and for 1996, 1.52 times employee contributions.



## **BENEFITS**

### **Contributor Benefits**

The annual pension, whether an immediate annuity or deferred annuity, is calculated at two per cent of the contributor's average salary over that period of six consecutive years during which the salary is highest multiplied by the years of pensionable service to a maximum of 35.

With certain minor exceptions, a contributor must have five years of pensionable service to be entitled to an annuity type of benefit. Normally if a contributor has less than five years of pensionable service, the only benefit is a return of contributions with interest.

The normal retirement age at which an immediate unreduced annuity becomes payable is 60, although contributors may retire at age 55 and receive an immediate unreduced annuity provided they have at least 30 years of pensionable service.

An annuity or annual allowance payable to a former contributor is subject to an adjustment in respect of contributory service after January 1, 1966 when the contributor becomes entitled to a disability benefit or at the age of 65, whichever is sooner.

A summary of the benefits available to contributors who retire before age 60 is as follows:

*Return of Contributions*— This option is available to contributors who retire before age 60, but does not include contributions for service after September 30, 1967 if the contributor has 10 or more years of pensionable service and is aged 45 or over. The latter contributions are retained for an annuity. Contributors who cease to be employed in the Public Service are eligible to receive four per cent interest compounded annually on their accumulated contributions up to December 31, 1973 and on each year's contributions which, since that date, have been in the superannuation account for a full calendar year.

*Deferred Annuity*— This option is available to persons who retire before age 60 and have at least five years of pensionable service or meet certain other conditions. It becomes payable at age 60.

*Annual Allowance*— This option is available to contributors who retire before age 60 and have at least five years of pensionable service. It is payable from the date on which the employee chooses the allowance, ceases to be employed or reaches age 50, whichever is later. An annual allowance is a deferred annuity reduced to take into account the early payment. The reduction may be waived by the Treasury Board where the person does not retire voluntarily, is at least 55 years of age and has 10 years of employment in the Public Service.

*Cash Termination Allowance*— This option is available to contributors who retire on account of disability before age 60 provided they have at least five years of pensionable service or meet certain other conditions. It is a lump sum payment equal to one month's pay for each year of pensionable service (subject to a reduction on account of the Canada Pension Plan) and excluding service after September 30, 1967 if the person is aged 45 or over and has at least 10 years of pensionable service. The service so excluded will provide an immediate annuity.

*Immediate Annuity*— As previously mentioned, this benefit is payable to contributors who retire at any time after reaching age 60 with at least five years of pensionable service or at any time after reaching age 55 with at least 30 years of pensionable service. It is also available to contributors who retire on account of disability before age 60 provided they have at least five years of pensionable service or meet certain other conditions.

### **Survivor Benefits**

*Marriage Before Retirement*— In cases where the marriage took place before the contributor's retirement, the surviving spouse's allowance is one-half of the contributor's full basic annuity calculated in accordance with the two per cent formula outlined above.

*Marriage After Retirement*— In cases where the marriage took place after the contributor's retirement, the surviving spouse is not automatically entitled to an allowance. The retired plan member may, however, within one year from the date of marriage, elect to provide surviving spouse coverage. To provide for this coverage, the member's future pension payments are reduced. Three levels of spousal benefit are available. To determine these levels and the corresponding reductions in the plan member's pension, an actuarial calculation is made taking into account the ages of both the plan member and his or her spouse. The plan member chooses one level of benefit when making the election. If the spouse predeceases the plan member or the marriage is dissolved by divorce or annulment, the reduction of the plan member's pension ceases.

*Children*— An eligible child's allowance is equal to one-fifth of the surviving spouse's allowance, or two-fifths if there is no surviving spouse. Allowances are payable to or in respect of a maximum of four children; in cases where there are more than four eligible children, the total amount payable may be apportioned.

*No reduction in benefits*— Survivor benefits are not subject to a reduction because of the integration of the Public Service pension plan with the Canada Pension Plan. Similarly, where a former contributor was receiving an annuity to which a reduction had been applied because of early retirement, this reduction is not taken into account when calculating survivor benefits.

*Minimum Benefit*— A minimum benefit may be payable in respect of a plan member who was or would have been entitled to an annuity at the time of death and to or in respect of whom at least 5 years of pension was not paid. The minimum benefit is the greater of five years' basic pension entitlement or a

return of contributions with interest, less any pension benefits already paid to the plan member and any survivor. The minimum benefit is paid in a lump sum to the beneficiary named for purposes of the Supplementary Death Benefit (that benefit is described later in this report). If a beneficiary is not designated or the named beneficiary has died, the payment will normally be made to the contributor's estate.

### **Pension Benefits Division Act**

The *Pension Benefits Division Act* (PBDA) provides for the division of a plan member's pension benefits on the breakdown of a marriage or common-law relationship, if an application is made and is accompanied by a court order or a written agreement signed by both spouses requiring the division.

### **Indexation**

A cost of living increase, or indexation, is payable yearly, in January. Indexation is based on the percentage increase in the average of the Consumer Price Index for the 12 months ended on the preceding September 30 over the CPI average for the 12 months ended a year earlier. The increase payable in the first year following the year of retirement is prorated according to the number of complete months of retirement. Indexation for 1996 was 1.6 per cent.

### **PORTABILITY OF PENSION BENEFITS**

The Act provides for the transferability of certain pension credits in three ways: through elective service provisions, through reciprocal transfer agreements, and through the transfer of funds from certain federal superannuation accounts to the Public Service Superannuation Account.

Under the elective service provisions of the Act, an employee may augment his or her pensionable service by electing to pay for periods of pensionable service with employers other than the federal government.

Reciprocal transfer agreements are agreements between the Government of Canada and other employers whereby an employee may have his or her pension plan contributions, plus the matching employer contributions and interest in respect of immediately prior service with one employer, transferred either from the federal government to another employer or vice versa. A reciprocal transfer agreement may be entered into with an employer whose pension fund or plan has been approved for the purposes of the Act. There were 11 new reciprocal transfer agreements during the year ended March 31, 1996.

Former contributors to the Canadian Forces Superannuation Account, the Royal Canadian Mounted Police Superannuation Account, or the Members of Parliament Retiring Allowances Account may increase their periods of pensionable service under the Act by having the funds to their credit in one of those accounts transferred to the Public Service Superannuation Account.

Since September 30, 1967, the Act has contained a provision whereby a contributor who leaves the Public Service after attaining age 45 with 10 or more years of pensionable service automatically becomes entitled to a pension benefit. That is, contributions for service after that date cannot be withdrawn. Instead they must remain locked in the Superannuation Account to provide a benefit under the Act, or be transferred to another pension plan pursuant to a reciprocal transfer agreement as described above, or transferred to the Canadian Forces Superannuation Account or the Royal Canadian Mounted Police Superannuation Account.

### **MEMBERSHIP**

During the fiscal year, 16,055 employees became contributors while 31,601 employees ceased to contribute, resulting in a decrease of 15,546 contributors. At March 31, 1996, there were 287,540 contributors under Part I (Superannuation) of the Act. There were 289,588 contributors under Part III (Supplementary Benefits), 2,048 more than under Part I because employees who have completed 35 years of pensionable service, although they can no longer contribute under Part I, are required to continue their contributions under Part III.

### **ANNUITIES AND ALLOWANCES**

During the fiscal year, 6,277 immediate annuities, 187 deferred annuities and 8,769 annual allowances became payable to former contributors. The following survivor allowances also became payable during the year: 2,970 spouses' allowances, 239 allowances to children (under the age of 18) and 305 allowances to students (children between the age of 18 and 25 in continuous full-time attendance at a school or university). At March 31, 1996, there were 203,852 persons receiving pension benefits out of the Superannuation Account. These included 151,497 former employees, 49,691 spouses, 1,473 children and 1,191 students.

*Average Annuities* – The average annuity that became payable to former contributors was \$18,959, including annuities based only on locked-in service. Spouses received an average allowance of \$5,040 and children and students, \$1,497.

*Division of Pension Benefits* – During the fiscal year 1995-96 there were a total of 598 applications for division of pension benefits on marriage breakdown, of which 180 were in respect of pensioners and 418 were in respect of contributors. Also, during the same fiscal year, a total of 431 transfers of pension values, amounting to \$33,657,792 were made and 50 applications were denied.

*Marriage After Retirement* – Under the marriage after retirement provisions during 1995-96 there were 79 elections, of which 64 were made by male pensioners and 15 by female pensioners.

