CATALOGUE 74-401 BIENNIAL C.3

Pension plans in Canada

1970

Statistics Canada Statistique Canada

STATISTICS CANADA
Labour Division
Pensions Section

PENSION PLANS IN CANADA

1970

Published by Authority of
The Minister of Industry, Trade and Commerce

October 1972
8004-503

Price: $1.00

Statistics Canada should be credited when republishing all or any part of this document

Information Canada
Ottawa

PREFACE

This study is based on material from a new data bank which contains a wide range of data on most pension plans in Canada. Creation of the data bank was made possible by the cooperative statistical programme developed jointly by Statistics Canada, the Quebec Pension Board, the Pension Commission of Ontario, the Pension Benefit Act Branches of the Alberta and Saskatchewan Departments of Labour and the Federal Department of Insurance.

The report updates and extends the data produced from the 1960 and 1965 surveys of pension plans. The 1965 study, *Survey of Pension Plan Coverage*, Catalogue 74-506, was designed to provide bench mark data on pension plans prior to changes or adjustments made in the course of integration with the Canada/Quebec Pension Plans. The present study updates this information showing the effects of integration on the private pension system. Also evident in this report are the effects of the uniform pension legislation administered by the pension authorities participating in this programme.

Data regarding the financial operations of pension plans may be obtained from a separate study, published annually, under the title *Trusteed Pension Plans, Financial Statistics,* Catalogue 74-201.

This study was prepared by Harry Weitz, Chief and Earl Hanes, assistant Chief, Pensions Section, Labour Division in Statistics Canada.

SYLVIA OSTRY,
Chief Statistician of Canada.

SYMBOLS

The following standard symbols are used in Statistics Canada publications:

.. figures not available.

... figures not appropriate or not applicable.

— nil or zero.

-- amount too small to be expressed.

p preliminary figures.

r revised figures.

TABLE OF CONTENTS

Page

Introduction 7

Review of Survey Results 8

Statistical Tables 27

Technical Notes 63

Information Return 68

SUMMARY TABLES

A. Pension Plans and Members by Membership Size Group, 1960, 1965 and 1970 8

B. Proportion of Paid Workers in Labour Force Covered by Pension Plans, by Industry, 1970 . . 12

C. Proportion of Members in Contributory and Non-contributory Plans, 1960, 1965 and 1970 . . 15

D. Plans and Members by Type of Benefit, 1960, 1965 and 1970 17

E. Plans and members by Methods of Integration with Canada/Quebec Pension Plans, 1970 . . . 18

F. Employee Contribution Rates in Contributory, Integrated and Non-integrated Plans by Employee Contribution Rate Groups, 1965 and 1970 19

G. Benefit Rates in Unit Benefit Plans with Membership by Earnings Base, 1965 and 1970 20

H. Normal Retirement Ages for Women in Plans Having Normal Retirement Age of 65 for Men, 1970 21

J. Vesting on Termination of Service, 1965 and 1970 23

K. Benefits on Death Before Retirement, 1970 24

L. Benefits on Death After Retirement, 1970 25

LIST OF CHARTS

Chart

1. Percentage of Pension Plans and Members by Membership Size Group, 1970 9

2. Proportion of Pension Plan Members in the Provinces Covered by Plans in the Public and Private Sectors, 1970 11

3. Percentage of Paid Workers in the Labour Force Covered by Pension Plans, by Industry, 1970 13

4. Proportion of Plans and Members by Funding Agency, 1970 14

5. Proportion of Plans and Members by Type of Benefit, 1965 and 1970 16

STATISTICAL TABLES

Table

Plans and Coverage

1. Pension Plans and Members by Membership-size Group, 1965 and 1970 28

2. Contributory and Non-contributory Plans: Membership by Sex, Public and Private Sectors and Membership-size Group, 1970 28

3. Provincial Distribution of Plan Members by Sex, 1970 31

4. Industrial Distribution of Plans and Members by Sex, 1970 31

Types of Plans

5. Type of Plans with Membership by Sex, 1965 and 1970 31

6. Plans and Members by Funding Agency and Type of Plan, 1970 32

7. Types of Plans: Membership by Sex in Integrated and Non-integrated Plans, 1970 33

Integration

8. Integration Methods in the Public and Private Sectors by Type of Plan, Showing Plans and Members, 1970 34

TABLE OF CONTENTS – Concluded

STATISTICAL TABLES – Concluded

Table		Page
	Contribution and Benefits rates – Integrated Plans	
9.	Employee Contribution Rates by Integration Method in Contributory Plans in Private and Public Sectors, Showing Plans and Members, 1970	36
10.	Employer Contribution Rates by Integration Method in Money Purchase Plans in the Private and Public Sectors, Showing Plans and Members, 1970	38
11.	Benefit Rates in Unit Benefit Plans Integrated by Step Rate Method, Showing Plans and Members, 1970	40
12.	Benefit Rates in Unit Benefit Plans Integrated by Benefit Offset and Ineligible Earnings Methods, Showing Plans and Members, 1970	40
	Contribution and Benefit Rates – Non-integrated Plans	
13.	Employee Contribution Rates by Benefit Rates in Non-integrated Unit Benefit Plans, Showing Plans and Members, 1970	40
14.	Employee Contribution Rates by Employer Contribution Rates in Non-integrated Money Purchase Plans, Showing Plans and Members, 1970	42
15.	Benefit Rates by Type of Benefit in Non-integrated Unit Benefit Contributory and Non-contributory Plans, Showing Plans and Members, 1970	42
16.	Benefit Rates in Non-integrated, Contributory and Non-contributory Flat Benefit Plans, Showing Membership by Sex, 1970	44
	Retirement Ages	
17.	Normal Retirement Age in Pension Plans in the Public and Private Sectors with Membership by Sex, 1970	44
18.	Normal Retirement Age in Pension Plans by Industry with Membership by Sex, 1970	46
19.	Early Retirement Provisions in Plans in the Public and Private Sectors, 1970	48
	Disability Benefits	
20.	Disability Benefits in Plans in the Public and Private Sectors with Membership by Sex, 1970	49
	Vesting on Termination of Service	
21.	Vesting Conditions in Pension Plans 1960, 1965 and 1970	50
22.	Vesting on Termination of Employment – Deferred Full and Graduated – Public and Private Sector Plans with Members by Sex, by Years of Service for Full Vesting, Showing Plans and Members Subject to Regulatory Legislation, 1970	50
23.	Vesting on Termination of Employment – Deferred Full and Graduated – Public and Private Sector Plans with Members by Sex, by Years of Participation for Full Vesting, Showing Plans and Members Subject to Regulatory legislation, 1970	52
24.	Vesting on Termination of Service – Deferred Graduated Based on Years of Service or Participation – Plans with Members by Sex, Showing Plans and Members Subject to Regulatory Legislation, 1970	54
	Disposition of Employee Contributions	
25.	Disposition of Employee Contributions not Locked-in by Legislation in Contributory Plans on Termination of Service Prior to Retirement by Type of Plan and Sector, 1970	56
	Death Benefits	
26.	Benefits on Death Before Retirement in Public and Private Sector Plans with Membership by Sex, 1970	56
27.	Benefits on Death After Retirement in Public and Private Sector Plans, 1970	58
28.	Widow's Pension in Public and Private Sector Plans, 1970	58
	Contributions	
29.	Contributions to Pension Plans by Funding Agency, 1965 and 1970	60

INTRODUCTION

This report is the first in a planned series of publications to be produced from information stored in a new pension "data bank" developed at Statistics Canada. Using administrative documents as the primary data source, this new programme makes it possible for the first time to collect and maintain a complete, comprehensive and regularly up-dated computerized record of the characteristics of most pension plans in Canada. The data bank, together with a specially designed flexible and rapid retrieval capability, represent major breakthroughs in pension information systems creating a remarkably efficient data source for pension planning and analysis.

Introduction of federal and provincial legislation regulating private pension plans opened the way for the creation of this pension data bank, adding a new dimension to pension information systems. Ontario was the first province to introduce such legislation with their "Pension Benefits Act 1965", followed shortly thereafter with similar legislation by Quebec, Alberta and Saskatchewan. In 1967 the federal government entered the field with the "Pension Benefits Standards Act", which applies to employers in the Yukon and Northwest Territories as well as those in undertakings under federal jurisdiction such as banks, railways, shipping companies and radio or other communication companies. Under each of these acts the administrative authorities were given the power and function "to conduct surveys and research programmes and to obtain statistics . . ."[1] Creation of a statistical organization by each of the pension authorities to carry out this role would have created five new organizations performing virtually identical functions to those already being performed by Statistics Canada. Aside from the resulting duplications and their associated costs, this would have placed an extremely heavy burden on employers – the ultimate suppliers of the data. The obvious solution therefore was to pool the resources of all agencies and to set up a single co-ordinated system.

Under the terms of the various pension benefits acts all plans subject to legislative jurisdiction must be registered with the appropriate pension authority; and to be registered the plans must comply with prescribed standards. To ensure continued compliance, all amendments must also be filed. The statistical process is directly linked to the administrative procedures followed by the pension authorities in their pre-registration review. As each plan or amendment is examined for compliance the analysts complete specially designed information returns (reproduced in Appendix A) which capture some 79 items of information for each registered pension plan. The completed return is then forwarded to Statistics Canada for processing.

To ensure uniformity and consistency of interpretation in recording the complex characteristics of plans a common conceptual and statistical framework was developed. The entire process therefore is based on precise concepts which in many cases were specially developed for this programme. These agreed upon concepts appear in detail in the technical notes. Using this framework, information on new plans or discontinuations will be regularly transmitted to the central processing office in Statistics Canada, and from annual reports filed in compliance with the legislation updated information will be obtained on annual contributions and current membership.

This process thus creates a complete, regularly updated file of pension plans showing a wide range of terms and conditions, far more extensive than had previously been possible. As currently constituted the file that will be updated annually is limited to over 85% of the plans in Canada. Excluded are those plans operated in the six provinces that do not have pension benefit legislation, i.e. British Columbia, Manitoba, Nova Scotia, New Brunswick, Prince Edward Island and Newfoundland. The data bank is open-ended so that when and if any of the other provinces introduce similar legislation they can be plugged into the system. In the meantime the few plans – some 3,000 – in the "gap areas" will be periodically surveyed to gather information on selected key terms and conditions. For the current study a survey of the "gap area" was conducted so that all data published herein were based on the total universe of pension plans in Canada.

In summary therefore this programme was designed to use administrative records of the authorities administering pension benefits legislation as a source for statistical data. It involved the development of a uniform conceptual and statistical framework as the basis for the creation of a "data bank" of pension statistics. The pension authorities will supply data from their administrative records regularly updated as to plan amendments, contributions and membership. A quick retrieval system will provide fast flexible access to the "data bank" so that special requests for information can be serviced easily and efficiently thus providing a new tool for special studies and detailed analysis. This system virtually eliminates major surveys for all plans except those few in the "gap areas" not covered by legislation. Thus close cooperation and coordination between a number of government agencies have produced more detailed and extensive information than had ever been possible heretofore.

[1] Section 10(1)(d) "The Pension Benefits Act 1965", Ontario. Similar clauses appear in Alberta, Saskatchewan, Quebec and Federal legislation.

REVIEW OF SURVEY RESULTS

Pension Plan Coverage

Pension plans in Canada increased significantly over the past decade from some 8,900 plans in 1960 to over 16,100 plans at the beginning of 1970 while membership during the same period grew from 1.8 million to over 2.8 million workers. Total annual contributions paid by these workers and their employers more than doubled, rising from $800 million in 1960 to over $1.1 billion in 1965 and reaching a record level of $1.7 billion by 1970.

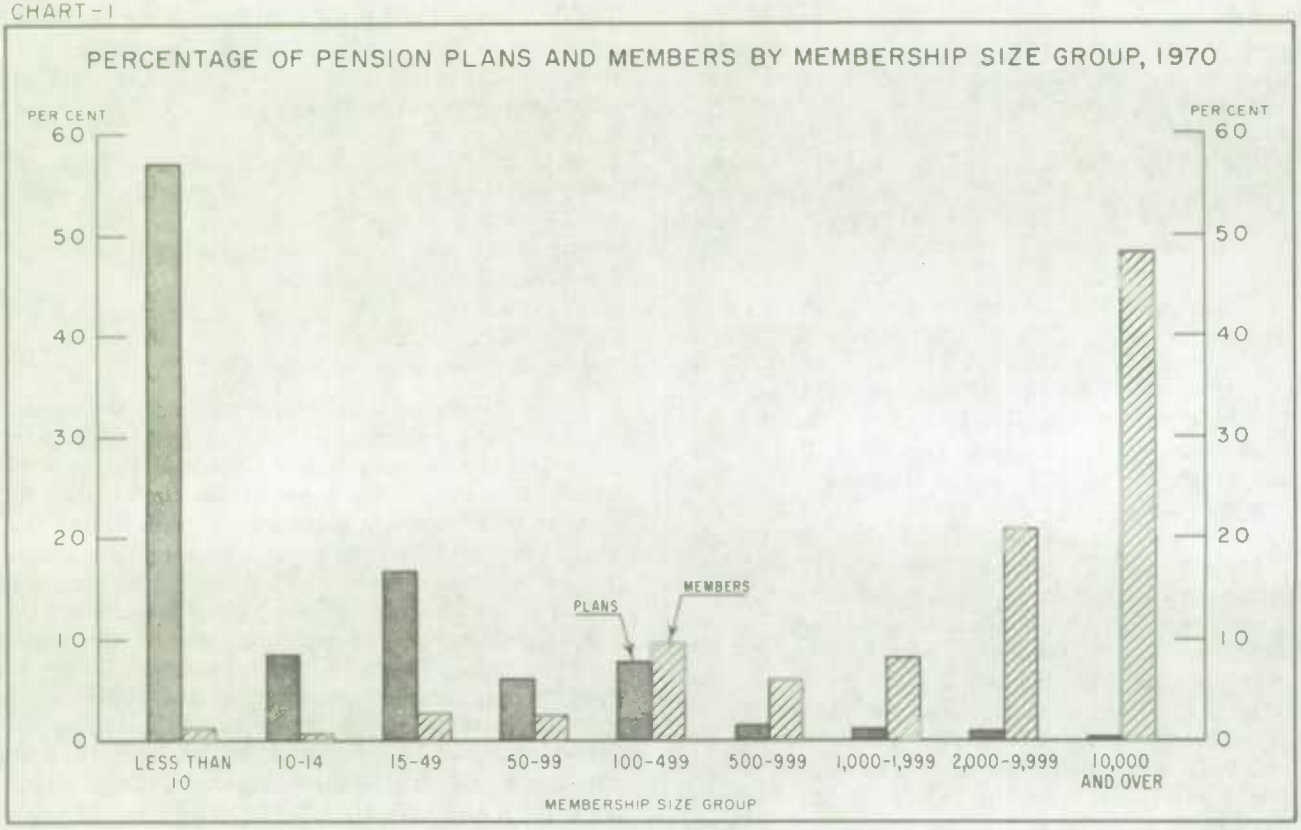
This growth in pension plans occurred at a time when the entire pension system was undergoing profound changes in response to federal and provincial legislation regulating pension plans as well as the introduction of a universal wage-related public programme in the form of the Canada/Quebec Pension Plans (C/QPP). The pension benefits legislation introduced by Quebec, Ontario, Saskatchewan and Alberta as well as the federal government established and enforced uniform minimum standards for plans under their respective jurisdictions. In addition many existing group pension plans were affected by the introduction of the C/QPP causing changes in the pattern and structure of these programmes. Some plans were cancelled outright, though these were limited in number and confined largely to those plans with relatively small coverage and comparatively low benefits. In other plans participants cancelled membership, withdrew their accumulated contributions and chose to rely entirely on the C/QPP for retirement benefits. These factors probably in part contributed to the dampened growth rate over the last half of the 1960's. Whereas between 1960 and 1965 pension plans increased by some 50% and coverage by 26% the rate declined sharply between 1965 and 1970 when plans grew by only 18% and coverage by 20%. However as mentioned above, in real terms, growth was substantial and with total membership at 2.8 million persons, more than one third of the paid workers in the labour force had pension coverage at the beginning of 1970. Nevertheless this pattern seems to suggest that pension coverage had reached somewhat of a plateau particularly in terms of the proportion of the paid workers in the labour force who participated in these pension arrangements.

Coverage in the labour force was related exclusively to the "paid workers" i.e. those workers employed in situations where an employer – employee relationship exists. Since pension contributions and benefits are generally wage-related, the "unpaid family workers" in the labour force were excluded. Also excluded were the "self-employed" who by definition are not eligible for group pension plans. Based on these criteria a survey conducted in 1960 showed that slightly more than 34% of the paid workers in Canada were covered by group pension plans. This participation increased to 38% of the paid workers in 1965 and went up to 39% in 1970 even though plans increased by 18% and coverage by 20% over the five year period. It would appear therefore that the pension plan participation recorded over the last half of the 1960's merely kept pace with the rapidly expanding labour force and increased membership largely reflected growing employment, particularly in the larger organizations with pension arrangements, rather than any significant expansion of available plans.

TABLE A. Pension Plans and Members by Membership Size Group, 1960, 1965 and 1970

Membership size group	1960				1965				1970			
	Plans	%	Members	%	Plans	%	Members	%	Plans	%	Members	%
Less than 15	5,037	56.5	24,000	1.3	8,691	63.6	42,146	1.8	10,612	65.8	48,168	1.7
15 - 99	2,613	29.3	101,000	5.6	3,351	24.5	130,058	5.6	3,674	22.8	142,892	5.1
100 - 499	892	10.0	193,000	10.6	1,127	8.2	244,577	10.4	1,266	7.8	273,521	9.7
500 - 1,999	249	2.8	249,000	13.7	345	2.6	345,483	14.8	406	2.5	404,638	14.3
2,000 and over	129	1.4	1,248,000	68.8	146	1.1	1,583,384	67.4	179	1.1	1,953,117	69.2
Totals	8,920	100.0	1,815,000	100.0	13,660	100.0	2,345,648	100.0	16,137	100.0	2,822,336	100.0

CHART – 1



Pension plans in Canada in terms of membership-size were characterized by a very large number of small plans accounting for only a minute proportion of total membership while most of the participants were in relatively few large plans. As may be seen in Chart 1 nearly two thirds of the plans in 1970 had less than 2% of total membership, and just under 2% of the plans had 1,000 or more employees but these accounted for over three quarters of the membership with most of the participants in the small group of plans with 10,000 or more members. Plan growth in the five year period between 1965 and 1970 was largely concentrated in the small plans particularly those with less than 15 members. Since these plans averaged 4.5 members each, the extraordinarily sharp growth in this size group only marginally affected total coverage. Many of these plans were the so-called "top hat" plans designed primarily for executives or officers of the sponsoring firms.

Since such an overwhelming number of pension plans had relatively few members any analysis must be related to membership rather than plans, to give a complete picture. Accordingly the emphasis in this review will be on the number of persons covered by each of the characteristics analysed, although, where applicable, reference will be made to the number of plans.

Public and Private Sectors

The pension "data bank" was designed to include all group occupational pension plans in Canada provided by employing organizations for their employees. By definition therefore the information system includes not only all plans in the private sector of the economy but also embraces plans designed for employees of all three levels of government, boards, commissions, crown corporations and legislative bodies but specifically excludes the C/QPP. As a group, public sector plans not only include the largest plans in the country but also have different patterns of coverage, contributions and benefits from those prevailing in the private sector. Consequently any examination based on the total universe tends to present a somewhat distorted view because of the heavy weighting of public plans in terms of employees covered. Therefore for a clearer understanding of the prevailing patterns and trends, many tabulations in this report, particularly those for key characteristics, have been subdivided into the two sectors so that full evaluation and comparison between plans for employees in the public and private sectors can be made.

For purposes of this report public sector pension plans were defined as those plans designed for employees of the three levels of government, crown corporations,

boards and commissions. Thus all governments and government agencies acting as employers fall within the scope of the definition including those agencies performing largely commercial functions such as the CBC, Air Canada, hydro commissions and municipally owned transportation companies. Also included were teachers, other than those employed by private elementary and secondary schools, and teaching and non-teaching staffs of most universities.

The profiles of plans and membership in the public sector were widely divergent from those in the private sector. While fewer than 5% of the 16,100 plans in Canada were in the public sector, their coverage of 1,270,000 persons amounted to nearly half of the workers covered by all occupational plans. This pattern stems from the fact that some of the largest plans in the country such as the federal superannuation plan, the Armed Forces plan, those for the Quebec and Ontario public servants and some of the large crown corporations such as the CNR were included in this category. It is interesting to note that, unlike the private sector, there were comparatively fewer small plans with less than 15 members, indeed, less than 1/2 of 1% of the membership were in this size group. This characteristic was due in part to the fact that in a number of the provinces the profusion of municipal plans were consolidated into single, centrally administered plans to provide more equitable benefits throughout the provinces. For example in Ontario as many as 850 single municipal plans were amalgamated into the Ontario Municipal Employees Retirement System (OMERS). As may be seen in Table 2 nearly two thirds of the workers in the public sector were in 9 plans with 30,000 or more members, contrasting sharply with the private sector where less than 8% of the membership were in plans of this size group.

A higher proportion of women were found in public sector plans than in the private sector. One in three members in the public sector plans were women whereas in the private sector the ratio was one in five. However on examination of the composition of public sector plans this difference becomes more understandable since large numbers of women are in the teaching profession and government service both of which account for some of the largest plans in this sector.

When examined as a group the size distribution of the plans in the private sector showed a sharply divergent pattern from that in the public sector. The most predominant characteristic was the conspicuously large number of small plans with less than 15 members. Nearly 70% of the plans, each with an average of between 4 and 5 members, were in this size group but these plans accounted for less than 3% of the total members in this sector. There were a number of medium sized plans in this sector with about one quarter of the 1.5 million workers in plans having between 100 and 1,000 members. Only three plans were in the size range of 30,000 or more and between them they totaled well over 118,000 persons, accounting for less than 8% of total coverage in this sector.

Most of the non-contributory plans, where the employer bears the entire cost of benefits, were in the private sector. Nearly all public sector plans were contributory, with the employees sharing the costs of benefits.

Provincial Distribution

As the most industrialized province in Canada, Ontario accounted for over 43% of all pension plan members. This concentration in Ontario was also attributable to the fact that some of the largest plans in Canada were located in that province. With Ottawa the seat of the federal government the largest proportion of the participants in the federal superannuation plan, the largest plan in the country, were located in Ontario. This plan together with the provincial pension plans and those operated by some of the largest industrial firms in the country combined to make Ontario the leading province in terms of plan membership. Quebec ranked second with some 740,400 workers accounting for over one-quarter of the total in Canada. Between them therefore Quebec and Ontario accounted for nearly 70% of all plan members.

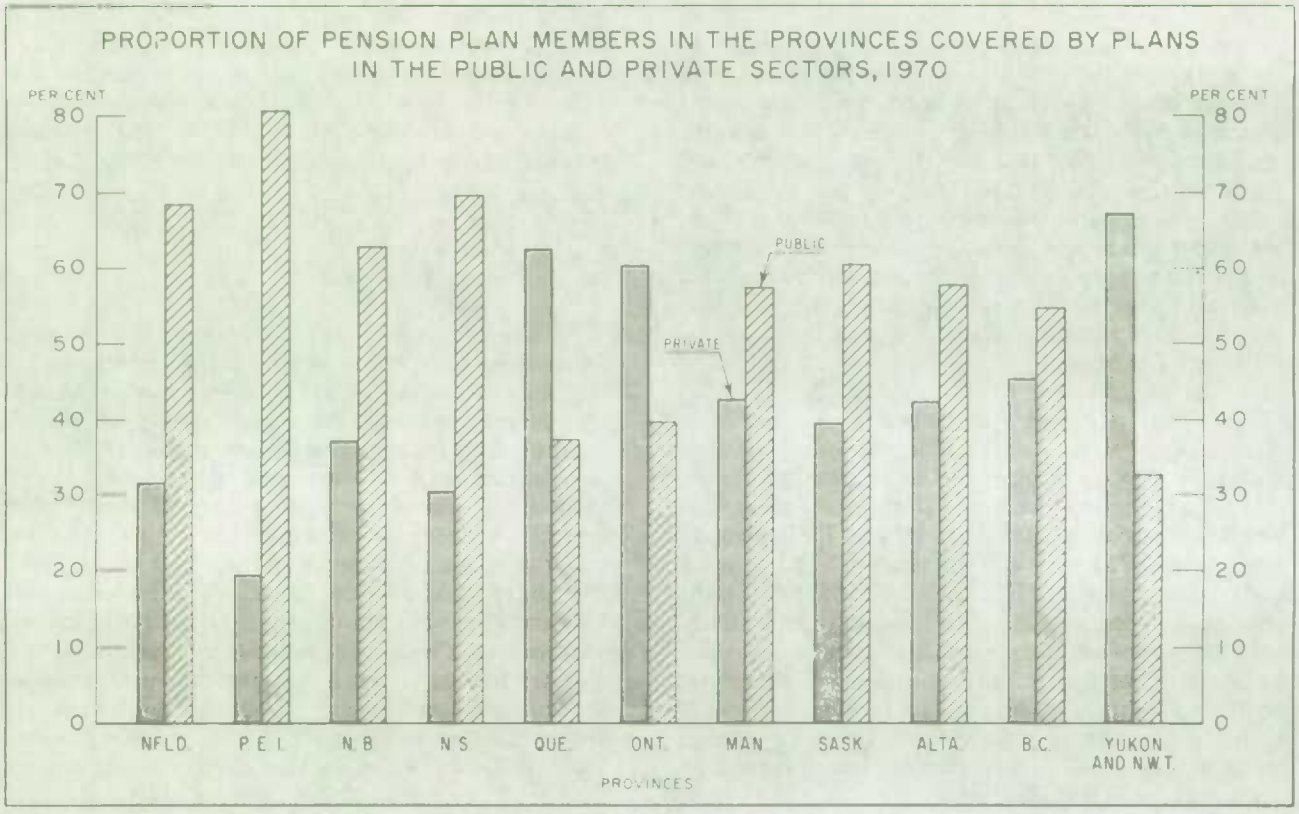
British Columbia with 241,500 workers in pension plans ranked third, followed by Alberta with 178,200 persons. A total of 122,300 workers in Manitoba participated in pension plans, while 85,200 in Saskatchewan and 95,200 in Nova Scotia were covered.

It is interesting to note from Chart 2 that in Quebec and Ontario most of the pension plan members were in private sector plans with only one third in the public sector. The pattern was reversed in the Maritimes with most of the members covered by public sector plans. In Prince Edward Island 80% of the plan participants were in government plans with only 20% in the private sector. Newfoundland, New Brunswick and Nova Scotia each had two thirds of their covered workers in public sector plans; in Saskatchewan, the proportion dropped to 60% in the public sector. Of the other western provinces slightly over half of the members were in government plans and 42% - 45% in private sector plans.

Industrial Distribution

This study marks the first attempt by Statistics Canada to classify pension plans by their industrial affiliation. The results are subject to severe limitations due to the technical difficulties encountered in the allocation of multi-industry organizations, and therefore should be used with some reservations.

CHART-2



In theory an industry is a grouping of establishments each of which produces a single identical product. At best this type of classification is a complex process because in many cases the range of products associated with a particular establishment is quite diverse. But this complexity is magnified when dealing with companies whose activities cut across a number of industrial sectors or for a family of companies in widely different industries. An example is the Canadian Pacific group of companies which includes railroads, steamship lines, an air line, hotels and an investment company. Units of this magnitude can only be classified on the basis of the principal activity with the total output and all other economic measurements agregated into a single industry.

Within the pension plan context most plans are operated by a single industry and therefore present no classification problems. The difficulties arise only with plans for large companies such as for example those in the petroleum industry where oil wells, refineries and wholesale facilities are operated as integrated units. For most of these units information cannot be reduced into the component parts and sufficient detail for more precise classification is impossible to get, therefore industrial classification can only be based on the principal activity for these larger units. Since these large units have a very heavy weighting in this study particularly in terms of members covered the restrictive limitations on the industrial classification are significant.

A detailed review of the industrial distribution of pension plans uncovered a number of anomalies. One or two industries in the manufacturing group showed a larger number of persons covered by pension plans than the estimated annual average employment in that industry. On examination it was found that a small number of large firms dominated the industry and these typically were integrated operations in manufacturing, wholesale and retail trade. Since the principal activity was manufacturing the entire operation was assigned to that industry so that the manufacturing component was visibly overstated and trade, both retail and wholesale, was understated.

Another area where the differences show up sharply was in public administration and defence. The classification principles normally applied in this area by the Standard Industrial Classification (S.I.C.) system is somewhat different from the other industrial sectors and as such corresponds more closely to the techniques used for pension classification. For government entities the unit of measurement is the number employed rather than the "census value added". Nevertheless even here where classification principles are common, there are wide deviations due to the structure of the pension system based on large integrated units where detailed data are difficult if not impossible to get. An excellent example is the Ontario Municipal Employees' Retirement System (OMERS) which brought into a single

coordinated plan the pension arrangements of some 850 municipalities, boards and commissions. The S.I.C. system assigns many of the boards and commissions to the appropriate industry according to their activity. For example, activities such as transport, water and power commissions etc., are classified accordingly. The OMERS plan and others like it cannot be reduced into their component parts and therefore they are assigned to Public Administration, inflating the data for this industry. These anomalies serve to emphasize the limitations of the industry data presented in this study; however, subject to these very substantial reservations it is felt that this does provide some indication of the industrial distribution of pension plans.

Of the 2.8 million workers in pension plans about one in four were employed in the manufacturing industries. The 4,678 plans in this industry accounted for 29% of all plans, the largest single group among the various industrial classifications. Of the 4,508 plans in trade some 2,755 were in wholesale and 1,753 in retail trade accounting for 17% and 11% of total plans respectively. Most of these plans however were relatively small since between them wholesale and retail industries had only 5% of total membership. Some of the largest pension plans in Canada were among those classified under Public Administration and Defence, so that although only 2% of the plans were in this category they accounted for 27% of the participants.

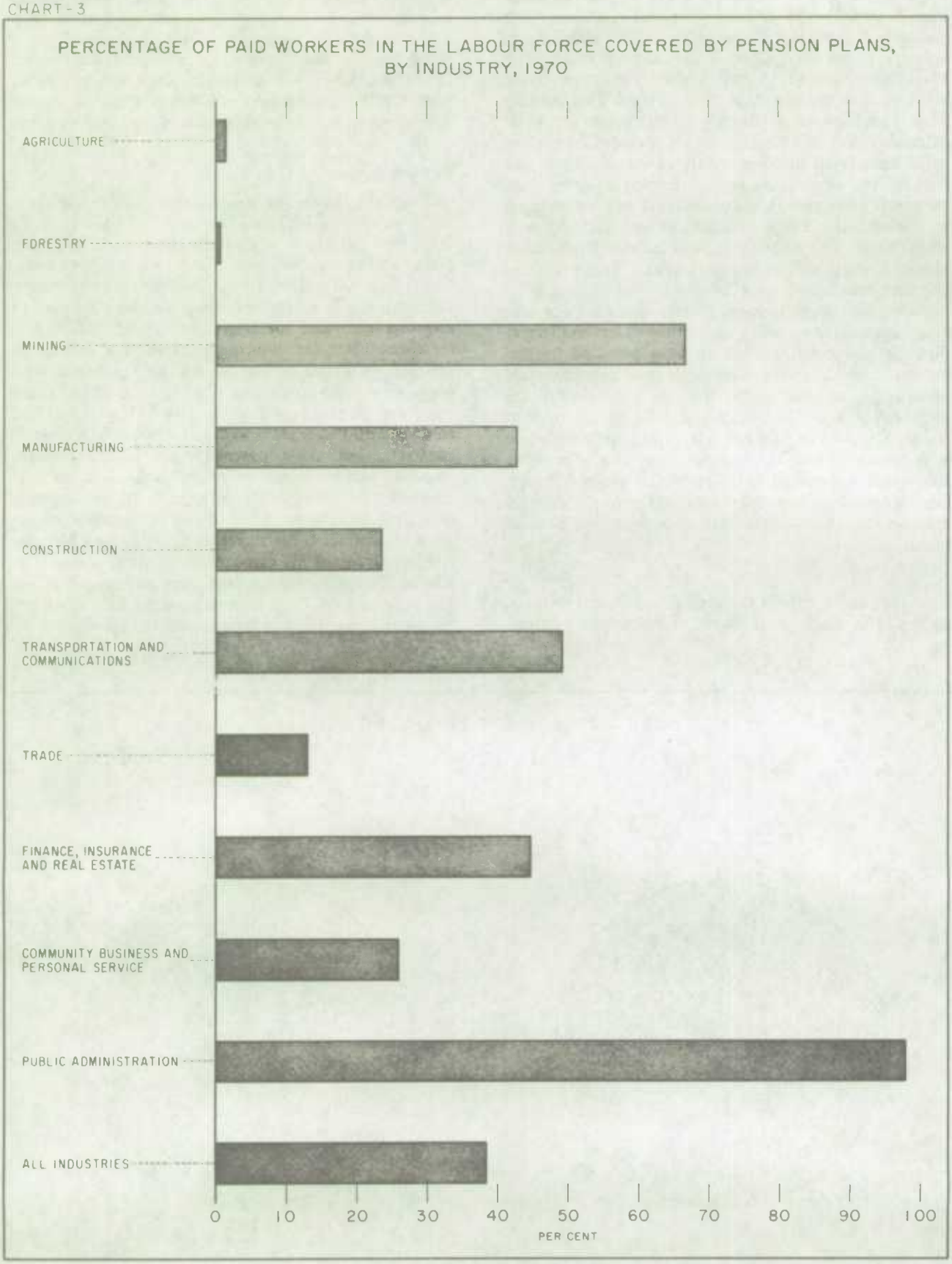
In terms of membership the largest concentration was in the manufacturing industries where a total of 796,421 workers were covered by pension plans. Ranking second was Public Administration and Defence with 761,109 members. And third was Community Business and Personal Service with 445,158 members followed closely by Transportation and Communication with 337,809 workers.