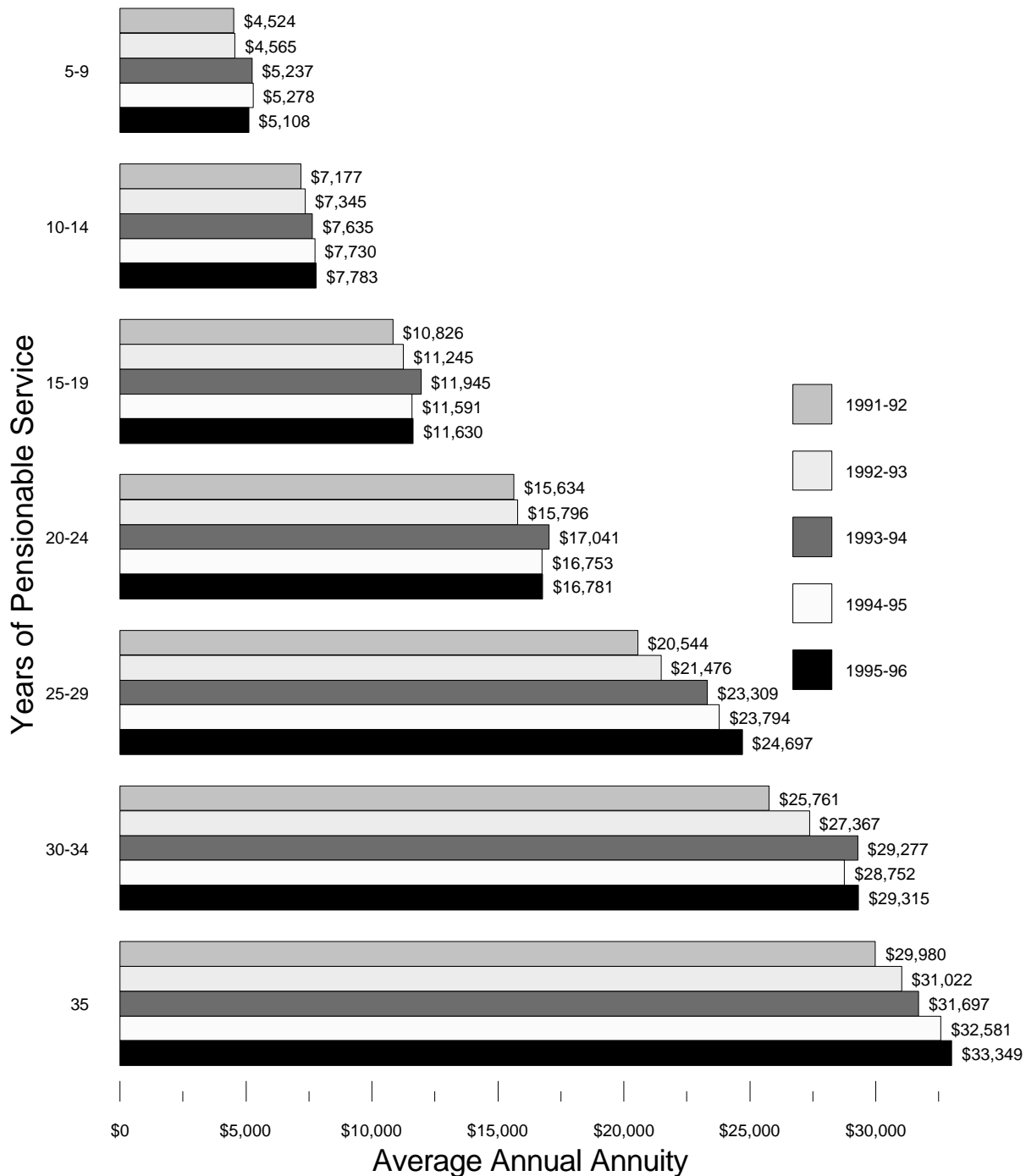
*Waivers of Pension Reductions* – The normal reduction applied to annual allowances was waived for 1,440 contributors between the ages of 55 - 59 who left the public service involuntarily, largely as a result of the government's program review exercise. In addition, 4,573 employees between age 50-54

became eligible for annual allowances and also had their normal pension reductions waived. The waived reduction amounts are paid out of Retirement Compensation Arrangements (RCA) Account No. 2, discussed later in this report.

*Part-time employment*– As a result of the provision allowing for the participation of part-time employees under the Act, during the fiscal year 1995-96 there were 1,252 individuals who elected to join the plan. By March 31, 1996, there were 11,038 contributors who were part-time employees.

The chart on the next page illustrates how the average annuity increases with the increase in a contributor's number of years of pensionable service.

## Average Amount of Annual Annuity (1)



(1) Includes immediate annuities, deferred annuities and annual allowances. Does not include survivor allowances (widows, widowers, children and students). Shows average amount of new annuities that came into pay in each fiscal year.

## **SUPERANNUATION ACCOUNT**

The Superannuation Account is operated in accordance with principles of funding resembling those generally accepted for employer-sponsored pension plans. The government as employer assumes the cost of benefits in excess of contributions received from employees; therefore, in addition to annual contributions estimated to be necessary to fund benefits as they are earned by plan members, the government is required to make up any deficits due to experience factors that turn out differently from the assumptions used in the most recent actuarial report on the plan. The government also credits the Account with interest. Interest rates earned by the Account are determined in accordance with regulations, as described below.

The rate at which interest is credited to the Account changes every three months and is calculated on the last day of each quarter as if the amounts not required for payment of benefits in each quarter since the establishment of the Account had been invested in 20-year bonds having a yield equivalent to the average yield on Government of Canada bonds with 20 or more years to maturity and had been similarly re-invested every 20 years. In effect, the rate used for the Account as a whole is the weighted average for the amounts so invested in respect of each quarter.

The actual interest rates in this fiscal year were: quarter ending June 30, 1995, 2.5071 per cent; September 30, 1995, 2.4990 per cent; December 31, 1995, 2.4898 per cent; and March 31, 1996, 2.4786 per cent.

The statement on the next page shows the transactions recorded in the Public Service Superannuation Account for the fiscal year ended March 31, 1996, with comparative figures for the preceding year.

## **PUBLIC SERVICE SUPERANNUATION ACCOUNT**

For the year ended March 31, 1996  
(with comparative figures for the year ended March 31, 1995)

	<u>1995-96</u>	<u>1994-1995</u>
	(in thousands of dollars)	
Opening balance	59,941,130	55,094,335
 <b><u>RECEIPTS AND OTHER CREDITS</u></b>		
Contributions		
- Government employees	539,649	577,807
- Retired employees	38,821	35,947
- Public Service corporation employees	160,816	153,050
Employer contributions		
- Government	880,610	883,290
- Public Service corporations	151,610	148,683
Transfers from other pension funds	13,509	5,978
Interest	<u>6,183,554</u>	<u>5,715,343</u>
TOTAL	7,968,569	7,520,098
 <b><u>PAYMENTS AND OTHER CHARGES</u></b>		
Annuities	2,705,982	2,510,755
Cash termination allowances	186	100
Minimum benefits	14,491	16,069
Pension divisions	33,658	229
Returns of contributions		
- Government employees	109,706	62,270
- Public Service corporation employees	25,214	26,188
Transfers to other pension funds	<u>23,146</u>	<u>57,692</u>
TOTAL	2,912,383	2,673,303
 Increase	 <u>5,056,186</u>	 <u>4,846,795</u>
 Closing balance	 <u>64,997,316</u>	 <u>59,941,130</u>



## **RETIREMENT COMPENSATION ARRANGEMENTS (RCA) ACCOUNT**

This section describes the Retirement Compensation Arrangements (RCA) Account as it applies to public servants.

Supplementary benefits for public servants are provided under the authority of RCA Regulations No. 1 (public service portion) and No. 2 (special Early Retirement Incentive (ERI) program). The *Special Retirement Arrangements Act* both provided the authority for those regulations and established the Retirement Compensation Arrangements Account. The accounting transactions related to both sets of regulations are recorded in that Account. However, separate records are kept with respect to each set.

### **RETIREMENT COMPENSATION ARRANGEMENTS (RCA) ACCOUNT No. 1**

RCA Account No. 1 essentially records contributions, benefit payments and interest credits in respect of plan members who accrue benefits on salaries in excess of a specified salary maximum which was \$98,600 in 1996. Since these benefits cannot be funded on a tax sheltered basis, a tax is remitted annually to Revenue Canada equal to 50% of the net amount of contributions plus interest credits minus benefits paid each calendar year.

As of March 31, 1996 there were 1,516 PSSA contributors under the public service portion of the Retirement Compensation Arrangements No. 1 and 177 former contributors were receiving benefits.

The statement on the next page shows the transactions recorded in the public service portion of the Retirement Compensation Arrangements (RCA) Account No. 1 for the fiscal year ended March 31, 1996, with comparative figures for the preceding year.

**RETIREMENT COMPENSATION ARRANGEMENTS (RCA) ACCOUNT No. 1**  
**(Public Service Portion)**

For the year ended March 31, 1996  
(with comparative figures for the year ended March 31, 1995)

	<u>1995-96</u>	<u>1994-1995</u>
Opening balance	\$1,646,420	0

**RECEIPTS AND OTHER CREDITS**

Contributions		
- Government Employees	1,379,933	308,628
- Retired Employees	0	0
- Public Service Corporation Employees	551,553	59,989
Employer Contributions		
- Government	7,031,114	1,219,490
- Public Service Corporations	2,306,166	58,500
Interest	544,247	0
Actuarial Liability Adjustments	0	0
 TOTAL	 11,813,013	 1,646,607

**PAYMENTS AND OTHER CHARGES**

Annuities	7,236	0
Cash Termination Allowances	0	0
Minimum Benefits	0	0
Pension Division	0	0
Returns of Contributions		
- Government Employees	2,384	0
- Public Service Corporation Employees	7,899	187
Refundable Tax	4,638,355	0
 TOTAL	 4,655,874	 187
 Increase	 <u>7,157,139</u>	 <u>1,646,420</u>
 Closing balance	 <u><u>8,803,559</u></u>	 <u><u>1,646,420</u></u>

## **RETIREMENT COMPENSATION ARRANGEMENTS (RCA) ACCOUNT No. 2**

RCA Account No. 2 was established to record transactions for employees between age 50-54 who leave the public service and are entitled to benefits under the Early Retirement Incentive Program. This program was introduced for a three year period effective April 1, 1995 and provides for the waiver of the normal pension reduction for employees of departments and certain agencies who are declared surplus. For the 50-54 age group, benefits equal to the pension reduction that normally would have been applied are funded and paid out of RCA Account No. 2.

During the 1995-96 fiscal year 4,573 employees became eligible for benefits out of RCA Account No. 2. The average benefit was \$5,271.

The statement on the next page shows the transactions recorded in the Retirement Compensation Arrangements (RCA) Account No. 2 for the fiscal year ended March 31, 1996.

**RETIREMENT COMPENSATION ARRANGEMENTS (RCA) ACCOUNT No. 2**

For the year ended March 31, 1996

Opening balance	<u>1995-96</u> \$0
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**RECEIPTS AND OTHER CREDITS**

Government Contributions & Interest

- Contributions	507,008,265
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- Interest	7,056,658
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TOTAL	514,064,923
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**PAYMENTS AND OTHER CHARGES**

Annuities	15,855,262
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Refundable Tax	99,844,388
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TOTAL	115,699,650
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Increase	<u>398,365,273</u>
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Closing balance	<u><u>398,365,273</u></u>
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## **SUPPLEMENTARY DEATH BENEFIT PLAN**

The Supplementary Death Benefit(SDB) Plan (Part II of the Act) provides a lump sum benefit on the death of a participant. This plan is applicable to most contributors to the Public Service pension plan and, with minor exceptions, coverage can be continued after retirement. This benefit is payable to a designated beneficiary or the participant's spouse or estate, depending on the circumstances.

Coverage is equal to twice the salary of the participant or the nearest multiple of \$250 above it. Coverage is subject to a yearly reduction after age 60 to a certain minimum or to zero depending on the type of participation.

The reduction in coverage is one-tenth for each year that the age of the participant exceeds 60, but, while the participant is employed in the Public Service, coverage is never less than the nearest multiple of \$250 that equalled one-third of the participant's salary or \$5,000, whichever is the greater. If participation in the plan is continued after retirement, coverage is never reduced below \$5,000 and remains in effect for life provided the participant is in receipt of an immediate annuity. In the case of participants who did not retire on an immediate annuity, coverage ceases at age 70.

Contributions under the plan are 5 cents a month for each \$250 of coverage while a person is employed in the Public Service or in receipt of an immediate annuity. However, with minor exceptions, when such a person reaches age 65, contributions on \$5,000 of coverage are no longer required. Instead, the government makes a single premium payment on the person's behalf for lifetime coverage at that amount.

Other retired persons who continue their participation in the plan pay premiums at commercial rates. They have no paid-up coverage and their coverage ceases at age 70.

## **MEMBERSHIP**

At March 31, 1996, there were 280,674 participants employed in the Public Service and 104,919 retired elective participants in the Supplementary Death Benefit Plan.

## **BENEFITS**

During the year, 4,548 death benefits were paid from the Public Service Death Benefit Account.

## **PUBLIC SERVICE DEATH BENEFIT ACCOUNT**

The statement on the next page shows the transactions recorded in the Public Service Death Benefit Account for the fiscal year ended March 31, 1996, with comparative figures for the preceding year.

## **PUBLIC SERVICE DEATH BENEFIT ACCOUNT**

For the year ended March 31, 1996  
(with comparative figures for the year ended March 31, 1995)

	<u>1995-96</u>	<u>1994-95</u>
	(in thousands of dollars)	
Opening balance	1,123,252	1,027,877

### **RECEIPTS AND OTHER CREDITS**

#### Contributions

- Employees - Government and Public Service corporations	62,991	63,820
- Government		
One-twelfth of benefit payments	5,115	5,410
Single premium for \$5,000	1,453	1,394
- Public Service corporations	2,442	2,336
Interest	<u>116,385</u>	<u>106,939</u>
TOTAL	188,386	179,899

### **PAYMENTS AND OTHER CHARGES**

#### Benefit payments

General (Note 1)	61,194	65,596
Life coverage of \$5,000 (Note 2)	18,923	18,785
Other death benefit payments	14	143
TOTAL	80,131	84,524

Increase	<u>108,255</u>	<u>95,375</u>
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Closing balance	<u>1,231,507</u>	<u>1,123,252</u>
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#### Notes:

1. Benefits paid in respect of participants who, at the time of death, were employed in the Public Service or were in receipt of an immediate annuity under the Act.
2. Benefits of \$5,000 in respect of participants who, at the time of death, were employed in the Public Service or were in receipt of an immediate annuity under the Act and on whose behalf a single premium for \$5,000 death benefit coverage for life has been made.

## **MANAGING MEMBER SERVICES**

### **DELEGATION**

Responsibility for the administration of the Public Service Superannuation Plan is assigned by Order in Council to Public Works and Government Services Canada (PWGSC). Pension and insurance services are provided by PWGSC as part of its overall Compensation Service Line which also include payroll and benefits administration services for current federal public servants.

### **MAJOR PENSION ADMINISTRATIVE FUNCTIONS**

Pension administration functions include the following:

- contributor services for public servants and employees of Crown agencies;
- annuitant services for retired plan members or their survivors;
- returns of contributions payments;
- Reciprocal Transfer Agreements payments; and
- Supplementary Death Benefits payments.

The key organisations involved in pension administration include:

- Treasury Board, as the employer and the Treasury Board Secretariat provide the policy framework for pension administration;
- Departments, which play an important role in pension administration by advising employees of plan features and maintaining and providing contributor data required to support plan administration; and
- PWGSC, which provides departments with the tools and training they need to carry out their responsibilities; and administers the pension plan by providing the following operational functions:
  - core processing,
  - entitlement calculation,
  - file and records maintenance, and
  - annuitant advice, communication and inquiry services.

### **CURRENT CHALLENGES/INFLUENCING FACTORS**

The current challenge to pension administration is that of coping with the additional workload that has been associated with government downsizing programs and legislative changes affecting Public Service Superannuation plan provisions. In particular, in addition to the regular operational workload noted above, significant additional work has stemmed from the following initiatives:

- pension legislation (Bill C-55), enacted in 1992 has resulted in various amendments to the pension plan. Two changes which took effect in 1994 have had a profound effect in two areas: the division of pension benefits on marriage breakdown and the inclusion of part-time employees. The former resulted in a new workload in terms of processes and systems to determine pension benefit values and the latter resulted in more members who, in turn, have new/unique calculation criteria.
- the 3 year Early Retirement Incentive(ERI) program. Between April, 1995 and February 1997 there were over 7,000 former employees who elected for ERI. This initiative has placed a marked burden on an already increasing workload for the calculation and processing of new pensions and the ongoing maintenance requirements for an expanding annuitant population.
- privatisation of certain government services and the devolution of whole organisations to the private sector. Between April, 1995 and February 1997 there has been a workload of over 1,500 Reciprocal transfer cases associated with privatisations, and there is a potential for an additional 5,000 in the short term. Work connected with the actuarial calculation of amounts to be transferred to the new employers and payment of returns of contributions has increased significantly; and
- in June, 1996, the Budget Bill, C-31 changed the vesting provisions from five to two years, further increasing the number of people eligible for pensions; compliance with the provisions of the new Pension Benefits Act, will require the calculation of an actuarial transfer value for employees transferring out of the PSSA.

Many of the operational processes connected with the increase in workload are manual and labour-intensive, however, a number of these procedures are being streamlined utilising modern automation methods. As well, the expanded use of electronic funds transfer for monthly pension payments and reduction in the frequency of payment stubs has resulted in substantial savings to the government for banking and postage costs.

Increased workload in connection with Public Service downsizing and resulting growth in the pensioner population will continue over the next few years. Advantages and improvements that can be achieved through technological and process changes will continue to be examined and pursued wherever feasible.



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- 17 Retirements on Account of Disability with Immediate Annuities
  - By Amount of Annuity and Age at Retirement
- 18 Annual Allowances and Deferred Annuities That Became Payable
  - By Amount of Annuity and Age at Which Payment Commenced
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  - By Amount of Annuity and Age at Which Payment Commenced
- 20 Entitlements to Deferred Annuities
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### **Supplementary Death Benefit Plan**

#### **Comparative Statistics**

- 23 Number of Participants and Death Benefits Paid

#### **Fiscal Year Statistics**

- 24 Changes in the Number of Death Benefit Participants
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**NOTE** : In some tables, discrepancies between the opening balance for 1995-96 and the closing balance previously reported for 1994-95 reflect retroactive adjustments.