It is interesting to note that some 675,690 men, representing over 32% of all male plan members, were in manufacturing while only 16% of the women were in this industrial group. The largest group of women members were concentrated in the Community, Business and Personal Service Industry and accounted for 34% of all women covered by plans. Indeed of the 445,158 workers covered by pension plans in this industrial sector more than half, some 250,800 were women. With the single exception of the clothing manufacturing industry where two thirds of the 27,595 plan members were women, Community Business and Personal Service industry had the largest proportion of female members. Pension plans operated in Public Administration and Defence, which included the public service and armed forces plans, accounted for nearly 26% of all women and 27% of all men participating in pension plans.

TABLE B. Proportion of Paid Workers in Labour Force covered by Pension Plans, by Industry, 1970

Industry	Pension plan	
	Members	Percentage of paid workers
Agriculture	1,388	1.3
Forestry	416	0.5
Mining	80,211	66.8
Manufacturing	796,421	42.7
Construction	107,414	23.5
Transportation and Communication	337,809	49.2
Trade	142,504	12.9
Finance, insurance and real estate	149,906	44.7
Community, business and personal service	445,158	25.9
Public administration	761,109	98.0
Totals	2,822,336	39.2

CHART - 3


PERCENTAGE OF PAID WORKERS IN THE LABOUR FORCE COVERED BY PENSION PLANS, BY INDUSTRY, 1970
AGRICULTURE
FORESTRY
MINING
MANUFACTURING
CONSTRUCTION
TRANSPORTATION AND COMMUNICATIONS
TRADE
FINANCE, INSURANCE AND REAL ESTATE
COMMUNITY BUSINESS AND PERSONAL SERVICE
PUBLIC ADMINISTRATION
ALL INDUSTRIES
0
10
20
30
40
50
60
70
80
90
100
PER CENT

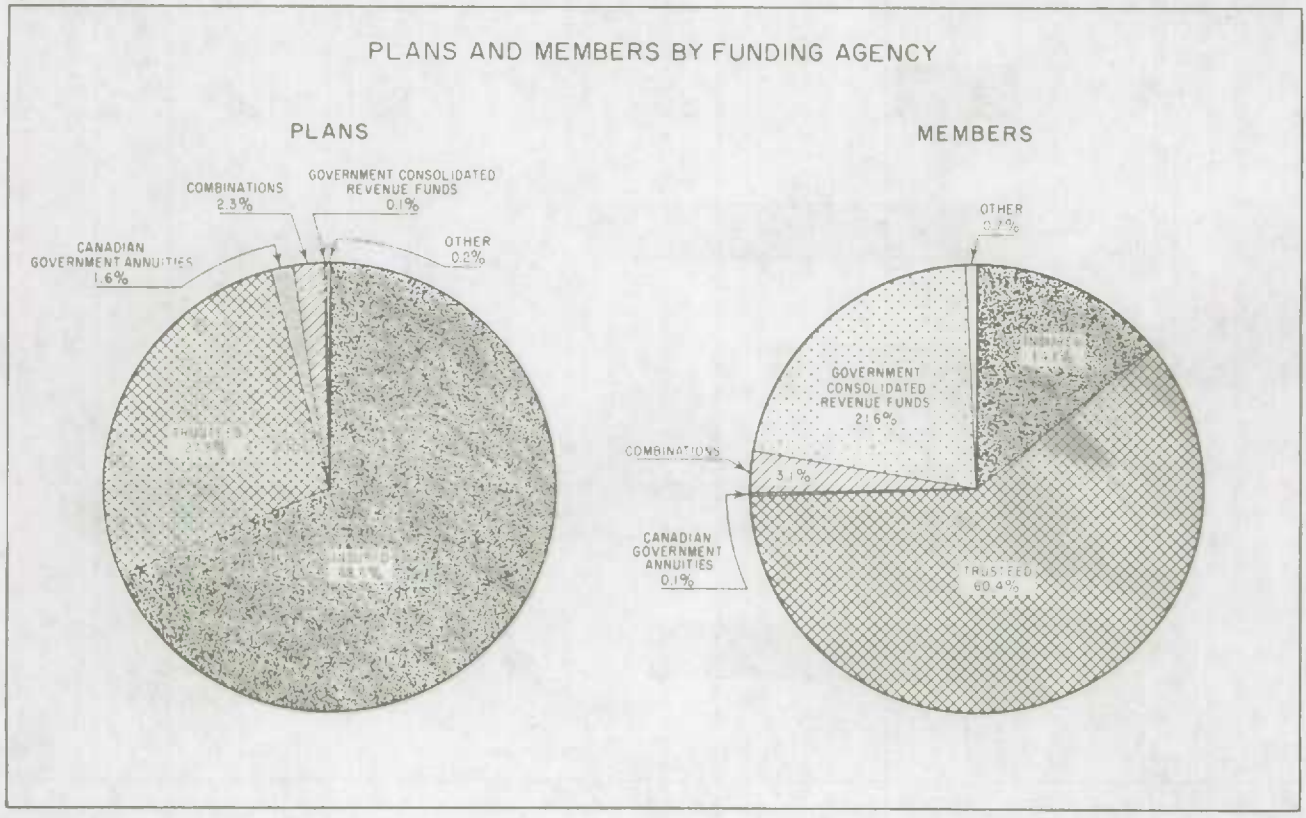
As may be seen from the above, pension plans were in operation in virtually all industrial sectors of the economy, but the extent of coverage varied widely from industry to industry. Chart 3 shows the proportion of the average number of paid workers employed during 1969 in each industry that were covered by a pension plan. The most comprehensive coverage was in Public Administration and Defence which included employees of all three levels of government, the Armed Forces and the RCMP where virtually all employees were plan members. Over two thirds of the paid workers engaged in mining had pension coverage. In Manufacturing as a whole nearly 43% of the paid workers were in a pension plan and nearly half of the employees in Transportation and Communication were in plans. The high ratio of pension plan participation in this industry was not surprising since it included some of the oldest and largest plans in the country such as those provided by the railways, telephone companies, air lines as well as the multi-employer plans in the trucking industry. Pension plans in Finance, Insurance and Real Estate covered nearly 45% of the paid workers in this industry while approximately one in four workers in Community, Business and Personal Service – which includes hospitals, religious and welfare organizations, professional agencies etc – were participants in occupational pension plans.

Just under 13% of the average number of workers employed in Trade, both Retail and Wholesale, during the year under review were covered by a pension program. Another industry with a low ratio of coverage was Construction with about 24% of the workers in plans. Pension plans in the Construction industry were characterized by multi-employer plans and in Quebec were typified by industry-wide plans which by decree covered construction workers in broad geographic areas.

Funding Agency

Of the 16,137 pension plans recorded in Canada at the beginning of 1970 as many as 11,067 plans, nearly 70%, were funded with insurance companies, but these plans accounted for less than 15% of the members – 398,700 out of a total of 2.8 million members. Over two thirds of the "insured plans" had less than 15 members each and the largest had fewer than 10,000 members. Insurance companies provided a number of different programmes for pension arrangements. Most plans with these companies (7,445) were underwritten by group contracts for some 208,000 members and another 2,300 were underwritten by means of individual contracts, but these covered only 10,260 persons. Deposit administration contracts amounted to 635 covering a total of 87,000 participants. A comparatively new (first introduced in 1961) and increasingly popular form of contract is the segregated fund, which provides funding arrangements comparable to those available in trusteed programmes operated by trust companies. By the beginning of 1970 these segregated fund contracts reached a total of 281 covering some 42,000 workers.

CHART – 4



Whereas most small plans tended to use insurance companies as the funding agency, large plans tended to use a trust arrangement. The 4,384 plans that were trusteed accounted for only about one quarter of all occupational plans but covered nearly two-thirds of the members – some 1.7 million persons. The funding agencies for three out of four such plans were trust companies while most of the balance were managed by individual trustees. With the accumulation of over $11 billion in assets at book value and annual contributions of nearly $1.0 billion, out of the total of $1.7 billion paid into pension funds, trusteed funds represented the largest and most significant group in terms of both coverage and accumulated assets.

Second only to the trusteed funds in terms of workers covered were the 19 plans classified as "Government Consolidated Revenue Funds" which had a total of 607,800 participants. These are plans for public servants wherein contributions to the superannuation accounts are not held in cash or invested securities. In most cases the government utilizes all the moneys for general government purposes. Included in this group, among others, were the federal Superannuation Fund, the Canadian Armed Forces plan, the RCMP and plans for the public service of five provinces.

Contributory and Non-contributory Plans

Well over three quarters of total membership were in contributory plans wherein the employee and employer share the costs of the programme. This ratio of membership has remained more or less constant over the past ten years as may be seen in the table below.

It is interesting to note that non-contributory plans in Canada increased both in real and relative terms over the 1960's. From 620 plans in 1960 the number rose sharply to over 3,900 plans in 1970, and in relative terms they grew from 7% to nearly 25% of total plans. Yet notwithstanding this dramatic growth in plans total membership covered by this type of arrangement remained virtually unchanged in relative terms at around 20% although in real terms they increased from 381,000 participants in 1960 to 618,000 in 1970. These trends were largely due to the fact that most small plans i.e. those with fewer than 15 members, tended to be non-contributory, whereas the larger plans introduced over this period were mostly of the contributory type. Consequently although in real terms there was some membership growth in non-contributory plans in relative terms there was virtually no change.

Type of Plan

Throughout the 1960's about three quarters of the workers covered by pension plans in both the private and public sectors were in unit benefit plans wherein benefits are a fixed percentage of annual earnings for each year of credited service. Within the unit benefit category there was a perceptible shift to plans in which benefits are based on average best earnings. Plans in this category increased from just over 1% in 1960 to 6% of all plans in 1970. Membership in these plans doubled over the same period to reach a record total of 1,260,900 workers representing nearly 45% of members in all plans. Benefits for most average best plans were calculated on the basis of the average earnings over the best 5 or 6 years.

Money purchase plans, wherein contributions, accumulated with interest, are used to purchase whatever annuity the resulting sum will buy at retirement, increased in real terms in the ten year period but declined in relative terms. This decline was further reflected in coverage, which dropped from a high of over 242,100 members, or 13%, in 1960 to 152,700 members, or 6.5% in 1965 and down to 137,600 members representing just under 5% of the total at the beginning of 1970.

Changes in flat benefit plans, a type common among union negotiated plans, varied widely over the past 10 year period. Over the first half their membership increased sharply both in real and relative terms from 177,000 persons or 9.5% in 1960 to 327,900 persons or 14% in 1965; but in the years from 1965 to 1970 the growth in real terms resulted in a record membership of some 424,600 persons in this type of arrangement. In relative terms however, membership remained virtually constant at 15%, reflecting the normal growth in pension coverage generated by the increased labour force rather than by any trend towards an increased number of flat benefit arrangements.

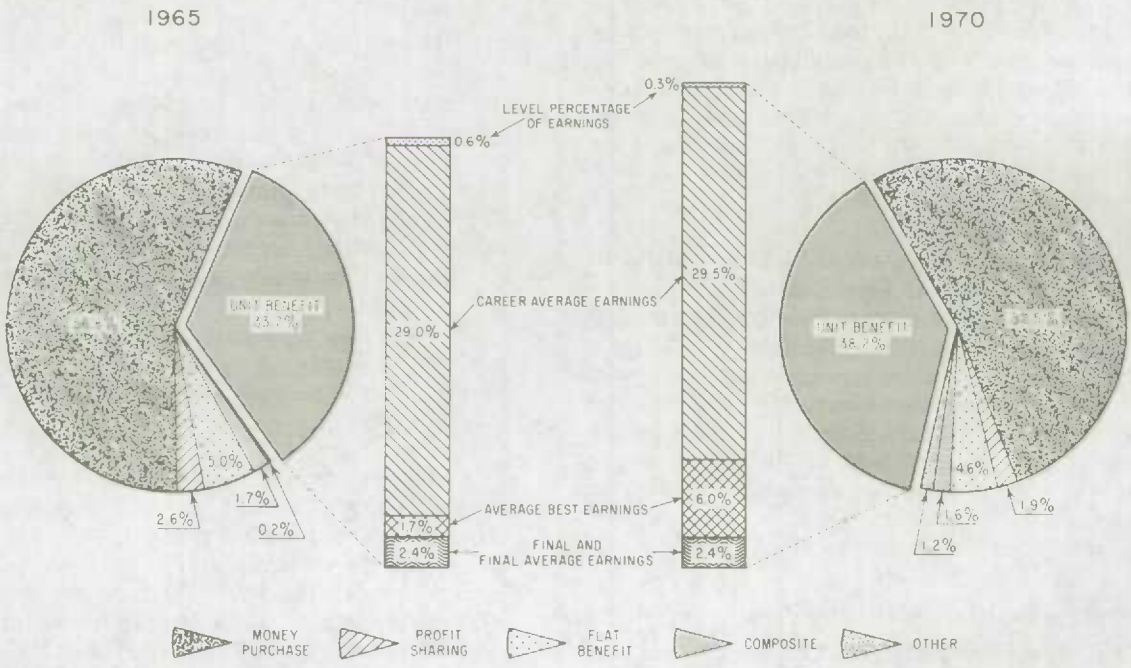
TABLE C. Proportion of Members in Contributory and Non-contributory Plans, 1960, 1965 and 1970

Year	Contributory Plans		Non-contributory plans	
	Plans	Members	Plans	Members
	percentage			
1960	93.0	79.5	7.0	20.5
1965	84.6	77.7	15.4	22.3
1970	75.5	78.0	24.5	22.0

CHART – 5

PENSION PLANS AND MEMBERSHIP BY TYPE OF BENEFIT, 1965 AND 1970

PENSION PLANS



MEMBERSHIP

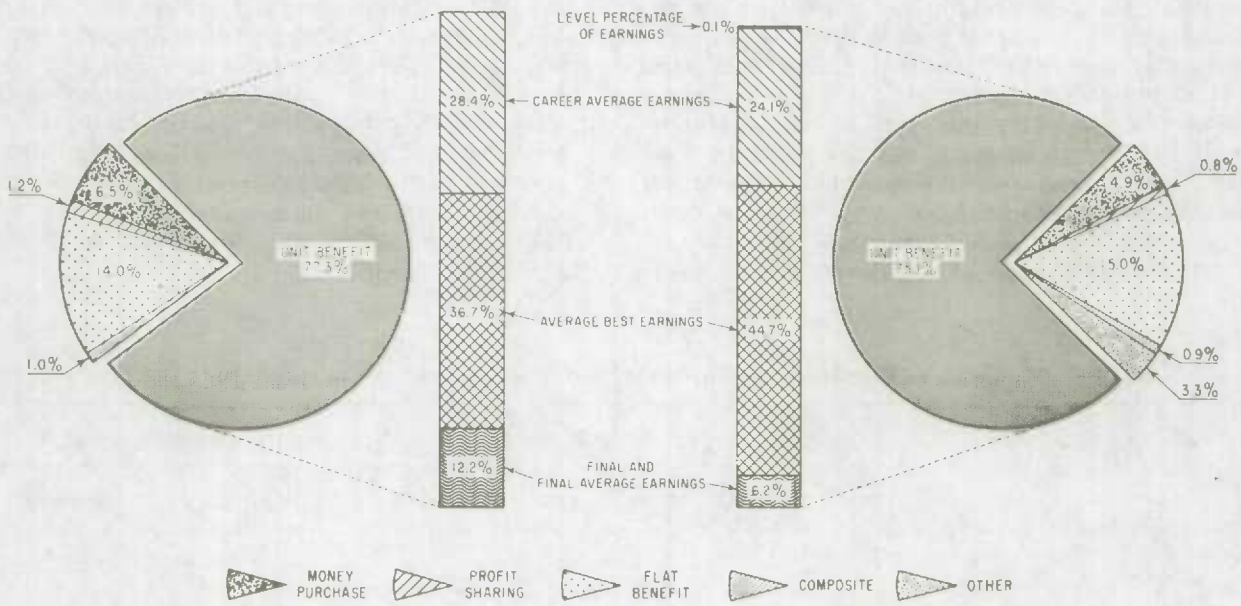


TABLE D. Plans and Members by Type of Benefit, 1960, 1965 and 1970

Type of benefit	1960				1965				1970			
	Plans		Members		Plans		Members		Plans		Members	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Unit benefit:												
Final earnings	28	0.3	10,793	0.6	44	0.3	23,434	1.0	16	0.1	5,613	0.2
Final average earnings	270	3.0	283,720	15.2	288	2.1	261,800	11.1	377	2.3	169,798	6.0
Average best earnings	117	1.3	632,295	34.0	238	1.7	859,771	36.7	970	6.0	1,260,917	44.7
Career average	2,370	26.6	468,247	25.1	3,956	29.0	667,224	28.5	4,753	29.5	679,631	24.1
Level percentage of earnings	..	..	..	..	84	0.6	1,034	..	46	0.3	2,721	0.1
Totals	2,785	31.2	1,395,055	74.9	4,610	33.7	1,813,263	77.3	6,162	38.2	2,118,680	75.1
Money purchase	5,392	60.4	242,127	13.0	7,758	56.8	152,738	6.5	8,471	52.5	137,680	4.9
Profit sharing	211	2.4	23,616	1.3	351	2.6	28,253	1.2	310	1.9	21,374	0.8
Flat benefit	411	4.6	177,059	9.5	689	5.0	327,932	14.0	742	4.6	424,623	15.0
Composite	121	1.4	24,824	1.3	227	1.7	23,185	1.0	265	1.6	26,221	0.9
Other	..	..	..	..	25	0.2	277	..	187	1.2	93,758	3.3
Grand totals	8,920	100.0	1,862,681	100.0	13,660	100.0	2,345,648	100.0	16,137	100.0	2,822,336	100.0

Integration

The introduction of the Canada and Quebec Pension Plans on January 1, 1966 affected all employed and self employed persons in Canada between the ages of 18 and 69 inclusive. These public plans were of particular concern to employers operating private pension plans since they would have had the effect of increasing pension costs for both the employer and the employee unless some adjustment were made to the private plan. Much public discussion took place as to whether private plans should be adjusted to take into consideration contributions and benefits under the public plans. This study was designed to measure the extent of these adjustments and to show the impact of the public plans on the private pension system.