<b>TABLE 1</b> <b>SUPERANNUATION ACCOUNT<sup>1</sup></b> <b>RECEIPTS, DISBURSEMENTS AND ACCOUNT BALANCE</b> <b>APRIL 1, 1924 TO MARCH 31, 1996</b>						
<b>Receipts - Credits to the Account</b>						
Fiscal Years	Employee Contributions	Government Contributions	Other Contributions and Credits <sup>2</sup>	Actuarial Liability Credits	Interest Credits	Total
1924 to 1993 <sup>1</sup>	\$10,237,619,843.00	\$8,135,091,203.00	\$6,291,296,036.00	\$7,236,059,250	\$36,130,339,610.00	\$68,030,405,942.00
1993 - 94	776,877,553	849,843,777	155,339,195	0	5,356,697,661	7,138,758,186
1994 - 95	766,804,152	883,289,923	154,660,951	0	5,715,342,982	7,520,098,008
1995 - 96	739,285,336	880,610,168	165,119,302	0	6,183,553,866	7,968,568,672
<b>Disbursements and Account Balance</b>						
Fiscal Years	Annuities	Cash Termination Allowances	Withdrawals and Transfers <sup>3</sup>	Total	Net Increase in the Account	Account Balance
1924 to 1993 <sup>1</sup>	\$15,696,904,214.00	\$10,511,464.00	\$1,738,232,005.00	\$17,445,647,683.00		\$50,584,758,259.00
1993 - 94	2,405,660,821	165,805	223,354,597	2,629,181,223	4,509,576,963	55,094,335,222
1994 - 95	2,510,754,710	99,880	162,448,199	2,673,302,789	4,846,795,219	59,941,130,441
1995 - 96	2,705,981,767	185,887	206,215,326	2,912,382,980	5,056,185,692	64,997,316,133

<sup>1</sup> Effective April 1, 1991, the Public Service portion of the Supplementary Retirement Benefit (SRB) Account (the indexation account) was combined with the Public Service Superannuation Account. Since that date, contributions formerly credited to the SRB Account have been credited to the Superannuation Account and indexation payments in their entirety have been charged to it.

<sup>2</sup> Includes the matching contributions of Crown corporations, amounts credited to the account from the Canadian Forces Superannuation Account and the Royal Canadian Mounted Police Superannuation Account, and amounts transferred to the Account pursuant to reciprocal transfer agreements.

<sup>3</sup> Includes returns of contributions, transfers to other pension funds and minimum benefits, and amounts paid out under the Pension Benefits Division Act.

<b>TABLE 2</b>  <b>PUBLIC SERVICE PENSION PLAN</b>  <b>ANNUITIES IN PAY AND ANNUITIES THAT BECAME PAYABLE</b>  <b>APRIL 1, 1986 TO MARCH 31, 1996</b>													
Fiscal Year	Annuities in Pay as at March 31			New Annuities <sup>1</sup> That Became Payable to Contributors				New Allowances that Became Payable to Survivors					
	Contributor Pensions	Survivor Allowances	Total	Males Retired	Females Retired	Total Annual Value <sup>2</sup>	Average Annuity <sup>2</sup>	Widows	Widowers	Children <sup>3</sup>	Total Value <sup>2</sup>	Average Allowance per Payee <sup>2</sup>	Average Allowance per Family <sup>2</sup>
1986-87	111,506	41,509	153,015	6,062	2,151	\$ 107,227,858	\$ 13,056	2,362	122	268	\$ 8,750,529	\$ 3,180	\$ 3,490
1987-88	116,988	42,620	159,608	6,945	2,566	134,945,570	14,188	2,489	138	265	9,802,123	3,389	3,685
1988-89	121,224	44,327	165,551	5,998	2,365	123,174,052	14,728	2,401	144	250	9,906,328	3,544	3,853
1989-90	125,289	45,999	171,288	6,131	2,332	134,154,607	15,852	2,612	159	244	11,292,397	3,745	4,037
1990-91	131,077	47,197	178,274	7,297	2,950	176,717,407	17,246	2,582	167	226	12,163,264	4,088	4,400
1991-92	134,199	48,435	182,634	5,517	2,265	133,704,187	17,181	2,622	203	264	13,101,460	4,241	4,595
1992-93	136,244	49,476	185,720	4,660	2,161	117,479,154	17,223	2,664	182	194	13,293,300	4,373	4,630
1993-94	138,451	50,363	188,814	4,769	2,234	132,688,992	18,947	2,624	227	205	13,520,843	4,424	4,707
1994-95	141,082	51,356	192,438	5,115	2,468	143,556,787	18,931	2,690	231	197	14,823,674	4,754	5,033
1995-96	151,497	52,355	203,852	9,834	5,399	296,461,309	19,462	2,728	242	237	15,309,456	4,774	5,113

<sup>1</sup> Annuities include immediate annuities, deferred annuities and annual allowances that became payable.

<sup>2</sup> These amounts do not include indexation.

<sup>3</sup> Does not include allowances to students.

<b>TABLE 3</b> <b>PUBLIC SERVICE PENSION PLAN</b> <b>BENEFITS OTHER THAN IMMEDIATE ANNUITIES</b> <b>TO WHICH CONTRIBUTORS BECAME ENTITLED</b> <b>APRIL 1, 1986 TO MARCH 31, 1996</b>											
Fiscal Year	Allowances <sup>1</sup> That Became Payable			Deferred Annuities <sup>1</sup> To Which Contributors Became Entitled			Deferred Annuities <sup>2</sup> That Became Payable			Lump Sum Payments <sup>3</sup>	
	Number		Average Allowance <sup>4</sup>	Number		Average Annuity	Number		Average Annuity <sup>4</sup>	Number	Amount
	Males	Females		Males	Females		Males	Females			
1986-87	763	465	\$10,686.0 0	128	87	\$8,420. 00	179	115	\$3,311.0 0	16,396	\$76,589,530.00
1987-88	958	548	\$12,589.0 0	250	139	\$9,180. 00	171	113	\$3,565.0 0	16,386	\$116,876,749.00
1988-89	800	506	\$11,850.0 0	235	160	\$9,197. 00	177	107	\$4,810.0 0	15,355	\$159,487,578.00
1989-90	1,066	638	\$13,269.0 0	230	148	\$10,617 .00	171	98	\$4,449.0 0	14,384	\$118,198,642.00
1990-91	1,540	814	\$15,672.0 0	242	163	\$11,473 .00	160	100	\$5,172.0 0	13,074	\$107,484,483.00
1991-92	1,062	546	\$15,237.0 0	207	151	\$12,462 .00	153	68	\$5,528	14,415	\$113,937,868.00
1992-93	844	489	\$15,098.0 0	131	86	\$13,309 .00	148	68	\$5,146.0 0	12,634	\$116,157,280.00
1993-94	937	514	\$17,121.0 0	170	162	\$13,668 .00	139	68	\$6,447.0 0	11,734	\$207,741,110.00
1994-95	1,105	659	\$16,489.0 0	229	169	\$14,135 .00	123	80	\$7,389.0 0	11,837	\$146,478,540.00
1995-96	5,435	3,334	\$18,131.0 0	584	559	\$12,265 .00	109	74	\$8,491.0 0	13,287	\$191,909,688.00

<sup>1</sup> Includes deferred annual allowances. An annual allowance is a deferred annuity reduced because of early payment.

<sup>2</sup> Includes 13 pensions payable before age 60 because of disability.

<sup>3</sup> Includes cash termination allowances, returns of contributions to contributors and employee/employer contributions transferred to other pension plans, and Pension Benefits Division Act.

<sup>4</sup> These amounts include indexation where applicable.

<b>TABLE 4</b> <b>PUBLIC SERVICE PENSION PLAN</b> <b>RETIREMENTS ON ACCOUNT OF AGE WITH IMMEDIATE ANNUITIES,</b> <b>CLASSIFIED ACCORDING TO AGE AT RETIREMENT</b> <b>APRIL 1, 1986 TO MARCH 31, 1996</b>														
Fiscal Year	aGE aT rETIREMENT													
	55	56	57	58	59	60	61	62	63	64	65	66 and over	Total	Average Age
1986-87	436	190	205	163	182	933	595	585	581	931	1,093	96	5,990	61.79
1987-88	585	275	256	214	216	1,084	726	710	704	970	1,095	181	7,016	61.60
1988-89	604	259	217	191	176	1,081	582	526	560	719	909	228	6,052	61.42
1989-90	652	276	238	225	202	1,070	518	460	440	598	783	313	5,775	61.22
1990-91	791	309	281	248	264	1,219	569	535	469	564	759	406	6,414	61.08
1991-92	518	207	177	163	192	908	456	369	337	437	503	297	4,564	61.18
1992-93	436	176	168	141	147	900	430	332	267	332	456	265	4,050	61.18
1993-94	548	223	173	145	133	801	373	311	286	319	421	323	4,056	61.05
1994-95	539	260	185	160	162	811	439	362	334	306	383	353	4,294	61.05
1995-96	616	298	286	222	204	1,042	575	507	456	428	437	444	5,515	61.10

Note:

For the fiscal year 1995-96 the average retirement age for males was 60.83 and for females 61.81.