The terms used to describe the adjustment of private plans to the public plans are "integration", "coordination" and "modification". Since "integration" is the most common and widely accepted term used in this context, it has been adopted for this report. Integrated plans therefore are defined as those plans that are adjusted to the C/QPP by providing either for a lower level of contribution and/or benefits on earnings up to the years maximum pensionable earnings (YMPE) or that provide for pensions to be offset by all or part of the C/QPP benefits.

The impact of the C/QPP on private pension plans has been summarized in Table E below. The figures for all plans (both sectors) show that while only one plan in three was integrated, nearly three quarters of all members were in these plans, indicating that most large plans were integrated. It is interesting to note that nearly all of the members of public sector plans were covered by integrated plans. This high proportion is no doubt due to the fact that most plans in the public sector provided relatively high benefits. On the other hand, less than 60% of the members of private sector plans were in integrated plans. The table shows that 10,758 plans, covering 718,352 members were not integrated and thus are deemed to be "stacked" or "decked". Under this arrangement there is no provision in the plan to take into consideration contributions and/or benefits under the Canada or Quebec pension plans. In other words, both the employee and the employer contribute to the C/QPP in addition to the full required contributions to the private plan.

The prevalence of integration appeared to depend to a large extent on the formulae used to determine benefits. Some 90% of all members of unit benefit plans belonged to integrated plans whereas only 27% of the members of all other types of plans were in integrated plans. The absence of integration stands out in the case of flat benefit plans where less than 5% of all members of such plans belonged to integrated plans. The incidence of integration is higher in money purchase plans but even here less than half of all members belonged to integrated plans.

TABLE E. Plans and Members by Methods of Integration with Canada/Quebec Pension Plans, 1970

Integration Method	Plans	%	Members	%
Benefit step rate	2,629	48.9	1,753,862	83.4
Benefit offset	128	2.4	80,676	3.8
Ineligible earnings	313	5.8	56,863	2.7
Contribution step rate	1,696	31.5	61,130	2.9
Other	613	11.4	151,453	7.2
Totals	**5,379**	**100.0**	**2,103,984**	**100.0**

As may be seen in Table E the "benefit step-rate" method, under which the contribution and benefit rates are reduced on earnings up to a specified amount (generally YMPE) with the full rates applying to excess earnings, was the most widely used, applying to over 80% of all members of integrated plans. Most large government plans were integrated in this manner and they, to some extent, influenced other plans to follow this pattern. Also contributing to the widespread adaptation of this integration method no doubt was the fact that it is relatively easy to administer and is readily understood by employees.

The other methods of integration did not have wide application. The "benefit offset" method under which the pension calculated from the unchanged benefit formula of the plan is reduced by all or part of the pension payable under the C/QPP applied to less than 4% of all members of integrated plans. This method is quite common in the United States where many plans provide for the reduction in benefits by all or part of Federal Social Security Benefits. The "ineligible earnings" method under which only earnings in excess of a specified amount (generally YMPE) are considered in calculating contributions and benefits, were found in plans covering less than 3% of all members of integrated plans. The "contribution step rate" method, under which the employer contribution rate is reduced on earnings up to a specified amount (generally YMPE) with the full rate applying to excess earnings was largely confined to money purchase and profit sharing plans, applying to just 61,130 members.

Included in the 10,758 plans classified as "not integrated" were those plans that were integrated by a simple reduction in the contribution and/or benefit rates on all earnings. Also included were new plans which came into existence after January 1, 1966 without any apparent integration formula although the CPP contributions and benefits were, no doubt, considered in the fixing of the contribution and benefit rates under the plans. While it was not possible to identify these plans, since the contribution and benefit formulae do not necessarily make any reference whatsoever to the C/QPP, it was found that the proportion of members in non-integrated plans with an employee contribution rate of less than 4% of earnings increased sharply from just under 5% of all employees in 1965 to nearly 20% in 1970.

For technical reasons it was not possible to classify 613 plans covering some 7% of all members of integrated plans as to method of integration and therefore they were included in the category "other". Included in this category were 156 plans with some 36,700 members wherein the employee contributions only were integrated. The balance was made up of 212 plans with different benefit formulae for different classes of employees, 169 plans providing for some combination of benefit formulae and 76 plans which did not lend themselves to classification.

Employee Contribution Rates

Analysis of required contribution rates was hampered to some degree by the contribution structure that emerged from the integration of pension plans with the C/QPP making direct comparisons with historical data difficult. The difficulty stemmed largely from the two-tier rate structure of most integrated plans wherein a lower rate applies to earnings below the "year's maximum pensionable earnings" (YMPE) and a higher rate for earnings above the YMPE. In order to provide a common basis for comparison with historical data a tabulation of contributory plans by employee contribution rates was developed using the top rate i.e. the contribution rate on earnings above the YMPE, as the basis for classification of these integrated plans. This top rate was selected on the assumption that for integrated plans it represents the total employee "contribution package" with the required C/QPP portion diverted to the public plan and the balance retained in the employer's fund. In other words when combined with the C/QPP portion total contributions approximate the amount that would have been payable if the top rate only had been applied to all earnings. To provide further insight and evaluate the impact of integration the tabulation below shows separately integrated and non-integrated plans.

TABLE F. Employee Contribution Rates in Contributory, Integrated and Non-integrated Plans by Employee Contribution Rate Groups, 1965 and 1970

Employee contribution rates group[1]	1965				1970											
					Non-integrated				Integrated				All plans			
	Plans	%	Members	%	Plans	%	Members	%	Plans	%	Members	%	Plans	%	Members	%
Less than 3%	218	1.9	18,042	1.0	257	3.6	20,294	6.2	32	0.6	5,314	0.3	289	2.4	25,608	1.2
3.0% - 3.99%	500	4.3	68,133	3.7	517	7.2	44,066	13.5	136	2.7	12,910	0.7	653	5.4	56,976	2.6
4.0% - 4.99%	606	5.2	139,797	7.7	289	4.0	17,259	5.2	420	8.3	136,079	7.3	709	5.8	153,338	6.9
5.0% - 5.99%	7,874	68.1	633,721	34.8	4,105	57.6	98,082	30.1	3,904	77.0	741,992	39.5	8,009	65.7	840,074	38.1
6.0% - 6.99%	392	3.4	479,265	26.3	225	3.2	4,522	1.4	262	5.2	459,875	24.5	487	4.0	464,397	21.1
7.0% - 9.99%	53	0.5	9,181	0.5	26	0.4	3,377	1.0	14	0.3	7,730	0.4	40	0.3	11,107	0.5
10.0% and over	53	0.5	212	--	43	0.6	299	0.1	1	--	161	--	44	0.4	460	--
Dollar amounts	845	7.3	87,855	4.8	995	14.0	25,653	7.9	7	0.1	81	--	1,002	8.2	25,734	1.2
Other	963	8.3	171,846	9.4	654	9.2	111,062	34.0	265	5.2	121,015	6.4	919	7.5	232,077	10.5
Variable by sex	54	0.5	214,448	11.8	13	0.2	2,094	0.6	27	0.6	392,137	20.9	40	0.3	394,231	17.9
Totals	11,558	100%	1,822,500	100%	7,124	100%	326,708	100%	5,068	100%	1,877,249	100%	12,192	100%	2,204,002	100%

[1] Integrated plans with different contribution rates for earnings above apd below the YMPE and those with a reduction in the contribution by all or part of the C/QPP contribution were classified according to the full required contribution rate, disregarding the effects of integration on contributions.

As may be seen from the accompanying table the general pattern of required contribution rates for pension plans in Canada showed relatively little change between 1965 and 1970, the rates remaining polarized at between 4% and 6.99% of earnings, with by far the greatest concentrations at the 5% and 6% levels. In total around 70% of the participants were required to make contributions within these ranges. This was exclusive of those persons in plans where contributions were variable by sex. Since most of these participants had required contributions ranging between 5% and 6.99% the concentration at these levels therefore was even more pronounced than indicated in Table F.

Although in total there was relatively little change over the last half of the 1960's there were some shifts within these ranges. The concentration of contributors at the 5% - 5.99% level increased over the five year period from just under 35% of the total amounting to some 633,700 persons in 1965 to 38% or 840,000 persons at the beginning of 1970. Most of these individuals were at the lower end of the range and were required to contribute 5% of their earnings. Over two thirds of the plans were in this category, increasing from 7,874 in 1965 to 8,000 in 1970.

Another common contribution rate group was 4% - 4.99% although far fewer participants were making contributions of this order than those at the 5% - 6.99% levels. In absolute terms the workers contributing 4% of their incomes increased to 153,000 in 1970 from nearly 140,000 in 1965, but in relative terms there was a slight drop from 7.7% in 1965 to just under 7% of total contributors in 1970.

Nearly all of the persons whose contribution rates ranged between 4% and 6.99% – some 70% of all contributors – were in pension plans integrated with the C/QPP. As for the balance of the contributors it would appear that of those who participated in plans with relatively low contribution rates, that is of less than 4%, most were covered by non-integrated plans. These plans were "stacked" with the public plan i.e. in addition to the full contributions made to their occupational plan these persons paid the required employee contributions to the C/QPP as well. A similar pattern prevailed for those with contributions at 7% of earnings and over. It is interesting to note that the number of persons contributing flat dollar amounts unrelated to earnings dropped from nearly 88,000 in 1965 to 26,000 in 1970 and of these, nearly all, 99%, were in non-integrated plans.

Benefits on Normal Retirement

The main purpose of a pension plan is to provide life pensions for retired employees and thus the key element of a pension plan is its benefit formula. While a wide variety of methods for calculating pension benefits may be found among the thousands of pension plans in Canada, there are two basic formulae, namely, "defined contribution" and "defined benefit". Under the "defined contribution" formula both the employer and the employee contribution rates are fixed and the pension varies, depending upon such factors as accrued contributions plus interest, and the employee's sex and age. Under the "defined benefit" formula, the employee earns a specified amount of pension, and the employer contributions are the amounts required to produce the desired pension after taking into consideration the employee contributions, if any.

Defined Contribution Plans – Money Purchase Plans

Money purchase plans under which the employer and employee contributions are usually a fixed percentage of the employee's earnings are defined contribution plans. In some plans, the contributions are a fixed dollar amount for each year of service and in others they are specified number of cents per hour. Money purchase

plans declined slightly in relative terms from 56.8% of all plans in 1965 to 52.4% in 1970. However, in terms of membership, they dropped to an all time low in 1970, with less than 5% of the members in all plans. Since relatively few employees (137,680) belonged to money purchase plans this review does not include detailed summary tabulations of employer contribution rates for these plans. However, an analysis of the data on file showed that under most money purchase plans the employer contribution was a fixed percentage of the employee's earnings with a heavy concentration at the 5% level. (Table 14 in the statistical section provides further details of money purchase plans.)

Another form of defined contribution formula is the profit sharing plan under which the employer contribution is not fixed but is related to profits. As in the case of money purchase plans, profit sharing plans lost ground, dropping to less than 2% of all plans in 1970 from 2.6% in 1965. In real terms, there were only 310 profit sharing plans in 1970 covering 21,374 employees.

Defined Benefit

Over 90% of the members of all plans belonged to those with a "defined benefit" formula namely, unit benefit plans and flat benefit plans which are discussed separately below.

A – Unit Benefit Plans – The importance of the benefit rate and the earnings base of the normal retirement benefit formula under unit benefit plans cannot be over-emphasized since they provide the basis for calculating the monthly pension payable to members upon retirement and most other benefits such as early retirement, disability and death benefits. Under a unit benefit plan, the member earns a unit of pension equal to a percentage of his earnings for each year of credited service. The earnings on which the pension is based may be the average earnings of the employee while a member of the plan, i.e., career average earnings. One of the disadvantages of a career average earnings plan is that the pension payable may be grossly out of line with the employee's pay level at retirement. In order to produce pensions that bear a reasonable relationship to the employee's earnings at retirement some plans recognize the long term improvement in earnings levels by calculating pension credits on the basis of the employee's average earnings for a stated period of time just before retirement. Such plans are known as final earnings, final average earnings or average best earnings plans,[2] depending upon the period of time stated in the pension formula. This type of plan has a disadvantage from the point of view of cost in that the employer, in fact, agrees to underwrite any inflation in wage levels up to the time the employee retires.

As in the case of employee contribution rates, the integration of plans with the C/QPP makes it difficult to provide a direct comparison of 1970 benefits rates with the 1965 data. However, in order to provide some basis for comparison, a tabulation of 1970 benefit rates for all plans was developed disregarding the integration formulae of integrated plans (see Table G). This means that the full benefit rate was used regardless of whether a lesser benefit rate applied to earnings below the YMPE or whether the ultimate pension credit was reduced by all or part of the C/QPP benefit.

An analysis of Table G reveals a trend to higher benefits, not only in the percentage factors but in the earnings base to which the factors are applied. In 1965 just over half of all members of unit benefit plans were in plans providing a pension credit for each year of service in the range 2% and over whereas in 1970 the proportion jumped to 65%. Within this benefit rate group the largest increase was recorded in career average plans with the proportion of members increasing from nearly 30% to almost 50% of all members in career average plans. However, perhaps the most significant

[2] For more detailed description of these terms, see technical notes.

TABLE G. Benefit Rates in Unit Benefit Plans with Membership by Earnings Base, 1965 and 1970

Benefit rate group[1]	Final and final average				Average best				Career average				Totals			
	1965		1970		1965		1970		1965		1970		1965		1970	
	Members	%	Members	%	Members	%	Members	%	Members	%	Members	%	Members	%	Members	%
Less than 1.00%	979	0.3	4,106	2.3	5,177	0.6	5,079	0.4	18,858	2.8	3,605	0.5	25,014	1.4	12,790	0.6
1.00% - 1.25%	63,153	22.1	21,679	12.4	23,539	2.7	114,068	9.0	45,134	6.8	45,094	6.6	131,826	7.3	180,841	8.5
1.25% - 1.49%	1,905	0.7	3,331	1.9	59,069	6.9	51,348	4.1	23,886	3.6	11,490	1.7	84,860	4.7	66,169	3.1
1.50% - 1.74%	28,056	9.8	37,828	21.6	97,699	11.4	51,819	4.1	208,739	31.3	131,505	19.3	334,494	18.5	221,152	10.4
1.75% - 1.99%	4,788	1.7	8,398	4.8	3,418	0.4	8,656	0.7	104,157	15.6	72,845	10.7	112,363	6.2	89,899	4.2
2.00% and over	174,894	61.3	76,933	43.9	577,701	67.2	974,473	77.3	196,578	29.5	332,640	48.9	949,173	52.4	1,384,046	65.4
Variable by sex	11,091	3.9	789	0.4	93,168	10.8	1,862	0.1	69,872	10.5	2,707	0.4	174,131	9.6	5,358	0.2
Other	368	0.1	22,347	12.7	–	–	53,612	4.2	–	–	79,745	11.2	368	--	155,704	7.4
Totals	285,234	100%	175,411	100%	859,771	100%	1,260,917	100%	667,224	100%	679,631	100%	1,812,229	100%	2,115,959	100%

[1]Integrated plans with different benefit rates for earnings above and below the YMPE and those with a reduction of ultimate pension by all or part of C/QPP benefit were classified according to the full benefit rate, disregarding the effects of integration on the benefit.

increase in real terms, occurred in average best earnings plans. Here it may be seen that the number of members of plans with a benefit rate in the 2% and over range increased by nearly 400,000 between the years 1965 and 1970. In relative terms, over three quarters of all members of average best earnings plans were in this range. Looking at final and final average plans it is seen that while the proportion of members in plans in the 2% and over range dropped from 61.3% in 1965 to 43.9% in 1970, in real terms the reduction in the number of members was less than 100,000.

B – **Flat Benefit Plans** – No significant change occurred between 1965 and 1970 in the position of flat benefit plans. While less than 5% of all plans were of the flat benefit type in 1970 they covered 15% of all members. However, there was a significant trend towards higher benefits under this type of plan. The 1970 data show that 142,156 members of flat benefit plans, representing 35% of all members of such plans[3] were in plans providing for a monthly pension of $5 and over compared with less than 6,000 members in 1965. In 1965 membership was concentrated in plans with a benefit range of $3 to $3.49 per month for each year of service.

Normal Retirement Age

One of the most important features of a pension plan from both the employee's and employer's point of view is the normal retirement age. For purposes of this report normal retirement age was defined as the earliest age at which members may retire as a right and immediately receive their full accrued pension without reduction. Employees are interested in knowing the benefits they will receive and when these will be paid. However, the employers are concerned with the orderly retirement of employees at the age their efficiency becomes impaired, and the effect of normal retirement age on the cost of providing pensions. Perhaps the most important factor to the employer in establishing normal retirement age is cost, since the earlier the retirement age, the higher the cost. For example, the cost of a unit of pension commencing at age 60 is approximately 50% more than the cost of the same pension commencing at age 65.