**TABLE 5**

**PUBLIC SERVICE PENSION PLAN  
CONTRIBUTOR PENSIONS AND SURVIVOR ALLOWANCES IN PAY  
APRIL 1, 1993 TO MARCH 31, 1996**

Fiscal Year	Description	Contributor Pensions			Survivor Allowances				
		Males	Females	Total	Widows	Widowers	Total	Children	Students
1993-94	Average annuity in pay								
	- excluding indexing	\$11,767.00	\$6,177.00	\$10,104.00	\$3,002.00	\$3,208.00	\$3,010.00	\$997.00	\$1,316.00
	- including indexing	\$17,438.00	\$9,444.00	\$15,060.00	\$6,922.00	\$4,705.00	\$6,839.00	\$1,181.00	\$1,721.00
	Average age	68.97	69.43	69.10	72.81	65.04	72.52		
	Average pensionable service of contributors	23.98	19.64	22.69	20.33	15.76	20.16		
1994-95	Average annuity in pay								
	- excluding indexing	\$12,169.00	\$6,378.00	\$10,423.00	\$3,169.00	\$3,358.00	\$3,176.00	\$1,069.00	\$1,356.00
	- including indexing	\$17,581.00	\$9,459.00	\$15,132.00	\$7,102.00	\$4,809.00	\$7,010.00	\$1,227.00	\$1,696.00
	Average age	69.11	69.45	69.21	73.14	65.64	72.84		
	Average pensionable service of contributors	24.04	19.64	22.71	20.46	15.88	20.27		
1995-96	Average annuity in pay								
	- excluding indexing	\$12,759.00	\$6,717.00	\$10,892.00	\$3,332.00	\$3,511.00	\$3,340.00	\$1,109.00	\$1,430.00
	- including indexing	\$17,854.00	\$9,542.00	\$15,285.00	\$7,350.00	\$4,985.00	\$7,248.00	\$1,257.00	\$1,738.00
	Average age	68.59	68.57	68.58	73.48	66.12	73.16		
	Average pensionable service of contributors	24.13	19.77	22.78	20.55	16.04	20.36		

<b>TABLE 6</b> <b>PUBLIC SERVICE PENSION PLAN</b> <b>CHANGES IN THE NUMBER OF ACTIVE CONTRIBUTORS</b> <b>APRIL 1, 1995 TO MARCH 31, 1996</b>			
	<b>Males</b>	<b>Females</b>	<b>Total</b>
<b>Number of Active Contributors, April 1, 1995</b>	168,592	134,494	303,086
<b>Additions</b>	6,465	9,590	16,055
<b>Deletions</b>			
<b>Employees leaving the Public Service</b>			
Full return of contribution entitlements:			
- 5 years and over of pensionable service	1,784	2,189	3,973
- Less than 5 years of pensionable service	3,728	4,567	8,295
Full cash termination allowances paid	1	2	3
Cash termination allowances locked-in <sup>2</sup>	3	3	6
Immediate annuities and annual allowances paid	9,268	4,984	14,252
Deferred annuities chosen	334	355	689
Deferred annuities locked in <sup>3</sup>	0	0	0
Options not yet made <sup>4</sup>	1,445	1,753	3,198
<b>Reversions to a Non-Contributory Status<sup>5</sup></b>	335	458	793
<b>Deaths in the Public Service</b>			
Full return of contribution entitlements	16	12	28
Benefits paid to survivors	256	108	364
Total deletions	17,170	14,431	31,601
<b>Number of Active Contributors, March 31, 1996</b>	157,887	129,653	287,540

<sup>1</sup> Includes employees who transferred to other pension arrangements.

<sup>2</sup> Entitlement held to both an immediate annuity based on locked-in service and a cash termination allowance.

<sup>3</sup> Partial return of contributions and entitlement to an annuity based on locked-in service.

<sup>4</sup> Employees with a choice of benefits have until one year after leaving the Public Service to make a decision as to the type of benefit they wish to receive.

<sup>5</sup> Describes contributors who ceased contributions temporarily, e.g. seasonal lay-offs.



**TABLE 7****PUBLIC SERVICE PENSION PLAN  
CHANGES IN THE NUMBER OF CONTRIBUTORS ON PENSION  
APRIL 1, 1995 TO MARCH 31, 1996**

<b>Number of Contributors on Pension, April 1, 1995</b>		141,267
<b>Additions:</b>		
Retirements on pension	9,033	
Deferred annuities payable at age 60	174	
Deferred annuities payable due to disability	13	
Deferred annual allowances	34	
Locked-in deferred annuities - age 60	0	
Locked-in deferred annuities - disabled	0	
Annuities with normal reductions waived		
AGE 50--54	4,573	
AGE 55--59	1,440	15,267
<b>Deletions:</b>		
Death	4,984	
Re-employment	53	5,037
<b>Number of Contributors on Pension, March 31, 1996</b>		151,497

<b>TABLE 8</b> <b>PUBLIC SERVICE PENSION PLAN</b> <b>CHANGES IN THE NUMBER OF DEFERRED ANNUITANTS</b> <b>APRIL 1, 1995 TO MARCH 31, 1996</b>		
<b>Number of Deferred Annuitants April 1, 1995</b>		5,448
<b>Additions:</b>		
Regular deferred annuities	958	
Locked-in annuities	0	958
<b>Deletions:</b>		
Death	15	
Regular annuities that became payable <sup>1</sup>	187	
Locked-in annuities that became payable	0	
Re-employment	1	203
<b>Number of Deferred Annuitants March 31, 1996</b>		6,203

<sup>1</sup> Includes 13 deferred annuities payable because of disability.

**TABLE 9**

**PUBLIC SERVICE PENSION PLAN  
CHANGES IN THE NUMBER OF WIDOWS, WIDOWERS,  
CHILDREN AND STUDENTS ON PENSION  
APRIL 1, 1995 TO MARCH 31, 1996**

**WIDOWS**

Number of Widows on Pension, April 1, 1995		46,799
Additions		
Member died in service	186	
Member died after retirement	<u>2,542</u>	2,728
Deletions		
Death		<u>1,978</u>
Number of Widows on Pension, March 31, 1996		47,549

**WIDOWERS**

Number of Widowers on Pension, April 1, 1995		1,979
Additions		
Member died in service	64	
Member died after retirement	<u>178</u>	242
Deletions		
Death		<u>79</u>
Number of Widowers on Pension, March 31, 1996		2,142

**CHILDREN**

Number of Children on Pension, April 1, 1995		1,474
Additions		
Member died in service	189	
Member died after retirement	<u>48</u>	237
Deletions		<u>238</u>
Number of Children on Pension, March 31, 1996		1,473

**STUDENTS**

Number of Students on Pension, April 1, 1995		1,135
Additions		
Age 18		305
Deletions		
Ceased attending school or reached age 25		<u>249</u>
Number of Students on Pension, March 31, 1996		1,191

**TABLE 10**

**PUBLIC SERVICE PENSION PLAN  
TYPES OF BENEFITS TO WHICH CONTRIBUTORS BECAME ENTITLED  
APRIL 1, 1995 TO MARCH 31, 1996**

Type of Benefits	See also	Total Number	Males	Females	Total Amount of New Benefits	Average Benefits
Annuities and Annual Allowances						
Immediate Annuities						
Age (60 and over)	Tables 12, 13	3,889	2,611	1,278	\$69,851,809.00	\$17,961.38
Early Retirements <sup>1</sup>	Tables 14, 16	1,626	1,342	284	53,355,989	32,814
Disability	Table 17	762	378	384	9,978,976	13,096
Deferred Annuities <sup>2</sup>						
Payable at age 60	Table 8	174	103	71	1,445,377	8,307
Payable due to Disability	Table 19	13	6	7	142,564	10,966
Annual Allowances						
Normal Allowances	Table 21	2,756	1,736	1,020	47,485,441	17,230
Annuities with normal reductions waived	Table 21	4,573	2,890	1,683	85,584,992	18,715
AGE 50--54	Table 21	1,440	768	672	28,616,160	19,872 <sup>3</sup>
AGE 55--59	Table 20	1,143	584	559	14,018,972	12,265
Deferred benefits to which contributors became entitled <sup>4</sup>						
Total		16,376	10,418	5,958	\$310,480,280.00	\$18,959.47
Lump sum payments						
Cash termination allowances	Table 6	6	3	3	\$118,684.00	\$19,780.67
Returns of contributions	Table 6	12,114	5,414	6,700	134,920,478	11,138
Total		12,120	5,417	6,703	\$135,039,162.00	\$11,141.85

- <sup>1</sup> Age 55 with 30 or more years of pensionable service.
- <sup>2</sup> Includes 0 deferred annuities based on locked-in service only which became payable during the fiscal year - See table 8.
- <sup>3</sup> These include annuities with normal reductions waived paid out of the Public Service Superannuation Account.
- <sup>4</sup> These include deferred annuities and deferred annual allowances.

TABLE 11						
PUBLIC SERVICE PENSION PLAN TYPES OF BENEFITS THAT BECAME PAYABLE TO SURVIVORS APRIL 1, 1995 TO MARCH 31, 1996						
Type of Benefit	See also	Number According to Time of Contributor's Death			Total Amount of New Benefits	Average Benefits
		Total Number	Death in Service	Death After Retirement		
Annual Allowances						
Widows	Table 22	2,728	186	2,542	\$13,917,390.00	\$5,101.68
Widowers	Table 22	242	64	178	1,051,686	4,346
Children	Table 22	239	191	48	344,168	1,440
Students	Table 9	305			469,914	1,541
Total		3,514	441	2,768	\$15,783,158.00	\$4,491.51
Lump Sum Payments						
Returns of contributions		28	28	0	\$163,050.00	\$5,823.21
Residual amounts <sup>1</sup>		0	0	0	0	DIV0
Minimum benefits <sup>2</sup>		327	165	162	14,509,526	44,372
Total		355	193	162	\$14,672,576.00	\$41,331.20

<sup>1</sup> If upon the death of a person who was in receipt of an annuity there is no one to whom an annuity benefit may be paid, the balance to the credit of the contributor, a residual amount, is paid to the estate of the contributor, or if less than \$1,000, as authorised by the President of the Treasury Board. This applies to contributors who retired before December 20, 1975.

<sup>2</sup> If upon the death of a person who was or would have been entitled to an annuity there is no one to whom an annuity benefit may be paid and payments made have not exceeded the minimum benefit, a minimum benefit is payable to the named beneficiary or the estate of the contributor, whichever is applicable, or if less than \$1,000, as authorised by the President of the Treasury Board. This applies to contributors required to contribute on or after December 20, 1975.

**TABLE 12**

**PUBLIC SERVICE PENSION PLAN  
RETIREMENTS ON ACCOUNT OF AGE OR EARLY RETIREMENTS WITH  
IMMEDIATE ANNUITIES BY AMOUNT OF ANNUITY AND AGE AT RETIREMENT  
APRIL 1, 1995 TO MARCH 31, 1996**

Amount of Annuity  \$	Age at retirement													Total
	55	56	57	58	59	60	61	62	63	64	65	66	67 and over	
0 - 3000						21	14	24	16	18	17	4	11	125
3001 - 5000						47	44	22	44	30	41	17	22	267
5001 - 7000						72	46	57	36	39	43	12	17	322
7001 - 9000						90	40	42	45	34	31	19	32	333
9001 - 11000						96	54	39	47	36	40	7	31	350
11001 - 13000	1		1			88	51	43	38	38	43	16	27	346
13001 - 15000		1	3	1	2	82	40	38	39	33	39	6	18	302
15001 - 17000	11	7	9	4	5	83	42	36	19	27	31	9	13	296
17001 - 19000	17	7	12	8	5	81	34	19	20	26	21	6	16	272
19001 - 21000	50	18	23	12	16	60	34	26	15	20	13	4	17	308
21001 - 23000	51	20	26	14	21	46	20	29	17	22	21	7	12	306
23001 - 25000	67	26	25	24	23	50	20	16	17	18	10	3	13	312
25001 - 27000	53	30	12	21	13	30	15	10	13	8	10	7	8	230
27001 - 29000	53	20	20	13	21	23	19	19	11	8	16	3	5	231
29001 - 31000	45	15	23	8	5	24	22	10	6	8	3	4	15	188
31001 - 33000	43	24	11	11	6	22	8	10	8	15	10	1	4	173
33001 - 35000	37	19	18	9	11	10	9	15	8	9	7	0	5	157
35001 - 37000	37	16	14	7	9	11	9	8	8	4	4	1	3	131
37001 - 39000	23	15	11	10	7	15	8	8	9	3	4	2	4	119
39001 - 41000	17	13	12	11	6	14	8	5	3	5	3	1	5	103
41001 - 43000	30	11	9	10	4	6	7	5	6	3	4	2	5	102
43001 - 45000	24	7	8	5	7	12	5	4	3	3	3	0	4	85
45001 - 47000	7	12	11	11	5	9	7	3	4	1	5	1	1	77
47001 - 49000	9	6	11	9	3	6	3	4	0	2	1	2	2	58
49001 - 51000	11	5	2	6	7	6	4	0	4	1	4	0	0	50
51001 - 53000	3	9	6	7	7	7	4	3	8	3	1	1	2	61
53001 - 55000	3	1	4	3	3	8	2	2	2	4	1	2	2	37
55001 - 57000	2	4	4	3	2	2	1	1	2	3	5	2	2	33
57001 - 59000	6	1	5	6	4	3	1	1	1	2	4	1	3	38
59001 - 60000	2	0	0	0	4	1	0	1	0	0	1	0	0	9
Over 60000	14	11	6	9	8	17	4	7	7	5	1	0	5	94
Males, total	507	244	236	188	167	686	407	335	313	286	291	89	204	3,953
Females, total	109	54	50	34	37	356	168	172	143	142	146	51	100	1,562
TOTAL	616	298	286	222	204	1,042	575	507	456	428	437	140	304	5,515

**TABLE 13**

**PUBLIC SERVICE PENSION PLAN  
RETIREMENTS ON ACCOUNT OF AGE OR EARLY RETIREMENTS WITH IMMEDIATE  
ANNUITIES BY AMOUNT OF ANNUITY AND YEARS OF PENSIONABLE SERVICE  
APRIL 1, 1995 TO MARCH 31, 1996**

Amount of Annuity ¢	Years of Pensionable Service								
	Under 5	5 - 9	10 - 14	15 - 19	20 - 24	25 - 29	30 - 34	35 Max.	Total
0 - 3000	77	42	6						125
3001 - 5000	29	203	34	1					267
5001 - 7000	6	137	172	7					322
7001 - 9000	1	49	193	86	4				333
9001 - 11000		31	85	171	63				350
11001 - 13000		12	54	139	126	12	3		346
13001 - 15000		3	25	76	142	45	11		302
15001 - 17000		6	20	48	117	50	45	10	296
17001 - 19000		2	17	23	75	74	65	16	272
19001 - 21000			8	22	47	65	115	51	308
21001 - 23000			7	18	39	51	141	50	306
23001 - 25000			3	13	30	35	141	90	312
25001 - 27000			1	9	25	25	127	43	230
27001 - 29000				7	33	30	88	73	231
29001 - 31000			1	2	26	29	67	63	188
31001 - 33000				3	18	26	75	51	173
33001 - 35000				1	16	19	64	57	157
35001 - 37000				1	9	22	58	41	131
37001 - 39000					8	12	56	43	119
39001 - 41000					3	20	51	29	103
41001 - 43000					3	13	59	27	102
43001 - 45000					4	5	44	32	85
45001 - 47000						14	38	25	77
47001 - 49000					1	7	32	18	58
49001 - 51000						1	25	24	50
51001 - 53000					1	2	38	20	61
53001 - 55000				1	1	7	17	11	37
55001 - 57000						5	16	12	33
57001 - 59000						1	16	21	38
59001 - 60000							7	2	9
Over 60000				1		3	52	38	94
Males, total	112	375	371	326	481	413	1,221	654	3,953
Females, total	1	110	255	303	310	160	230	193	1,562
TOTAL	113	485	626	629	791	573	1,451	847	5,515

1. Average pensionable service for contributors retiring on account of age was 19.81 years.
2. Average pensionable service for contributors retiring between 55 and 59 inclusive was 33.0 years.
3. Average pensionable service for contributors retiring with immediate annuities (excluding disability retirements) was 25.8 years



**TABLE 14**

**PUBLIC SERVICE PENSION PLAN  
EARLY RETIREMENTS WITH IMMEDIATE ANNUITIES  
BY YEARS OF PENSIONABLE SERVICE AND AGE AT RETIREMENT  
APRIL 1, 1995 TO MARCH 31, 1996**

Years of Pensionable Service	Age at retirement					
	55	56	57	58	59	Total
30	122	55	63	45	40	325
31	55	42	28	18	21	164
32	45	15	26	27	18	131
33	68	36	29	18	16	167
34	119	48	39	37	31	274
35	207	102	101	77	78	565
Males, total	507	244	236	188	167	1,342
Females, total	109	54	50	34	37	284
TOTAL	616	298	286	222	204	1,626

**TABLE 15**

**PUBLIC SERVICE PENSION PLAN  
RETIREMENTS ON ACCOUNT OF AGE WITH IMMEDIATE ANNUITIES  
BY YEARS OF PENSIONABLE SERVICE AND AGE AT RETIREMENT  
APRIL 1, 1995 TO MARCH 31, 1996**

Years of Pensionable Service	Age at retirement							
	60	61	62	63	64	65	Over 65	Total
Less than 5	22	22	19	17	13	9	11	113
5 - 9	95	65	62	73	59	69	62	485
10 - 14	140	75	89	67	74	83	98	626
15 - 19	171	90	72	76	69	86	65	629
20 - 24	240	131	99	90	75	78	78	791
25 - 29	173	95	71	55	61	57	61	573
30 - 34	119	62	60	49	42	32	26	390
35	82	35	35	29	35	23	43	282
TOTAL	1,042	575	507	456	428	437	444	3,889

**TABLE 16**

**PUBLIC SERVICE PENSION PLAN  
EARLY RETIREMENTS WITH IMMEDIATE ANNUITIES  
BY AMOUNT OF ANNUITY AND AGE AT RETIREMENT  
APRIL 1, 1995 TO MARCH 31, 1996**