At one time it was almost traditional for plans to have a lower normal retirement age for women than for men, usually specifying age 65 for men and age 60 for women. Apart from occupational reasons, the rationale for retiring women earlier than men is obscure, particularly since women tend to have a longer life expectancy. However this gap appears to have narrowed in recent years with more and more plans introducing a common retirement age for both sexes.

Some indication of the extent to which this gap in retirement ages still exists may be seen in the accompanying table which shows the normal retirement ages specified for women in plans which had a normal retirement age of 65 for male members. This table shows that 3 out of 4 of these plans had a common normal retirement age at 65 for both sexes. This common age applied to over three quarters of all women covered by the plans recorded in this tabulation. Nearly all of remaining female members had a normal retirement age of 60.

Notwithstanding the increasing life expectancy of persons over 65 years of age there was no apparent trend towards the introduction of higher retirement ages in pension plans. Indeed there has been considerable pressure for reducing retirement ages.

[3] Non-integrated plans only.

TABLE H. Normal Retirement Ages for Women in Plans Having Normal Retirement Age of 65 for Men, 1970

Retirement ages for women	Plans	%	Women members	%
Under 60	31	0.2	286	0.1
60	2,716	19.7	118,901	23.1
61 - 64	15	0.1	274	--
65	10,568	76.6	394,722	76.8
Over 65	5	--	5	--
Women not eligible	473	3.4	...	...
Totals	**13,808**	**100.0**	**514,188**	**100.0**

Note: These 13,808 plans covered 1,599,795 male members for whom normal retirement age was 65.

The prevalence of age 65 may be seen in Table 17 which shows that three quarters of the male members and over half of the female members of all plans had a normal retirement age of 65. The predominance of age 65 comes into sharper focus in the private sector where over 90% of the male members and 65% of the female members belonged to plans providing for normal retirement at this age. In the public sector over one half of the male members and less than half of the female members had a normal retirement age of 65. Nearly all of the balance, exclusive of the Armed Forces, were in plans with a normal retirement age of 60. Most of these participants were in the federal Superannuation Plan which permits retirement between the ages of 60 and 65 inclusive, at the employee's option. For purposes of this report normal retirement age for this plan was classified as 60 since this is the earliest age at which members may retire as a right with full accrued pensions, although in actual practice most federal public servants do not retire until age 65.

Looking at both sectors it may be seen that about 10% of the male members and 28% of the female members belonged to plans with a normal retirement age of 60 and only a handful of employees were in plans with lower retirement ages. Plans with a normal retirement age higher than 65 were not common, applying to less than 5% of all members.

Approximately 11% of all participants were in plans with normal retirement ages that could not be allocated to a single age group and therefore were classified as "other". This category included plans in which the normal retirement was variable, based on a combination of age and service, as well as the Armed Forces plan in which normal retirement is related to rank.

Vesting on Termination of Employment

Vesting, the employee's right to all or part of the employer contributions paid on his behalf in the form of a deferred pension on termination of employment before retirement, has been a common feature in most pension plans in Canada for some time. Studies by Statistics Canada in 1960, 1965 and 1970 show that over 96% of all plans provided some form of vesting. This situation was, no doubt, due to the rules of the Taxation Division of the Department of National Revenue which, for years, required plans to provide for vesting conditions not to exceed the attainment of age 50 and 20 years of service or participation in order to qualify for registration.

While over 96% of plans provided some form of vesting, prior to 1965 such vesting was more apparent than real in that most members were covered by plans which permitted forfeiture of the vested pension in order to obtain a refund of the member's own contributions. The 1965 survey showed that of the 243,000 plan members who terminated their employment in that year, less than 3% became entitled to a deferred pension, while the vast majority received the return of their own contributions only.

Introduction of legislation regulating private pensions by the provinces of Ontario, Quebec, Alberta and Saskatchewan and the Federal Government considerably increased the effectiveness of vesting on termination of employment. Not only does the legislation require plans to provide for the vesting of employer contributions paid in respect of service after the respective "qualification dates" specified in the applicable acts for members who leave after completing ten years of service and attaining age 45, but it requires that such contributions together with the employee's share must remain "locked-in" to provide the member with a deferred pension commencing at normal retirement age. Consequently members may no longer forfeit the employer contributions vested on this basis in order to obtain a refund of their own contributions.

To meet the vesting requirements of regulatory legislation most plans simply superimposed locked-in vesting based on age 45 and 10 years of service on top of existing vesting conditions. Thus plans amended in this manner have a dual set of vesting conditions with the superimposed vesting applying notwithstanding the previously existing ones. The effect of this superimposed vesting on plans that provided more generous conditions than required by the legislation was simply to lock in that portion of the employer contributions paid in respect of service after the qualification date if the employee leaves on completion of 10 years of service and the attainment of age 45. In plans which provided less generous conditions than required by the legislation, locked-in vesting of employer contributions paid after the qualification date must apply if the employee leaves after the completion of 10 years of service and attainment of age 45 regardless of whether the existing vesting conditions were met. Other plans simply replaced existing conditions with those required by the legislation or added these requirements if vesting was not provided under the plan and thus for these plans, only one set of conditions applied, namely the locked-in vesting specified in the legislation

In all vesting tabulations in this report plans that were subject to pension legislation and had a dual set of vesting conditions were classified on the basis of the existing conditions without regard to the superimposed locking-in requirements. To illustrate the impact of the regulatory legislation, where appropriate, tabulations present a separate column showing the number of plans included in the total, that were subject to legislation and therefore had locked-in vesting based on age 45 and 10 years of service notwithstanding the vesting classifications shown. A comparable distribution for the 1965 data was not available. However in 1965 approximately 8,500 plans were subject to the Pension Benefits Act of Ontario, the only province with regulatory legislation at that time.

TABLE J. Vesting on Termination of Employment, 1965 and 1970

Conditions to qualify for vesting	1965				1970											
	All plans[1]				All plans				Plans subject to pension legislation[2]				Plans not subject to pension legislation			
	Plans	%	Members	%	Plans	%	Members	%	Plans	%	Members	%	Plans	%	Members	%
Immediate vesting	4,675	34.2	166,911	7.1	5,412	33.5	187,458	6.7	4,385	32.1	172,152	8.7	1,027	41.3	15,306	1.9
10 years or less of service or participation	2,102	15.4	697,591	29.8	3,140	19.5	1,278,893	45.3	2,704	19.8	657,065	33.0	436	17.5	621,828	74.5
11 to 19 years of service or participation	2,300	16.8	223,921	9.6	2,605	16.1	213,974	7.6	2,222	16.3	206,550	10.4	383	15.4	7,424	0.9
20 years or more of service or participation	2,929	21.4	347,207	14.8	2,637	16.3	240,744	8.5	2,175	15.9	192,823	9.7	462	18.6	47,921	5.7
Service or Participation and/or Age	1,034	7.6	345,364	14.7	1,941	12.0	651,481	23.1	1,867	13.7	615,449	31.0	74	3.0	36,032	4.3
Age	38	0.3	11,938	0.5	43	0.3	3,706	0.1	40	0.3	3,514	0.2	3	0.1	192	..
Other	129	1.0	36,106	1.5	283	1.8	178,060	6.3	258	1.9	140,574	7.0	25	1.0	37,486	4.5
No vesting	453	3.3	516,610	22.0	76	0.5	68,020	2.4	–	–	–	–	76	3.1	68,020	8.2
Totals	13,660	100.0	2,345,648	100.0	16,137	100.0	2,822,336	100.0	13,651	100.0	1,988,127	100.0	2,486	100.0	834,209	100.0

[1] Approximately 8,500 plans were subject to the Pension Benefits Act of Ontario, the only province with pension legislation in 1965, but these plans could not be identified as in the case of the 1970 data.

[2] Plans subject to pension legislation were classified on the basis of the vesting conditions applicable to employees who leave before completing 10 years of service and attaining age 45. In addition, common to these plans was the legislative requirement of locked-in vesting for employees who leave after 10 years of service and age 45.

As may be seen in Table J the most obvious effect of the regulatory legislation was a sharp reduction in plans with no vesting on termination of employment. The proportion of members in such plans dropped from 22% in 1965 to less than 3% in 1970, leaving only 68,020 members without any vesting whatsoever, all of whom were in plans not subject to legislation.

While the proportion of members in plans providing immediate vesting dropped slightly from 7.1% in 1965 to 6.7% in 1970, the proportion of members in plans providing for full vesting upon the completion of 10 or less years of service or participation increased sharply from 29.8% to 45.3% over the same period, indicating a trend towards more generous vesting provisions.

No significant change was recorded for plans with vesting on the basis of 11 to 19 years of service or participation. However the number of members in plans requiring 20 or more years of service or participation dropped from 347,207 in 1965 to 240,744 in 1970. It is here that the impact of the superimposed vesting comes into sharp focus. Table J shows for example that 80% (192,823) of the members in the "20 years of service" category were in plans subject to legislation and thus qualified for locked-in vesting on the completion of 10 years of service and age 45 regardless of whether they complete 20 years of service.

Vesting based on years of service or participation and/or age applied to just under 15% of total membership in 1965. This moved up to over 23% in 1970, reflecting the effects of legislation. Most of the members in this category were in plans subject to legislation and thus the age and service requirements could not be more restrictive than age 45 and 10 years of service. Vesting based on age alone remained insignificant in terms of plans and members. Most of these members were in plans subject to legislation requiring vesting on 10 years of service and age 45 in any event.

Over 6% of the membership were in the vesting category of "other" which included plans having such conditions as:

(a) graduated vesting based on age;

(b) vesting based on age at date of entry in plan;

(c) graduated vesting based on service and age;

(d) variable conditions depending on the class of employee.

Table J shows that 834,209 employees were in plans not subject to legislation. This included a number of large plans in the public sector which although not subject to legislation, had nevertheless adopted the principle of locked-in vesting based on 10 years of service and age 45.

In summary this study shows that there was a general improvement in vesting conditions over the last half of the 1960's. This improvement no doubt can be attributable to some extent, to the pension benefits legislation.

Death Benefits

While pension plans are primarily designed to provide retirement income, every plan must define what benefits, if any, are payable to the beneficiary upon the member's death. It is generally accepted that in the case

of a contributory plan the deceased member's beneficiary should receive at least a refund of the employee's contributions. However, there are differences of opinion as to whether employer contributions should be used as death benefits. Some advocate the payment of all or part of the employer contributions as a death benefit on the grounds that it is relatively inexpensive and is helpful in maintaining a good employee and employer relationship. Others take the position that a pension plan is not the proper vehicle for providing death benefits and that a much better job can be done through a group life insurance program.

This section examines death benefits provided in pension plans and is divided into two sections, one dealing with benefits on death before retirement and the other with benefits on death after retirement.

Benefits on Death Before Retirement

Most plans provide for the payment of some form of death benefit in the event of the member's death before becoming entitled to a retirement benefit. In the case of contributory plans, at least the employee contributions are refundable in a lump sum. Some plans pay the beneficiary all or part of the employer contributions in a lump sum in addition to the employee contributions, if any. The amount of the employer contributions payable depends upon the vesting conditions applicable on death. A number of plans provided death benefits in the form of a pension payable to the widow instead of a lump sum settlement. A typical widow's benefit provides the widow with a life pension equal to one half of the pension accrued on his behalf up to date of death. The prevalence of the various types of death benefits are shown in the following tabulation:

TABLE K. Benefits on Death Before Retirement, 1970

Type of benefit	Plans	%	Members	%
No death benefit	841	5.0	351,043	12.0
Refund of employee contributions	4,139	26.0	724,147	26.0
Refund of employee contributions, if any, and vested employer contributions	10,643	66.0	366,429	12.0
Widow's pension	489	3.0	1,358,780	48.0
Other	25	--	51,937	2.0
Totals	16,137	100.0	2,822,336	100.0

Only 841 plans, covering 12% of the members of all plans, provided no death benefits whatsoever; all of these plans were non-contributory. Just over one quarter of all members belonged to plans providing for the return of the employee contributions only. While nearly two thirds of the plans provided for a refund of both the employee contributions, if any, and the vested employer contributions, this arrangement applied to only 12% of all members, indicating that most of the smaller plans were in this group.

The figures in respect of widow's pension would appear to indicate some trend towards this type of death benefit, with the table above showing that nearly half of the members belonged to plans providing for a widow's pension. Since only 489 plans were involved it is clear that this type of death benefit was confined, almost exclusively, to the larger plans. Looking at the detailed statistical tables[4] in this report it may be seen that the public sector plans, to a large extent, accounted for the high proportion of members in plans providing a widow's pension. Over 80% of the male members of all plans in the public sector belonged to such plans compared with only 24% of the male members in the private sector.

[4] See Table 26.

Benefits on Death After Retirement

As in the case of death before retirement, most plans provided some form of death benefit upon the death of a retired employee, particularly if death occurs shortly after the commencement of pension payments. The death benefit generally depends upon the normal type of annuity used for the payment of retirement benefits under the plan. Most plans provide for the retirement pension to be paid for the lifetime of the employee with a guarantee that the payments will be made for a minimum period of 5 or 10 years in any event. Under this arrangement if the retired employee dies within the guaranteed period, the pension payments will be paid to the beneficiary for the remainder of the guaranteed period.

Many plans permit the employee to elect an optional form of annuity such as an annuity payable for life and guaranteed for 5, 10, 15 or 20 years, or a joint and survivorship annuity on the member's life and another life, generally the spouse. If the employee elects a longer guaranteed period or the joint and survivorship option the retirement pension is reduced. On the other hand the election of a lesser guaranteed period would have the effect of increasing the retirement pension. The election of the joint and survivorship option can reduce

the employee's retirement pension considerably since it introduces a second life into the actuarial adjustment.

The prevalence of the various types of death benefit provided by all plans in 1970 is set out in the following tabulation:

TABLE L. Benefits on Death after Retirement, 1970

Type of death benefit	Plans	%	Members	%
No benefit	980	6.0	362,971	12.9
Continuation of pension payments for balance of guaranteed period	13,572	84.1	770,442	27.3
Refund of employee contributions less pension paid	548	3.4	314,719	11.1
Widow's pension	359	2.2	1,204,478	42.7
Other	678	4.2	169,726	6.0
Totals	**16,137**	**100.0**	**2,822,336**	**100.0**

From the above it is seen that only 980 plans covering less than 13% of all members provided no benefit on death after retirement. The vast majority of plans, nearly 85% covering 27% of all members, provided for the continuation of pension payments to the deceased member's beneficiary for the balance of a guaranteed period. The relatively low ratio of members to plans indicates that most of the smaller plans provided this type of death benefit. The detailed statistical table[5] shows the guaranteed 5 year period to be the most prevalent, applying to nearly 80% of the members in plans under which pension payments were guaranteed for a number of years certain. The probable reason for the prevalence of the guaranteed 5 year period is that, as a rule of thumb, pension payments for this period are roughly equal to the total of the employee contributions under a contributory plan.

In order to ensure that at least the employee contributions are paid out in cases of retirement some plans adopted a modified cash refund death benefit. Under this arrangement if the employee dies before having received pension payments equal to his or her own contributions, a death benefit equal to the difference between the total employee contributions and the total pension payments received is payable to the beneficiary. Table L shows that some 11% of the members belonged to plans with this type of death benefit.

The table also shows that although only 359 plans (2.2%) provided a widow's benefit on death after retirement, over 40% of the members of all plans were covered by these plans. However, the distribution of these plans between the public and private sectors showed that less than 15% of the members in the private sector belonged to plans with a widow's benefit as compared with over 75% in the public sector.

[5] See Table 27.

Post Retirement Adjustments

One of the most serious problems facing pensioners is the impact of inflation on the purchasing power or their retirement incomes. Over the past few years increasing attention has been paid to the development of techniques aimed at counterbalancing the devastating effects of inflation on pensioners' incomes. At best pensions in pay have been adjusted on an ad hoc basis but this practice was limited to relatively few employers. Continuing inflationary pressure in recent years has led to the introduction of "escalator clauses" in plans to provide for an automatic increase in benefits related to an index such as the Consumer Prince Index. Provisions for measuring the growth and development of this technique were introduced into the "data bank" programme.

According to the current study the introduction of "escalator clauses" for benefits in existing plans were very rare indeed. At the beginning of 1970 there were only 60 plans covering some 191,700 workers that provided for an automatic increase in benefits related to the upward movement of the Consumer Price Index. In most cases the adjustment was limited to a maximum of 2% per year although a few plans provided for a ceiling of 3%.

A major exclusion was the federal superannuation plan which introduced a post retirement adjustment in 1971, some time after the terminal date of this survey. A number of plans followed the pattern set by the federal plan so that there has since been an increase in the number of persons having this feature in their plan.

Another method used to protect pensions-in-pay is the variable annuity. These plans are designed to provide a benefit that reflects changes in the value of a portfolio of common stocks and similar investments. In effect the benefits are tied to the performance of the securities on the theory that there is a parallel between the cost of

living and market performance. Experience has shown however that often the Consumers Price Index rises while the stock market declines, giving the pensioner a lower income at a time when the cost of living goes up. Perhaps this accounts for the relatively few variable annuity programmes recorded to date. According to the current study only 53 plans covering 7,100 individuals provided for this type of benefit.