Amount of Annuity \$	Age at retirement					
	55	56	57	58	59	Total
11001 - 13000	1		1			2
13001 - 15000		1	3	1	2	7
15001 - 17000	11	7	9	4	5	36
17001 - 19000	17	7	12	8	5	49
19001 - 21000	50	18	23	12	16	119
21001 - 23000	51	20	26	14	21	132
23001 - 25000	67	26	25	24	23	165
25001 - 27000	53	30	12	21	13	129
27001 - 29000	53	20	20	13	21	127
29001 - 31000	45	15	23	8	5	96
31001 - 33000	43	24	11	11	6	95
33001 - 35000	37	19	18	9	11	94
35001 - 37000	37	16	14	7	9	83
37001 - 39000	23	15	11	10	7	66
39001 - 41000	17	13	12	11	6	59
41001 - 43000	30	11	9	10	4	64
43001 - 45000	24	7	8	5	7	51
45001 - 47000	7	12	11	11	5	46
47001 - 49000	9	6	11	9	3	38
49001 - 51000	11	5	2	6	7	31
51001 - 53000	3	9	6	7	7	32
53001 - 55000	3	1	4	3	3	14
55001 - 57000	2	4	4	3	2	15
57001 - 59000	6	1	5	6	4	22
59001 - 60000	2				4	6
Over 60000	14	11	6	9	8	48
Males, total	507	244	236	188	167	1,342
Females, total	109	54	50	34	37	284
TOTAL	616	298	286	222	204	1,626

**TABLE 17**

**PUBLIC SERVICE PENSION PLAN  
RETIREMENTS ON ACCOUNT OF DISABILITY WITH IMMEDIATE ANNUITIES  
BY AMOUNT OF ANNUITY AND AGE AT RETIREMENT  
APRIL 1, 1995 TO MARCH 31, 1996**

Amount of Annuity \$	Age at retirement						
	Under 35	35 - 39	40 - 44	45 - 49	50 - 54	55 - 59	Total
0 - 3000	1	4	1	1	1	2	10
3001 - 5000	7	12	9	13	18	8	67
5001 - 7000	6	10	15	11	11	19	72
7001 - 9000	3	11	14	29	19	28	104
9001 - 11000	2	7	20	24	21	18	92
11001 - 13000	1	3	18	22	26	24	94
13001 - 15000		4	14	22	18	18	76
15001 - 17000		1	6	23	20	16	66
17001 - 19000		2	6	18	18	17	61
19001 - 21000			5	5	14	6	30
21001 - 23000			3	9	8	5	25
23001 - 25000			4	5	6	2	17
25001 - 27000				2	4	3	9
27001 - 29000				3	7	2	12
29001 - 31000			1	1	2	1	5
31001 - 33000				1	2		3
33001 - 35000				2		1	3
35001 - 37000				1	1	4	6
37001 - 39000					1	1	2
39001 - 41000						1	1
41001 - 43000							0
43001 - 45000					1	1	2
45001 - 47000					1		1
47001 - 49000							0
49001 - 51000						1	1
51001 - 53000					1		1
53001 - 55000							0
55001 - 57000						1	1
57001 - 59000							0
59001 - 60000							0
Over 60000					1		1
Males, total	4	17	58	98	110	91	378
Females, total	16	37	58	94	91	88	384
<b>TOTAL</b>	<b>20</b>	<b>54</b>	<b>116</b>	<b>192</b>	<b>201</b>	<b>179</b>	<b>762</b>

Note: Average pensionable service credit for contributors retiring on account of disability was 17.45 years.

**TABLE 18**

**PUBLIC SERVICE PENSION PLAN  
ANNUAL ALLOWANCES AND DEFERRED ANNUITIES THAT BECAME PAYABLE  
BY AMOUNT OF ANNUITY AND AGE AT WHICH PAYMENT COMMENCED  
APRIL 1, 1995 TO MARCH 31, 1996**

Amount of Annuity \$	Age at which Payment Commenced											Total
	50	51	52	53	54	55	56	57	58	59	60	
0 - 3000	38	16	23	10	13	10	10	14	13	5	50	202
3001 - 5000	148	84	64	56	35	40	24	36	28	31	25	571
5001 - 7000	163	97	88	73	54	60	50	42	49	49	26	751
7001 - 9000	148	82	94	90	72	48	48	44	71	68	20	785
9001 - 11000	117	64	61	58	76	62	42	55	68	60	12	675
11001 - 13000	100	63	56	65	63	71	59	65	55	59	7	663
13001 - 15000	104	46	50	39	51	51	46	52	46	54	4	543
15001 - 17000	126	85	74	57	51	44	38	27	32	46	8	588
17001 - 19000	152	112	58	66	65	50	33	25	29	47	2	639
19001 - 21000	108	86	83	84	63	58	26	29	14	40	5	596
21001 - 23000	76	66	88	61	69	37	36	22	19	13	2	489
23001 - 25000	59	67	75	67	67	29	18	19	20	17	4	442
25001 - 27000	48	66	77	71	65	27	17	13	15	11	2	412
27001 - 29000	46	47	56	59	72	23	15	19	10	12	1	360
29001 - 31000	29	35	44	41	61	14	14	11	12	20	2	283
31001 - 33000	18	32	45	39	49	21	18	14	10	10	1	257
33001 - 35000	15	25	32	42	47	8	9	7	6	6	2	199
35001 - 37000	8	9	21	28	37	13	12	13	5	8		154
37001 - 39000	1	13	28	31	27	16	6	7	3	15		147
39001 - 41000	5	1	11	15	21	13	9	3	5	4		87
41001 - 43000	5		6	14	23	6	6	3		4		67
43001 - 45000	1	3	6	8	16	5		7	4	3	1	54
45001 - 47000	2	4	5	5	11	5	2		1			35
47001 - 49000			4	5	10	3		4	1	3		30
49001 - 51000	1	1	3	1	10	3	1	1	1	1		23
51001 - 53000	1	1	2	1	4	2	1	3		2		17
53001 - 55000			2	4	4	1						11
55001 - 57000		2	1	1	2					1		7
57001 - 59000			1				1			1		3
59001 - 60000	1			2			2					5
Over 60000		1	1	2	5	4		2		1		16
Males, total	926	710	740	692	800	40	31	30	29	338	103	5,636
Females, total	594	398	419	403	343	32	22	22	22	253	71	3,475
TOTAL	1,520	1,108	1,159	1,095	1,143	72	54	53	51	591	174	9,111

Notes:

1. The data reflects the full pension for retirees ages 55-59 who had their normal reduction waived.
2. Includes 34 deferred annual allowances that became payable during the fiscal year.

**TABLE 19**

**PUBLIC SERVICE PENSION PLAN  
DEFERRED ANNUITIES THAT BECAME PAYABLE BEFORE AGE 60  
ON ACCOUNT OF DISABILITY  
BY AMOUNT OF ANNUITY AND AGE AT WHICH PAYMENT COMMENCED  
APRIL 1, 1995 TO MARCH 31, 1996**

Amount of Annuity \$	Age at which Payment Commenced										
	50 and under	51	52	53	54	55	56	57	58	59	Total
0 - 1000											0
1001 - 2000	1										1
2001 - 3000											0
3001 - 4000											0
4001 - 5000		1									1
5001 - 6000											0
6001 - 7000	2										2
7001 - 8000					1						1
8001 - 9000	1										1
9001 - 10000											0
10001 - 11000	1		1								2
11001 - 12000											0
12001 - 13000											0
13001 - 14000											0
14001 - 15000	1										1
15001 - 16000	1										1
16001 - 17000	1										1
17001 - 18000	1										1
18001 - 19000											0
19001 - 20000											0
Over 20000	1										1
Males, total	4	0	1	0	1	0	0	0	0	0	6
Females, total	6	1	0	0	0	0	0	0	0	0	7
TOTAL	10	1	1	0	1	0	0	0	0	0	13

<b>TABLE 20</b> <b>PUBLIC SERVICE PENSION PLAN</b> <b>ENTITLEMENTS TO DEFERRED ANNUITIES</b> <b>BY AMOUNT OF ANNUITY AND AGE AT RETIREMENT</b> <b>APRIL 1, 1995 TO MARCH 31, 1996</b>								
Amount of Annuity \$	Age at retirement							
	Under 30	30 - 34	35 - 39	40 - 44	45 - 49	50 - 54	55 - 59	Total
0 - 1000						1	1	2
1001 - 2000				3	3			6
2001 - 3000		1		4	11	4	3	23
3001 - 4000		4	5	7	30	5	2	53
4001 - 5000	1	6	2	8	39	12	2	70
5001 - 6000		6	10	17	35	6	3	77
6001 - 7000	2	4	8	21	41	5	1	82
7001 - 8000		7	12	20	34	12	3	88
8001 - 9000		1	7	14	23	9	2	56
9001 - 10000		2	9	24	35	4	2	76
10001 - 11000			12	19	31	4	7	73
11001 - 12000		3	9	23	32	1	2	70
12001 - 13000		1	7	18	24	1	2	53
13001 - 14000		1	4	11	17	1		34
14001 - 15000			5	17	19	2	2	45
15001 - 16000			4	12	23	1	2	42
16001 - 17000			2	8	20	2	2	34
17001 - 18000			2	14	19	4	2	41
18001 - 19000			1	10	18	1	1	31
19001 - 20000			5	13	5	3	2	28
Over 20000			3	44	84	15	13	159
Males, total	1	19	44	150	297	43	30	584
Females, total	2	17	63	157	246	50	24	559
TOTAL	3	36	107	307	543	93	54	1,143

Notes:

1. This table shows the number of employees who terminated active employment during the fiscal year 1995-96 and who opted for a deferred annuity or deferred annual allowance.
2. There were 47 entitlements to deferred annual allowances during the fiscal year.
3. Average pensionable service was 15.20 years.

<b>TABLE 21</b> <b>PUBLIC SERVICE PENSION PLAN</b> <b>ENTITLEMENTS TO ANNUAL ALLOWANCES</b> <b>BY YEARS OF PENSIONABLE SERVICE AND AGE AT WHICH PAYMENT COMMENCED</b> <b>APRIL 1, 1995 TO MARCH 31, 1996</b>											
Years of Pensionable Service	Age at which Payment Commenced										
	50	51	52	53	54	55	56	57	58	59	Total
5	4	3	5	7	10	7	15	13	15	11	90
6	7	7	11	11	3	8	9	9	11	11	87
7	4	5	8	6	1	9	7	18	7	14	79
8	6	3	12	6	8	8	5	8	15	15	86
9	10	6	3	4	7	7	4	6	12	16	75
10	18	14	16	19	13	14	17	12	30	22	175
11	21	19	12	15	9	22	11	13	15	18	155
12	19	15	17	18	13	15	21	18	8	18	162
13	33	26	27	20	23	17	12	15	17	12	202
14	40	42	29	25	18	39	18	19	28	20	278
15	29	27	17	19	14	24	14	26	23	15	208
16	32	27	19	17	10	18	17	17	13	16	186
17	34	19	24	23	25	17	16	16	19	18	211
18	39	24	20	27	23	32	19	24	17	24	249
19	40	33	26	27	28	21	19	19	27	29	269
20	59	33	31	45	28	34	34	25	35	34	358
21	52	37	43	37	59	42	40	31	20	34	395
22	71	49	39	33	38	40	41	31	19	44	405
23	84	46	43	50	42	61	20	30	39	39	454
24	62	36	39	36	35	36	42	30	20	27	363
25	77	45	39	35	37	35	31	31	17	25	372
26	59	44	53	33	36	25	22	20	14	19	325
27	82	63	52	60	46	41	24	25	27	24	444
28	129	83	84	52	63	56	37	30	28	32	594
29	90	93	68	54	60	69	41	46	35	44	600
30	139	91	78	69	61						438
31	106	66	71	54	63						360
32	50	41	59	46	46						242
33	24	64	81	71	69						309
34	3	24	63	82	83						255
35		21	66	93	163						343
Males, total	873	708	742	691	793	387	312	303	292	334	5,435
Females, total	550	398	413	403	341	310	224	229	219	247	3,334
TOTAL	1,423	1,106	1,155	1,094	1,134	697	536	532	511	581	8,769

Notes:

1. Includes 34 deferred annual allowances which became payable during the fiscal year.
2. Average pensionable service was 23.30 years.



<b>TABLE 22</b> <b>PUBLIC SERVICE PENSION PLAN</b> <b>ALLOWANCES THAT BECAME PAYABLE TO WIDOWS, WIDOWERS AND CHILDREN</b> <b>BY AMOUNT OF ANNUITY AND TIME OF CONTRIBUTOR'S DEATH</b> <b>APRIL 1, 1995 TO MARCH 31, 1996</b>								
Amount of Annual Allowance \$	Time of Contributor's Death							
	Death in Service				Death after Retirement			
	Widows	Widowers	Non-Orphaned	Orphaned Children	Widows	Widowers	Non-Orphaned	Orphaned Children
0 - 1000			69		260	22	15	
1001 - 2000	5	10	67	1	424	29	18	4
2001 - 3000	15	10	44	3	361	30	9	
3001 - 4000	13	7	3	3	316	28	1	1
4001 - 5000	10	4			235	26		
5001 - 6000	13	6			190	14		
6001 - 7000	16	5		1	161	5		
7001 - 8000	15	7			146	7		
8001 - 9000	12	4			102	4		
9001 - 10000	11	7			95	4		
10001 - 11000	24				70	2		
11001 - 12000	12	3			39	4		
12001 - 13000	14				34	2		
13001 - 14000	5				22	1		
14001 - 15000	4				22			
15001 - 16000	3				14			
16001 - 17000	4	1			7			
17001 - 18000	4				4			
18001 - 19000	1				5			
19001 - 20000	2				9			
20001 - 21000					7			
21001 - 22000					4			
22001 - 23000					3			
23001 - 24000	1				3			
24001 - 25000	1				1			
25001 - 26000					4			
26001 - 27000					1			
27001 - 28000					1			
28001 - 29000								
29001 - 30000								
Over 30000	1				2			
<b>TOTAL</b>	<b>186</b>	<b>64</b>	<b>183</b>	<b>8</b>	<b>2,542</b>	<b>178</b>	<b>43</b>	<b>5</b>

Notes:

1. Children do not include students.
2. The average pensionable service of contributors who died in service was 18.27 years. The average pension payable to widows/widowers was \$8,004.

3. The average pensionable service of contributors who died after retirement was 22.14 years. The average pension payable to widows/widowers was \$4,768.

**TABLE 23**

**SUPPLEMENTARY DEATH BENEFIT PLAN  
NUMBER OF PARTICIPANTS AND DEATH BENEFITS PAID  
APRIL 1, 1986 TO MARCH 31, 1996**

Fiscal Year	Active Participants			Retired Participants			Death Benefits Paid			Amount Paid \$
	Total	Males	Females	Total	Males	Females	Total	Males	Females	
1986-87	305,978	186,135	119,843	87,077	67,333	19,744	3,815	3,192	623	32,800,988
1987-88	302,200	182,197	120,003	90,969	70,044	20,925	3,858	3,192	666	33,511,065
1988-89	301,431	179,985	121,446	94,019	72,028	21,991	3,988	3,314	674	33,013,866
1989-90	304,549	179,106	125,443	96,685	73,835	22,850	4,225	3,433	792	37,022,020
1990-91	308,977	178,935	130,042	99,838	75,899	23,939	4,211	3,450	761	36,131,407
1991-92	307,414	178,311	129,103	100,961	76,369	24,592	3,810	3,151	659	37,814,639
1992-93	309,081	175,325	133,756	101,558	76,343	25,215	4,497	3,670	827	54,591,498
1993-94	298,252	167,442	130,810	102,093	76,330	25,763	4,585	3,676	909	84,145,200
1994-95	296,147	163,854	132,293	102,788	76,354	26,434	4,514	3,612	902	84,484,579
1995-96	280,674	153,211	127,463	104,919	77,368	27,551	4,548	3,630	918	79,849,195

**TABLE 24**

**SUPPLEMENTARY DEATH BENEFIT PLAN  
CHANGES IN THE NUMBER OF DEATH BENEFIT PARTICIPANTS  
APRIL 1, 1995 TO MARCH 31, 1996**

	Males	Females	Total
<b>Number of Active Participants April 1, 1995</b>	163,987	132,596	296,583
Additions	5,809	8,707	14,516
Deletions	16,585	13,840	30,425
<b>Number of Active Participants March 31, 1996</b>	153,211	127,463	280,674
<b>Number of Retired Participants April 1, 1995</b>	76,625	26,527	103,152
Additions			
On annuities	4,232	1,914	6,146
Paying commercial rate	0	0	0
Total	4,232	1,914	6,146
Deletions			
Deaths	3,474	878	4,352
Other	15	12	27
Total	3,489	890	4,379
<b>Number of Retired Participants March 31, 1996</b>	77,368	27,551	104,919

**TABLE 25**

**SUPPLEMENTARY DEATH BENEFIT PLAN  
PAYMENTS MADE FROM THE SUPPLEMENTARY DEATH BENEFIT ACCOUNT  
BY AMOUNT OF BENEFIT AND AGE AT TIME OF DEATH  
APRIL 1, 1995 TO MARCH 31, 1996**

Amount of Benefit \$	Age at Time of Death													
	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75-79	80 & over	Total
0 - 5000					1			1	5	34	786	935	1,638	3,400
5001 - 10000			1		1			1	3	81	16			103
10001 - 15000				1			1		2	75	2			81
15001 - 20000								2	2	52				56
20001 - 25000								1	3	52	1			57
25001 - 30000									6	45	1			52
30001 - 35000	1			2			2	1	16	23				45
35001 - 40000	2				3	2	1		25	17				50
40001 - 45000				1		1	1		20	13				36
45001 - 50000					1	2	4	5	26	4				42
50001 - 55000				6	4	3	13	5	22	7				60
55001 - 60000			2	2	2	3	7	8	25					49
60001 - 65000		2	3	4	7	7	8	16	20	2				69
65001 - 70000			1	4	10	10	14	9	11	4				63
70001 - 75000		1	3	11	19	25	27	19	16	1				122
Over 75000		4	10	18	30	44	59	51	46	1				263
Males, total	2	3	11	39	55	69	101	90	199	346	681	801	1,233	3,630
Females, total	1	4	9	10	23	28	36	29	49	65	125	134	405	918
<b>TOTAL</b>	3	7	20	49	78	97	137	119	248	411	806	935	1,638	4,548