The extent to which post retirement adjustments will become formalized in pension plans is difficult to predict. Although there is considerable concern about erosion of benefits because of inflation the cure can be very costly. It is this cost that may severely limit the growth of this type of provision in most plans.

Contributions

Contributions to occupational pension plans reached a record total of over $1.7 billion, up some $600 million from the $1.1 billion in 1965. This sharp increase was particularly noteworthy since it occurred over the five year period immediately following the introduction of the C/QPP, when contributions by and on behalf of 75% of the members (all of whom participated in integrated plans) were reduced by required contributions to the C/QPP. To a large extent the continued growth of aggregate contributions can be attributed to the general advance in income levels over the last half of the 60's which more than compensated for any dampening effect that may have resulted from the integration of occupational plans with the C/QPP.

About one third of the contributions – $674.7 million – came from employees and the other two thirds – $1,052.7 million – from the employers. Employer current service contributions alone were considerably more than the employees' portion. In addition to the $725.6 million in current service payments employers also contributed another $327.1 million, almost three times the $120.7 million paid in 1965, for past service and other payments such as actuarial deficiencies and unfunded liabilities. Employer contributions generally tended to be somewhat higher in the late 1960's reflecting the more stringent funding requirements introduced by the various pension benefits acts for the liquidation of experience deficiencies and unfunded liabilities within a prescribed period.

Of the $1.7 billion contributed by both employers and employees over half, $925 million, was paid into trusteed pension funds most of which was channeled into the financial market. Another $226.5 million representing 13% was paid to insurance companies and as much as 30% or $516.2 million went into the consolidated revenue funds of the federal and provincial governments.

STATISTICAL TABLES

TABLE 1. Pension Plans and Members by Membership-size Group, 1965 and 1970

Membership size group	Plans				Members			
	1965		1970		1965		1970	
	No.	%	No.	%	No.	%	No.	%
Less than 5	5,032	36.8	6,604	40.9	11,303	0.5	14,429	0.5
5- 9	2,400	17.6	2,613	16.1	16,011	0.7	17,290	0.6
10- 14	1,259	9.2	1,395	8.6	14,832	0.6	16,449	0.5
15- 49	2,458	18.0	2,690	16.6	66,759	2.9	73,260	2.5
50- 99	893	6.5	984	6.0	63,299	2.7	69,632	2.4
100- 499	1,127	8.2	1,266	7.7	244,577	10.4	273,521	9.6
500- 999	199	1.5	239	1.4	140,286	6.0	169,590	6.0
1,000- 1,999	146	1.1	167	1.0	205,197	8.8	235,048	8.3
2,000- 9,999	108	0.8	139	0.7	479,592	20.4	587,656	20.6
10,000 and over	38	0.3	40	0.2	1,103,792	47.0	1,365,461	48.3
Totals	**13,660**	**100.0**	**16,137**	**100.0**	**2,345,648**	**100.0**	**2,822,336**	**100.0**

TABLE 2. Contributory and Non-contributory Plans: Membership by Sex, Public and Private Sectors and Membership-size Group, 1970

Membership size group and sector	Plans		Membership					
			Males		Females		Total	
	No.	%	No.	%	No.	%	No.	%
	All plans							
Both sectors								
Less than 5	6,604	40.9	11,824	0.5	2,605	0.3	14,429	0.5
5- 9	2,613	16.1	14,435	0.6	2,855	0.3	17,290	0.6
10- 14	1,395	8.6	13,518	0.6	2,931	0.3	16,449	0.5
15- 49	2,690	16.6	60,462	2.8	12,798	1.7	73,260	2.5
50- 99	984	6.0	57,608	2.7	12,024	1.6	69,632	2.4
100- 499	1,266	7.8	222,579	10.6	50,942	6.9	273,521	9.6
500- 999	239	1.4	139,127	6.6	30,463	4.1	169,590	6.0
1,000- 1,999	167	1.0	189,929	9.1	45,119	6.1	235,048	8.3
2,000- 9,999	139	0.8	457,850	21.9	129,806	17.6	587,656	20.8
10,000- 29,999	28	0.1	296,282	14.1	159,032	21.6	455,314	16.1
30,000 and over	12	--	623,232	29.8	286,915	39.0	910,147	32.2
Totals	**16,137**	**100.0**	**2,086,846**	**100.0**	**735,490**	**100.0**	**2,822,336**	**100.0**
Private sector								
Less than 5	6,465	41.9	11,592	0.9	2,538	0.8	14,130	0.9
5- 9	2,521	16.3	13,977	1.1	2,713	0.8	16,690	1.0
10- 14	1,328	8.6	12,858	1.0	2,784	0.8	15,642	1.0
15- 49	2,536	16.4	57,148	4.6	11,911	3.8	69,059	4.4
50- 99	919	5.9	54,079	4.3	11,067	3.5	65,146	4.1
100- 499	1,172	7.5	209,146	16.8	44,700	14.4	253,846	16.3
500- 999	215	1.3	127,616	10.2	26,471	8.5	154,087	9.9
1,000- 1,999	145	0.9	165,301	13.3	36,443	11.7	201,744	13.0
2,000- 9,999	107	0.6	347,023	27.9	82,680	26.6	429,703	27.6
10,000- 29,999	14	--	146,553	11.8	66,090	21.3	212,643	13.7
30,000 and over	3	--	96,056	7.7	22,819	7.3	118,875	7.6
Totals	**15,425**	**100.0**	**1,241,349**	**100.0**	**310,216**	**100.0**	**1,551,565**	**100.0**
Public sector								
Less than 5	139	19.5	232	--	67	--	299	--
5- 9	92	12.9	458	--	142	--	600	--
10- 14	67	9.4	660	--	147	--	807	--
15- 49	154	21.6	3,314	0.3	887	0.2	4,201	0.3
50- 99	65	9.1	3,529	0.4	957	0.2	4,486	0.3
100- 499	94	13.2	13,433	1.5	6,242	1.4	19,675	1.5
500- 999	24	3.3	11,511	1.3	3,992	0.9	15,503	1.2
1,000- 1,999	22	3.0	24,628	2.9	8,676	2.0	33,304	2.6
2,000- 9,999	32	4.4	110,827	13.1	47,126	11.0	157,953	12.4
10,000- 29,999	14	1.9	149,729	17.7	92,942	21.8	242,671	19.0
30,000 and over	9	1.2	527,176	62.3	264,096	62.1	791,272	62.2
Totals	**712**	**100.0**	**845,497**	**100.0**	**425,274**	**100.0**	**1,270,771**	**100.0**

TABLE 2. Contributory and Non-contributory Plans: Membership by Sex, Public and Private Sectors and Membership-Size Group, 1970 – Continued

Membership size group and sector	Plans		Members					
			Males		Females		Total	
	No.	%	No.	%	No.	%	No.	%
	Contributory plans							
Both sectors								
Less than 5	4,109	33.7	7,871	0.4	1,707	0.2	9,578	0.4
5- 9	2,286	18.7	12,703	0.7	2,535	0.4	15,238	0.6
10- 14	1,261	10.3	12,231	0.7	2,630	0.4	14,861	0.6
15- 49	2,384	19.5	53,454	3.3	10,963	1.8	64,417	2.9
50- 99	817	6.7	47,913	2.9	9,748	1.6	57,661	2.6
100- 499	933	7.6	159,040	9.9	37,316	6.2	196,356	8.9
500- 999	169	1.3	96,880	6.0	22,157	3.6	119,037	5.4
1,000- 1,999	109	0.8	125,619	7.8	30,417	5.0	156,036	7.0
2,000- 9,999	96	0.7	327,384	20.4	98,894	16.4	426,278	19.3
10,000-29,999	17	0.1	155,152	9.6	116,977	19.4	272,129	12.3
30,000 and over	11	--	605,624	37.7	266,787	44.4	872,411	39.5
Totals	**12,192**	**100.0**	**1,603,871**	**100.0**	**600,131**	**100.0**	**2,204,002**	**100.0**
Private sector								
Less than 5	3,973	34.5	7,642	0.9	1,641	0.9	9,283	0.9
5- 9	2,194	19.0	12,245	1.5	2,393	1.3	14,638	1.5
10- 14	1,196	10.4	11,594	1.4	2,484	1.4	14,078	1.4
15- 49	2,232	19.4	50,186	6.4	10,088	5.7	60,274	6.2
50- 99	752	6.5	44,384	5.6	8,791	5.0	53,175	5.5
100- 499	841	7.3	145,851	18.6	31,191	17.7	177,042	18.4
500- 999	146	1.2	86,294	11.0	18,178	10.3	104,472	10.9
1,000- 1,999	88	0.7	102,232	13.0	21,741	12.3	123,973	12.9
2,000- 9,999	64	0.5	216,557	27.6	51,768	29.4	268,325	28.0
10,000- 29,999	4	--	26,689	3.4	24,711	14.0	51,400	5.3
30,000 and over	2	--	78,448	10.0	2,691	1.5	81,139	8.4
Totals	**11,492**	**100.0**	**782,122**	**100.0**	**175,677**	**100.0**	**957,799**	**100.0**
Public sector								
Less than 5	136	19.4	229	--	66	--	295	--
5- 9	92	13.1	458	--	142	--	600	--
10- 14	65	9.2	637	--	146	--	783	--
15- 49	152	21.7	3,268	0.3	875	0.2	4,143	0.3
50- 99	65	9.2	3,529	0.4	957	0.2	4,486	0.3
100- 499	92	13.1	13,189	1.6	6,125	1.4	19,314	1.5
500- 999	23	3.2	10,586	1.2	3,979	0.9	14,565	1.1
1,000- 1,999	21	3.0	23,387	2.8	8,676	2.0	32,063	2.5
2,000- 9,999	32	4.5	110,827	13.4	47,126	11.1	157,953	12.6
10,000- 29,999	13	1.8	128,463	15.6	92,266	21.7	220,729	17.7
30,000 and over	9	1.2	527,176	64.1	264,096	62.2	791,272	63.4
Totals	**700**	**100.0**	**821,749**	**100.0**	**424,454**	**100.0**	**1,246,203**	**100.0**

TABLE 2. Contributory and Non-contributory Plans: Membership by Sex, Public and Private Sectors and Membership-size Group, 1970 – Concluded

Membership size group and sector	Plans		Members					
			Males		Females		Total	
	No.	%	No.	%	No.	%	No.	%
	Non-contributory plans							
Both sectors								
Less than 5	2,495	63.2	3,953	0.8	898	0.6	4,851	0.7
5- 9	327	8.2	1,732	0.3	320	0.2	2,052	0.3
10- 14	134	3.3	1,287	0.2	301	0.2	1,588	0.2
15- 49	306	7.7	7,008	1.4	1,835	1.3	8,843	1.4
50- 99	167	4.2	9,695	2.0	2,276	1.6	11,971	1.9
100- 499	333	8.4	63,539	13.1	13,626	10.0	77,165	12.4
500- 999	70	1.7	42,247	8.7	8,306	6.1	50,553	8.1
1,000- 1,999	58	1.4	64,310	13.3	14,702	10.8	79,012	12.7
2,000- 9,999	43	1.0	130,466	27.0	30,912	22.8	161,378	26.0
10,000-29,999	11	0.2	141,130	29.2	42,055	31.0	183,185	29.6
30,000 and over	1	--	17,608	3.6	20,128	14.8	37,736	6.1
Totals	**3,945**	**100.0**	**482,975**	**100.0**	**135,359**	**100.0**	**618,334**	**100.0**
Private sector								
Less than 5	2,492	63.3	3,950	0.8	897	0.6	4,847	0.8
5- 9	327	8.3	1,732	0.3	320	0.2	2,052	0.3
10- 14	132	3.3	1,264	0.2	300	0.2	1,564	0.2
15- 49	304	7.7	6,962	1.5	1,823	1.3	8,785	1.4
50- 99	167	4.2	9,695	2.1	2,276	1.6	11,971	2.0
100- 499	331	8.4	63,295	13.7	13,509	10.0	76,804	12.9
500- 999	69	1.7	41,322	8.9	8,293	6.1	49,615	8.3
1,000- 1,999	57	1.4	63,069	13.7	14,702	10.9	77,771	13.0
2,000- 9,999	43	1.0	130,466	28.4	30,912	22.9	161,378	27.1
10,000-29,999	10	0.2	119,864	26.1	41,379	30.7	161,243	27.1
30,000 and over	1	--	17,608	3.8	20,126	14.9	37,736	6.3
Totals	**3,933**	**100.0**	**459,227**	**100.0**	**134,539**	**100.0**	**593,766**	**100.0**
Public sector								
Less than 5	3	25.0	3	--	1	0.1	4	--
5- 9	–	–	–	–	–	–	–	–
10- 14	2	16.6	23	--	1	0.1	24	--
15- 49	2	16.6	46	0.1	12	1.4	58	0.2
50- 99	–	–	–	–	–	–	–	–
100- 499	2	16.6	244	1.0	117	14.2	361	1.4
500- 999	1	8.3	925	3.8	13	1.5	938	3.8
1,000- 1,999	1	8.3	1,241	5.2	–	–	1,241	5.0
2,000- 9,999	–	–	–	–	–	–	–	–
10,000-29,999	1	8.3	21,266	89.5	676	82.4	21,942	89.3
30,000 and over	–	–	–	–	–	–	–	–
Totals	**12**	**100.0**	**23,748**	**100.0**	**820**	**100.0**	**24,568**	**100.0**

TABLE 3. Provincial Distribution of Plan Members by Sex, 1970

Province	Members					
	Males		Females		Total	
	No.	%	No.	%	No.	%
Newfoundland	29,820	1.4	8,258	1.1	38,078	1.3
Prince Edward Island	5,772	0.2	2,669	0.3	8,441	0.2
New Brunswick	46,954	2.2	16,742	2.2	63,696	2.2
Nova Scotia	70,361	3.3	24,906	3.3	95,267	3.3
Quebec	549,019	26.3	191,452	26.0	740,471	26.2
Ontario	907,426	43.4	314,690	42.7	1,222,116	43.3
Manitoba	90,524	4.3	31,831	4.3	122,355	4.3
Saskatchewan	60,775	2.9	24,419	3.3	85,194	3.0
Alberta	125,239	6.0	53,005	7.2	178,244	6.3
British Columbia	178,454	8.5	63,057	8.5	241,511	8.5
Yukon and Northwest Territories	3,232	0.1	1,021	0.1	4,253	0.1
Non-Canadian	19,270	0.9	3,440	0.4	22,710	0.8
Totals	**2,086,846**	**100.0**	**735,490**	**100.0**	**2,822,336**	**100.0**

TABLE 4. Industrial Distribution of Plans and Members by Sex, 1970

Industry	Plans		Members					
			Male		Female		Total	
	No.	%	No.	%	No.	%	No.	%
Agriculture	96	0.5	1,256	--	132	--	1,388	--
Forestry	52	0.3	374	--	42	--	416	--
Mining	322	1.9	74,980	3.5	5,231	0.7	80,211	2.8
Manufacturing	4,678	27.9	675,693	31.5	120,728	15.6	796,421	27.3
Construction	1,190	7.3	99,942	4.7	7,472	1.0	107,414	3.8
Transportation and communication	758	4.6	282,492	13.5	55,317	7.5	337,809	11.9
Trade:								
Wholesale	2,755	17.0	52,017	2.4	8,223	1.1	60,240	2.1
Retail	1,753	10.8	53,293	2.5	28,971	3.9	82,264	2.9
Finance, insurance and real estate	1,297	8.0	80,760	3.8	69,146	9.4	149,906	5.3
Community business and personal service	2,850	17.6	194,339	9.3	250,819	34.1	445,158	15.7
Public administration and defence	386	2.3	571,700	27.3	189,409	25.7	761,109	26.9
Totals	**16,137**	**100.0**	**2,086,846**	**100.0**	**735,490**	**100.0**	**2,822,336**	**100.0**

TABLE 5. Types of Plans with Membership by Sex, 1965 and 1970

Type of plan	Plans				Members											
	1965		1970		Males				Females				Total			
					1965		1970		1965		1970		1965		1970	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Unit benefit:																
Final earnings	44	0.3	16	--	16,368	0.9	3,953	0.1	7,066	1.3	1,660	0.2	23,434	1.0	5,613	0.1
Final average earnings	288	2.1	377	2.3	164,309	9.1	106,313	5.0	97,491	17.6	63,485	8.6	261,800	11.1	169,798	6.0
Average best earnings	238	1.7	970	6.0	640,537	35.8	834,638	39.9	219,234	39.4	426,279	57.9	859,771	36.7	1,260,917	44.6
Career average earnings	3,956	29.0	4,753	29.4	508,754	28.4	530,857	25.4	158,470	28.6	148,774	20.2	667,224	28.5	679,631	24.0
Level percentage of earnings	84	0.6	46	0.2	901	0.1	1,848	--	133	--	873	0.1	1,034	--	2,721	--
Totals	**4,610**	**33.7**	**6,162**	**38.1**	**1,330,869**	**74.3**	**1,477,609**	**70.8**	**482,394**	**86.9**	**641,071**	**87.1**	**1,813,263**	**77.3**	**2,118,680**	**75.0**
Money purchase	7,758	56.8	8,471	52.4	117,851	6.8	102,015	4.8	35,087	6.3	35,665	4.8	152,738	6.5	137,680	4.8
Profit sharing	351	2.6	310	1.9	22,000	1.2	16,495	0.7	6,253	1.1	4,879	0.6	28,253	1.2	21,374	0.7
Flat benefit	689	5.0	742	4.5	300,394	16.8	385,080	18.4	27,538	5.0	39,543	5.3	327,932	14.0	424,623	15.0
Composite	227	1.7	265	1.6	19,489	1.1	21,333	1.0	3,696	0.7	4,888	0.6	23,185	1.0	26,221	0.9
Other	25	0.2	187	1.1	198	--	84,314	4.0	79	--	9,444	1.2	277	--	93,758	3.3
Grand totals	**13,660**	**100.0**	**16,137**	**100.0**	**1,790,801**	**100.0**	**2,086,846**	**100.0**	**555,047**	**100.0**	**735,490**	**100.0**	**2,345,648**	**100.0**	**2,822,336**	**100.0**

TABLE 6. Plans and Members by Funding Agency and Type of Plan, 1970

Type of plan	Plans		Members		Plans		Members	
	No.	%	No.	%	No.	%	No.	%
	Insurance company contracts				Trusteed			
Unit benefit:								
Final earnings	4	--	334	--	12	0.2	5,279	0.3
Final average earnings	117	1.0	15,243	3.8	247	5.6	143,198	8.4
Average best earnings	204	1.8	26,142	6.5	725	16.5	602,901	35.3
Career average earnings	3,528	31.8	246,081	61.7	1,085	24.7	378,796	22.2
Level percentage of earnings	19	0.1	223	--	27	0.6	2,498	0.1
Totals	**3,872**	**34.9**	**288,023**	**72.2**	**2,096**	**47.8**	**1,132,672**	**66.4**
Money purchase	6,483	58.5	69,039	17.3	1,572	35.8	51,411	3.0
Profit sharing	111	1.0	1,786	0.4	192	4.3	19,262	1.1
Flat benefit	253	2.2	23,984	6.0	433	9.8	397,377	23.3
Composite	207	1.8	11,913	2.9	50	1.1	13,490	0.7
Other	141	1.2	4,016	1.0	41	0.9	89,146	5.2
Grand totals	**11,067**	**100.0**	**398,761**	**100.0**	**4,384**	**100.0**	**1,703,358**	**100.0**
	Canadian government annuities				Combinations			
Unit benefit:								
Final earnings	–	–	–	–	–	–	–	–
Final average earnings	–	–	–	–	10	2.7	10,822	12.3
Average best earnings	–	–	–	–	22	5.9	6,255	7.1
Career average earnings	13	4.8	441	16.5	113	30.7	53,075	60.4
Level percentage of earnings	–	–	–	–	–	–	–	–
Totals	**13**	**4.8**	**441**	**16.5**	**145**	**39.5**	**70,152**	**79.9**
Money purchase	215	79.6	1,879	70.7	193	52.5	14,563	16.5
Profit sharing	–	–	–	–	7	1.9	326	0.3
Flat benefit	40	14.8	332	12.4	13	3.5	1,516	1.7
Composite	1	0.3	1	--	6	1.6	807	0.9
Other	1	0.3	4	0.1	3	0.8	408	0.4
Grand totals	**270**	**100.0**	**2,657**	**100.0**	**367**	**100.0**	**87,772**	**100.0**
	Government consolidated revenue funds				Other			
Unit benefit:								
Final earnings	–	–	–	–	–	–	–	–
Final average earnings	1	5.2	3	--	2	6.6	532	2.4
Average best earnings	13	68.4	607,122	99.8	6	20.0	18,497	84.4
Career average earnings	3	15.7	573	--	11	36.6	665	3.0
Level percentage of earnings	–	–	–	–	–	–	–	–
Totals	**17**	**89.4**	**607,698**	**99.9**	**19**	**63.3**	**19,694**	**89.9**
Money purchase	1	5.2	3	--	7	23.3	785	3.5
Profit sharing	–	–	–	–	–	–	–	–
Flat benefit	–	–	–	–	3	10.0	1,414	6.4
Composite	–	–	–	–	1	3.3	10	--
Other	1	5.2	184	--	–	–	–	–
Grand totals	**19**	**100.0**	**607,885**	**100.0**	**30**	**100.0**	**21,903**	**100.0**
	Plans		Members					
	No.	%	No.	%				
	Totals							
Unit benefit:								
Final earnings	16	--	5,613	0.1				
Final average earnings	377	2.3	169,798	6.0				
Average best earnings	970	6.0	1,260,917	44.6				
Career average earnings	4,753	29.4	679,631	24.0				
Level percentage of earnings	46	0.2	2,721	--				
Totals	**6,162**	**38.1**	**2,118,680**	**75.0**				
Money purchase	8,471	52.4	137,680	4.8				
Profit sharing	310	1.9	21,374	0.7				
Flat benefit	742	4.5	424,623	15.0				
Composite	265	1.6	26,221	0.9				
Other	187	1.1	93,758	3.3				
Grand totals	**16,137**	**100.0**	**2,822,336**	**100.0**				

TABLE 7. Types of Plans: Membership by Sex in Integrated and Non-integrated Plans, 1970

Type of plan	Plans		Members					
			Males		Females		Total	
	No.	%	No.	%	No.	%	No.	%
	All plans							
Unit benefit:								
Final earnings	16	0.1	3,953	0.2	1,660	0.2	5,613	0.2
Final average earnings:								
Less than 5 years	22	0.1	4,518	0.2	3,585	0.5	8,103	0.3
5 years	172	1.1	59,959	2.9	40,702	5.5	100,661	3.6
6 "	42	0.3	2,093	0.1	119	--	2,212	0.1
7-9 years	4	--	602	--	108	--	710	--
10 years	133	0.8	38,282	1.8	18,672	2.5	56,954	2.0
11 " and over	4	--	859	--	299	--	1,158	--
Sub-totals	377	2.3	106,313	5.1	63,485	8.6	169,798	6.0
Average best earnings								
Less than 5 years	19	0.1	18,316	0.9	1,442	0.2	19,758	0.7
5 years	327	2.0	391,945	18.8	209,929	28.5	601,874	21.3
6 "	556	3.4	309,597	14.8	96,983	13.2	406,580	14.4
7-9 years	8	--	46,592	2.2	62,829	8.5	109,421	3.9
10 years	57	0.4	60,578	2.9	27,218	3.7	87,796	3.1
11 " and over	3	--	7,610	0.4	27,878	3.8	35,488	1.3
Sub-totals	970	6.0	834,638	40.0	426,279	58.0	1,260,917	44.7
Career average earnings	4,753	29.5	530,857	25.4	148,774	20.2	679,631	24.1
Level percent of earnings	46	0.3	1,848	0.1	873	0.1	2,721	0.1
Totals	**6,162**	**38.2**	**1,477,609**	**70.8**	**641,071**	**87.2**	**2,118,680**	**75.1**
Money purchase	8,471	52.5	102,015	4.9	35,665	4.8	137,680	4.9
Profit sharing	310	1.9	16,495	0.8	4,879	0.7	21,374	0.8
Flat benefit	742	4.6	385,080	18.5	39,543	5.4	424,623	15.0
Composite	265	1.6	21,333	1.0	4,888	0.7	26,221	0.9
Other	187	1.2	84,314	4.0	9,444	1.3	93,758	3.3
Grand totals	**16,137**	**100.0**	**2,086,846**	**100.0**	**735,490**	**100.0**	**2,822,336**	**100.0**
	Plans integrated with C/QPP							
Unit benefit:								
Final earnings	8	0.1	694	--	438	0.1	1,132	0.1
Final average earnings:								
Less than 5 years	8	0.1	462	--	350	0.1	812	--
5 years	120	2.2	51,666	3.5	37,746	6.1	89,412	4.2
6 "	9	0.2	1,767	0.1	67	--	1,834	0.1
7-9 years	4	0.1	602	--	108	--	710	--
10 years	91	1.7	31,900	2.1	15,215	2.5	47,115	2.2
11 " and over	2	--	513	--	280	--	793	--
Sub-total	234	4.4	86,910	5.8	53,766	8.7	140,676	6.7
Average best earnings								
Less than 5 years	13	0.2	18,180	1.2	1,438	0.2	19,618	0.9
5 years	236	4.4	374,929	25.2	203,421	33.1	578,350	27.5
6 "	39	0.7	301,931	20.3	84,193	13.7	386,124	18.4
7-9 years	7	0.1	46,590	3.1	62,828	10.2	109,418	5.2
10 years	39	0.7	51,043	3.4	25,180	4.1	76,223	3.6
11 " and over	3	0.1	7,610	0.5	27,878	4.5	35,488	1.7
Sub-totals	337	6.3	800,283	53.7	404,938	65.8	1,205,221	57.3
Career average earnings	2,776	51.6	434,361	29.2	128,831	20.9	563,192	26.8
Level percent of earnings	1	--	2	--	--	--	2	--
Totals	**3,356**	**62.4**	**1,322,250**	**88.8**	**587,973**	**95.6**	**1,010,223**	**90.8**
Money purchase	1,704	31.7	45,661	3.1	12,462	2.0	58,123	2.8
Profit sharing	79	1.5	6,041	0.4	2,273	0.4	8,314	0.4
Flat benefit	10	0.2	19,027	1.3	128	--	19,155	0.9
Composite	184	3.4	19,057	1.3	4,276	0.7	23,333	1.1
Other	46	0.9	76,923	5.2	7,913	1.3	84,836	4.0
Grand totals	**5,379**	**100.0**	**1,488,959**	**100.0**	**615,025**	**100.0**	**2,103,984**	**100.0**
	Plans not integrated with C/QPP							
Unit benefit:								
Final earnings	8	0.1	3,259	0.5	1,222	1.0	4,481	0.6
Final average earnings:								
Less than 5 years	14	0.1	4,056	0.7	3,235	2.7	7,291	1.0
5 years	52	0.5	8,293	1.4	2,956	2.5	11,249	1.6
6 "	33	0.3	326	0.1	52	--	378	0.1
7-9 years	–	–	–	–	–	–	–	–
10 years	42	0.4	6,382	1.1	3,457	2.9	9,839	1.4
11 " and over	2	--	346	0.1	19	--	365	0.1
Sub-totals	143	1.3	19,403	3.2	9,719	8.1	29,122	4.1
Average best earnings:								
Less than 5 years	6	0.1	136	--	4	--	140	--
5 years	91	0.8	17,016	2.8	6,508	5.4	23,524	3.3
6 "	517	4.8	7,666	1.3	12,790	10.6	20,456	2.8
7-9 years	1	--	2	--	1	--	3	--
10 years	18	0.2	9,535	1.6	2,038	1.7	11,573	1.6
11 " and over	–	–	–	–	–	–	–	–
Sub-totals	633	5.9	34,355	5.7	21,341	17.7	55,696	7.8
Career average earnings	1,977	18.4	96,496	16.1	19,943	16.6	116,439	16.2
Level percent of earnings	45	0.4	1,846	0.3	873	0.7	2,719	0.4
Totals	**2,806**	**26.1**	**155,359**	**26.0**	**53,098**	**44.1**	**208,457**	**29.0**
Money purchase	6,767	62.9	56,354	9.4	23,203	19.3	79,557	11.1
Profit sharing	231	2.1	10,454	1.7	2,606	2.2	13,060	1.8
Flat benefit	732	6.8	366,053	61.2	39,415	32.7	405,468	56.4
Composite	81	0.8	2,276	0.4	612	0.5	2,888	0.4
Other	141	1.3	7,391	1.2	1,531	1.3	8,922	1.2
Grand totals	**10,758**	**100.0**	**597,887**	**100.0**	**120,465**	**100.0**	**718,352**	**100.0**

TABLE 8. Integration Methods in the Public and Private Sectors by Type of Plan, showing Plans and Members, 1970

No.	Type of plan	Not integrated				Benefit step rate				Benefit offset			
		Plans	%	Members	%	Plans	%	Members	%	Plans	%	Members	%
	Both sectors												
	Unit benefit:												
1	Final earnings	8	50.0	4,481	79.8	1	6.2	8	0.1	4	25.0	451	8.0
2	Final average earnings	143	37.9	29,122	17.1	138	36.6	116,635	68.6	44	11.6	10,497	6.1
3	Average best earnings	633	65.2	55,696	4.4	205	21.1	1,106,536	87.7	50	5.1	48,302	3.8
4	Career average earnings	1,977	41.5	116,439	17.1	2,279	47.9	456,001	67.0	23	0.4	2,315	0.3
5	Level percentage earnings	45	97.8	2,719	99.9	–	–	–	–	–	–	–	–
6	**Totals**	**2,806**	**45.5**	**208,457**	**9.8**	**2,623**	**42.5**	**1,679,180**	**79.2**	**121**	**1.9**	**61,565**	**2.9**
7	Money purchase	6,767	79.8	79,557	57.7	–	–	–	–	–	–	–	–
8	Profit sharing	231	74.5	13,060	61.1	–	–	–	–	–	–	–	–
9	Flat benefit	732	98.6	405,468	95.4	–	–	–	–	6	0.8	19,105	4.4
10	Composite	81	30.5	2,888	11.0	–	–	–	–	–	–	–	–
11	Other	141	75.4	8,922	9.5	6	3.2	74,682	79.6	1	0.5	6	--
12	**Grand totals**	**10,758**	**66.6**	**718,352**	**25.4**	**2,629**	**16.2**	**1,753,862**	**62.1**	**128**	**0.7**	**80,676**	**2.8**
	Private sector												
	Unit benefit:												
13	Final earnings	8	50.0	4,481	79.8	1	6.2	8	0.1	4	25.0	451	8.0
14	Final average earnings	135	38.6	24,989	20.9	124	35.5	71,961	60.2	41	11.7	9,284	7.7
15	Average best earnings	618	70.1	40,761	14.4	144	16.3	172,276	60.9	42	4.7	24,327	8.6
16	Career average earnings	1,885	41.8	94,328	17.5	2,160	47.9	340,933	63.5	19	0.4	988	0.1
17	Level percentage of earnings	45	97.8	2,719	99.9	–	–	–	–	–	–	–	–
18	**Totals**	**2,691**	**46.4**	**167,278**	**17.6**	**2,429**	**41.8**	**585,178**	**61.8**	**106**	**1.8**	**35,050**	**3.7**
19	Money purchase	6,575	80.8	75,292	59.8	–	–	–	–	–	–	–	–
20	Profit sharing	231	74.5	13,060	61.1	–	–	–	–	–	–	–	–
21	Flat benefit	727	98.6	383,512	95.2	–	–	–	–	6	0.8	19,105	4.7
22	Composite	81	30.6	2,888	11.0	–	–	–	–	–	–	–	–
23	Other	140	76.9	8,738	30.3	5	2.7	12,091	42.0	1	0.5	6	--
24	**Grand totals**	**10,445**	**67.7**	**650,768**	**41.9**	**2,434**	**15.7**	**597,269**	**38.4**	**113**	**0.7**	**54,161**	**3.4**
	Public sector												
	Unit benefit:												
25	Final earnings	–	–	–	–	–	–	–	–	–	–	–	–
26	Final average earnings	8	28.5	4,133	8.2	14	50.0	44,674	88.6	3	10.7	1,213	2.4
27	Average best earnings	15	16.8	14,935	1.5	61	68.5	934,260	95.5	8	8.9	23,975	2.4
28	Career average earnings	92	37.3	22,111	15.4	119	48.3	115,068	80.1	4	1.6	1,327	0.9
29	Level percentage of earnings	–	–	–	–	–	–	–	–	–	–	–	–
30	**Totals**	**115**	**31.6**	**41,179**	**3.5**	**194**	**53.4**	**1,094,002**	**93.3**	**15**	**4.1**	**26,515**	**2.2**
31	Money purchase	192	56.8	4,265	36.2	–	–	–	–	–	–	–	–
32	Profit sharing	–	–	–	–	–	–	–	–	–	–	–	–
33	Flat benefit	5	100.0	21,956	100.0	–	–	–	–	–	–	–	–
34	Composite	–	–	–	–	–	–	–	–	–	–	–	–
35	Other	1	20.0	184	0.2	1	20.0	62,591	96.2	–	–	–	–
36	**Grand totals**	**313**	**43.9**	**67,584**	**5.3**	**195**	**27.3**	**1,156,593**	**91.0**	**15**	**2.1**	**26,515**	**2.0**

TABLE 8. Integration Methods in the Public and Private Sectors by Type of Plan, showing Plans and Members, 1970

Ineligible earnings				Contribution step rate				Other				Total				
Plans	%	Members	%	Plans	%	Members	%	Plans	%	Members	%	Plans	%	Members	%	No.
3	18.7	673	11.9	–	–	–	–	–	–	–	–	16	100.0	5,613	100.0	1
16	4.2	4,516	2.6	–	–	–	–	36	9.5	9,028	5.3	377	100.0	169,798	100.0	2
16	1.6	2,416	0.1	–	–	–	–	66	6.8	47,967	3.8	970	100.0	1,260,917	100.0	3
240	5.0	44,740	6.5	–	–	–	–	234	4.9	60,136	8.8	4,753	100.0	679,631	100.0	4
–	–	–	–	–	–	–	–	1	2.1	2	--	48	100.0	2,721	100.0	5
275	**4.4**	**52,345**	**2.4**	–	–	–	–	**337**	**5.4**	**117,133**	**5.5**	**6,162**	**100.0**	**2,118,680**	**100.0**	6
19	0.2	317	0.2	1,823	19.1	54,786	39.7	62	0.7	3,020	2.1	8,471	100.0	137,680	100.0	7
2	0.6	89	0.3	70	22.5	6,322	29.5	7	2.2	1,923	8.9	310	100.0	21,374	100.0	8
–	–	–	–	–	–	–	–	4	0.5	50	--	742	100.0	424,623	100.0	9
13	4.9	3,697	14.0	2	0.7	15	--	169	63.7	19,621	74.8	265	100.0	26,221	100.0	10
4	2.1	435	0.4	1	0.5	7	--	34	18.1	9,706	10.3	187	100.0	93,758	100.0	11
313	**1.9**	**56,863**	**2.0**	**1,696**	**10.5**	**61,130**	**2.1**	**613**	**3.7**	**151,453**	**5.3**	**16,137**	**100.0**	**2,822,336**	**100.0**	12
3	18.7	873	11.9	–	–	–	–	–	–	–	–	16	100.0	5,613	100.0	13
16	4.5	4,516	3.7	–	–	–	–	33	9.4	8,656	7.2	349	100.0	119,406	100.0	14
16	1.8	2,416	0.8	–	–	–	–	61	6.9	43,073	15.2	881	100.0	282,853	100.0	15
221	4.9	43,221	8.0	–	–	–	–	222	4.9	56,593	10.5	4,507	100.0	536,063	100.0	16
–	–	–	–	–	–	–	–	1	2.1	2	--	46	100.0	2,721	100.0	17
256	**4.4**	**50,826**	**5.3**	–	–	–	–	**317**	**5.4**	**108,324**	**11.4**	**5,799**	**100.0**	**946,636**	**100.0**	18
19	0.2	317	0.2	1,481	18.2	47,519	37.7	58	0.7	2,773	2.2	8,133	100.0	125,901	100.0	19
2	0.6	89	0.3	70	22.5	6,322	29.5	7	2.2	1,923	8.9	310	100.0	21,374	100.0	20
–	–	–	–	–	–	–	–	4	0.5	50	--	737	100.0	402,667	100.0	21
13	4.9	3,697	14.1	2	0.7	15	--	168	63.6	19,618	74.8	264	100.0	26,218	100.0	22
4	2.1	435	1.5	1	0.5	7	--	31	17.0	7,472	25.9	182	100.0	28,749	100.0	23
294	**1.9**	**55,344**	**3.5**	**1,554**	**10.0**	**53,863**	**3.4**	**585**	**3.7**	**140,160**	**9.0**	**15,425**	**100.0**	**1,551,565**	**100.0**	24
–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	25
–	–	–	–	–	–	–	–	3	10.7	372	0.7	28	100.0	50,392	100.0	26
–	–	–	–	–	–	–	–	5	5.6	4,894	0.5	89	100.0	978,064	100.0	27
19	7.7	1,519	1.0	–	–	–	–	12	4.8	3,543	2.4	246	100.0	143,568	100.0	28
–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	29
19	**5.2**	**1,519**	**0.1**	–	–	–	–	**20**	**5.5**	**8,809**	**0.7**	**363**	**100.0**	**1,172,024**	**100.0**	30
–	–	–	–	142	42.0	7,267	61.6	4	1.1	247	2.0	338	100.0	11,779	100.0	31
–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	32
–	–	–	–	–	–	–	–	–	–	–	–	5	100.0	21,956	100.0	33
–	–	–	–	–	–	–	–	1	100.0	3	100.0	1	100.0	3	100.0	34
–	–	–	–	–	–	–	–	3	60.0	2,234	3.4	5	100.0	65,009	100.0	35
19	**2.6**	**1,519**	**0.1**	**142**	**19.9**	**7,267**	**0.5**	**28**	**3.9**	**11,293**	**0.8**	**712**	**100.0**	**1,270,771**	**100.0**	36

TABLE 9. Employee Contribution Rates by Integration Method in Contributory Plans in Private and Public Sectors, showing Plans and Members, 1970

No.	Employee contribution rate group	Integration method			
		Reduced by required contributions to Canada/Quebec Pension Plans			
		Plans	%	Members	%
	Both sectors				
	Percentage of earnings:				
1	Less than 3.0%	25	0.6	2,438	0.1
2	3.0%	88	2.0	7,350	0.4
3	3.1%-3.9%	32	0.7	2,294	0.1
4	4.0%	343	7.7	119,441	7.0
5	4.1%-4.9%	50	1.1	10,566	0.6
6	5.0%	3,612	80.7	607,666	35.8
7	5.1%-5.9%	26	0.6	89,183	5.3
8	6.0%	243	5.4	386,078	22.8
9	6.1%-6.9%	12	0.3	72,600	4.3
10	7.0%	4	0.1	2,704	0.2
11	7.1%-9.9%	9	0.2	4,952	0.3
12	10.0% and over	–	–	–	–
13	Sub-totals	4,444	99.2	1,305,272	76.9
14	Flat dollar amounts	7	0.2	81	--
15	Cents per hour	1	--	11	--
16	Variable by sex	26	0.6	391,393	23.1
17	**Totals**	**4,478**	**100.0**	**1,696,757**	**100.0**
	Private sector				
	Percentage of earnings:				
18	Less than 3.0%	24	0.6	2,363	0.4
19	3.0%	86	2.1	7,300	1.3
20	3.1%-3.9%	31	0.8	2,190	0.4
21	4.0%	342	8.3	119,435	21.8
22	4.1%-4.9%	49	1.2	10,467	1.9
23	5.0%	3,374	81.8	278,710	50.8
24	5.1%-5.9%	16	0.4	5,026	0.9
25	6.0%	173	4.2	116,147	21.2
26	6.1%-6.9%	4	0.1	90	--
27	7.0%	1	--	14	--
28	7.1%-9.9%	7	0.2	914	0.2
29	10.0% and over	–	–	–	–
30	Sub-totals	4,107	99.5	542,656	99.0
31	Flat dollar amounts	7	0.2	81	--
32	Cents per hour	1	--	11	--
33	Variable by sex	12	0.3	5,518	1.0
34	**Totals**	**4,127**	**100.0**	**548,266**	**100.0**
	Public sector				
	Percentage of earnings:				
35	Less than 3.0%	1	0.3	75	--
36	3.0%	2	0.6	50	--
37	3.1%-3.9%	1	0.3	104	--
38	4.0%	1	0.3	6	--
39	4.1%-4.9%	1	0.3	99	--
40	5.0%	238	67.8	328,956	28.6
41	5.1%-5.9%	10	2.8	84,157	7.3
42	6.0%	70	19.9	269,931	23.5
43	6.1%-6.9%	8	2.3	72,510	6.3
44	7.0%	3	0.9	2,690	0.2
45	7.1%-9.9%	2	0.6	4,038	0.4
46	10.0% and over	–	–	–	–
47	Sub-totals	337	96.0	762,616	66.4
48	Flat dollar amounts	–	–	–	–
49	Cents per hour	–	–	–	–
50	Variable by sex	14	4.0	385,875	33.6
51	**Totals**	**351**	**100.0**	**1,148,491**	**100.0**

TABLE 9. Employee Contribution Rates by Integration Method in Contributory Plans in Private and Public Sectors, showing Plans and Members, 1970

Integration method				Total				
Based on earnings in excess of the Canada/Quebec Pension Plans yearly maximum pensionable earnings								
Plans	%	Members	%	Plans	%	Members	%	No.
7	2.1	2,876	4.8	32	0.7	5,314	0.3	1
15	2.6	2,915	4.9	103	2.1	10,265	0.6	2
1	0.3	351	0.6	33	0.7	2,645	0.2	3
21	6.4	5,606	9.4	364	7.6	125,047	7.1	4
6	1.8	466	0.8	56	1.2	11,032	0.6	5
265	81.3	45,127	75.8	3,877	80.7	652,793	37.2	6
1	0.3	16	--	27	0.6	89,199	5.1	7
7	2.1	1,197	2.0	250	5.2	387,275	22.1	8
–	–	–	–	12	0.2	72,600	4.1	9
–	–	–	–	4	0.1	2,704	0.2	10
1	0.3	74	0.1	10	0.2	5,026	0.3	11
1	0.3	161	0.3	1	--	161	--	12
325	99.7	58,789	98.8	4,769	99.3	1,364,061	77.7	13
–	–	–	–	7	0.1	81	--	14
–	–	–	–	1	--	11	--	15
1	0.3	744	1.2	27	0.6	392,137	22.3	16
326	**100.0**	**59,533**	**100.0**	**4,804**	**100.0**	**1,756,290**	**100.0**	17
6	2.0	2,696	4.7	30	0.7	5,059	0.8	18
15	4.9	2,915	5.0	101	2.3	10,215	1.7	19
1	0.3	351	0.6	32	0.7	2,541	0.4	20
21	6.9	5,606	9.7	363	8.2	125,041	20.6	21
6	2.0	466	0.8	55	1.2	10,933	1.8	22
246	80.4	43,608	75.4	3,620	81.7	322,318	53.2	23
1	0.3	16	--	17	0.4	5,042	0.8	24
7	2.3	1,197	2.1	180	4.1	117,344	19.4	25
–	–	–	–	4	0.1	90	--	26
–	–	–	–	1	--	14	--	27
1	0.3	74	0.1	8	0.2	988	0.2	28
1	0.3	161	0.3	1	--	161	--	29
305	99.7	57,090	98.7	4,412	99.5	599,746	99.0	30
–	–	–	–	7	0.2	81	--	31
–	–	–	–	1	--	11	--	32
1	0.3	744	1.3	13	0.3	6,262	1.0	33
306	**100.0**	**57,834**	**100.0**	**4,433**	**100.0**	**606,100**	**100.0**	34
1	5.0	180	10.6	2	0.5	255	--	35
–	–	–	–	2	0.5	50	--	36
–	–	–	–	1	0.3	104	--	37
–	–	–	–	1	0.3	6	--	38
–	–	–	–	1	0.3	99	--	39
19	95.0	1,519	89.4	257	69.3	330,475	28.7	40
–	–	–	–	10	2.7	4,157	7.3	41
–	–	–	–	70	16.9	269,931	23.5	42
–	–	–	–	8	2.2	72,510	6.3	43
–	–	–	–	3	0.8	2,690	0.2	44
–	–	–	–	2	0.5	4,038	0.4	45
–	–	–	–	–	–	–	–	46
20	100.0	1,699	100.0	357	96.2	764,315	66.5	47
–	–	–	–	–	–	–	–	48
–	–	–	–	–	–	–	–	49
–	–	–	–	14	3.8	385,875	33.5	50
20	**100.0**	**1,699**	**100.0**	**371**	**100.0**	**1,150,190**	**100.0**	51

TABLE 10. Employer Contribution Rates by Integration Method in Money Purchase Plans in the Public and Private Sectors showing Plans and Members, 1970

No.	Employer contribution rate group	Integration method: Reduced by required contributions to Canada/Quebec Pension Plans			
		Plans	%	Members	%
	Both sectors				
	Percentage of earnings:				
1	Less than 3.0%	25	1.6	760	1.6
2	3.0%	55	3.6	1,310	2.7
3	3.1% - 3.9%	4	0.3	50	0.1
4	4.0%	75	4.9	2,109	4.4
5	4.1% - 3.9%	5	0.3	105	0.2
6	5.0%	1,218	79.0	35,540	73.6
7	5.1% - 5.9%	8	0.5	329	0.7
8	6.0%	91	5.9	4,080	8.4
9	6.1% - 6.9%	2	0.1	38	0.1
10	7.0%	9	0.6	100	0.2
11	7.1% - 9.9%	16	1.0	539	1.1
12	10.0% and over	21	1.3	2,804	5.8
13	Sub-totals	1,529	99.2	47,764	98.9
14	Flat dollar amounts	7	0.5	51	0.1
15	Cents per hour	1	0.1	11	--
16	Variable by sex	5	0.3	482	1.0
17	**Totals**	**1,542**	**100.0**	**48,308**	**100.0**
	Public sector				
	Percentage of earnings:				
18	Less than 3.0%	2	1.4	107	1.5
19	3.0%	–	–	–	–
20	3.1% - 3.9%	–	–	–	–
21	4.0%	–	–	–	–
22	4.1% - 4.9%	–	–	–	–
23	5.0%	93	66.4	6,191	85.4
24	5.1% - 5.9%	3	2.1	98	1.4
25	6.0%	34	24.3	592	8.2
26	6.1% - 6.9%	1	0.7	37	0.5
27	7.0%	2	1.4	30	0.4
28	7.1% - 9.9%	2	1.4	113	1.6
29	10.0% and over	1	0.7	78	1.1
30	Sub-totals	138	98.6	7,246	99.9
31	Flat dollar amounts	–	–	–	–
32	Cents per hour	–	–	–	–
33	Variable by sex	2	1.4	7	0.1
34	**Totals**	**140**	**100.0**	**7,253**	**100.0**
	Private sector				
	Percentage of earnings:				
35	Less than 3.0%	23	1.6	653	1.6
36	3.0%	55	3.9	1,310	3.2
37	3.1% - 3.9%	4	0.3	50	0.1
38	4.0%	75	5.3	2,109	5.1
39	4.1% - 4.9%	5	0.4	105	0.3
40	5.0%	1,125	80.2	29,349	71.5
41	5.1% - 5.9%	5	0.4	231	0.6
42	6.0%	57	4.1	3,488	8.5
43	6.1% - 6.9%	1	0.1	1	--
44	7.0%	7	0.5	70	0.2
45	7.1% - 9.9%	14	1.0	426	1.0
46	10.0% and over	20	1.4	2,726	6.6
47	Sub-totals	1,391	99.2	40,518	98.7
48	Flat dollar amounts	7	0.5	51	0.1
49	Cents per hour	1	0.1	11	--
50	Variable by sex	3	0.2	475	1.2
51	**Totals**	**1,402**	**100.0**	**41,055**	**100.0**

TABLE 10. Employer Contribution Rates by Integration Method in Money Purchase Plans in the Public and Private Sectors showing Plans and Members, 1970

Integration method				Total				
Based on earnings in excess of the Canada/Quebec Pension Plans yearly maximum pensionable earnings								
Plans	%	Members	%	Plans	%	Members	%	No.
2	10.5	13	4.1	27	1.7	773	1.6	1
1	5.3	3	0.9	56	3.6	1,313	2.7	2
–	–	–	–	4	0.3	50	0.1	3
1	5.3	60	18.9	76	4.9	2,169	4.5	4
–	–	–	–	5	0.3	105	0.2	5
15	78.9	241	76.0	1,233	79.0	35,781	73.6	6
–	–	–	–	8	0.5	329	0.7	7
–	–	–	–	91	5.8	4,080	8.4	8
–	–	–	–	2	0.1	38	0.1	9
–	–	–	–	9	0.6	100	0.2	10
–	–	–	–	16	1.0	539	1.1	11
–	–	–	–	21	1.3	2,804	5.8	12
19	100.0	317	100.0	1,548	99.2	48,081	98.9	13
–	–	–	–	7	0.4	51	0.1	14
–	–	–	–	1	0.1	11	--	15
–	–	–	–	5	0.3	482	1.0	16
19	**100.0**	**317**	**100.0**	**1,561**	**100.0**	**48,625**	**100.0**	17
–	–	–	–	2	1.4	107	1.5	18
–	–	–	–	–	–	–	–	19
–	–	–	–	–	–	–	–	20
–	–	–	–	–	–	–	–	21
–	–	–	–	–	–	–	–	22
–	–	–	–	93	66.4	6,191	85.4	23
–	–	–	–	3	2.1	98	1.4	24
–	–	–	–	34	24.3	592	8.2	25
–	–	–	–	1	0.7	37	0.5	26
–	–	–	–	2	1.4	30	0.4	27
–	–	–	–	2	1.4	113	1.6	28
–	–	–	–	1	0.7	78	1.1	29
–	–	–	–	138	98.6	7,246	99.9	30
–	–	–	–	–	–	–	–	31
–	–	–	–	–	–	–	–	32
–	–	–	–	2	1.4	7	0.1	33
–	–	–	–	**140**	**100.0**	**7,253**	**100.0**	34
2	10.5	13	4.1	25	1.8	666	1.6	35
1	5.3	3	0.9	56	3.9	1,313	3.2	36
–	–	–	–	4	0.3	50	0.1	37
1	5.3	60	18.9	76	5.3	2,169	5.2	38
–	–	–	–	5	0.4	105	0.3	39
15	78.9	241	76.0	1,140	80.2	29,590	71.5	40
–	–	–	–	5	0.4	231	0.6	41
–	–	–	–	57	4.0	3,488	8.4	42
–	–	–	–	1	0.1	1	--	43
–	–	–	–	7	0.5	70	0.2	44
–	–	–	–	14	1.0	426	1.0	45
–	–	–	–	20	1.4	2,726	6.6	46
19	100.0	317	100.0	1,410	99.2	40,835	98.7	47
–	–	–	–	7	0.5	51	0.1	48
–	–	–	–	1	0.1	11	--	49
–	–	–	–	3	0.2	475	1.1	50
19	**100.0**	**317**	**100.0**	**1,421**	**100.0**	**41,372**	**100.0**	51

TABLE 11. Benefit Rates in Unit Benefit Plans Integrated by Step Rate Method showing Plans and Members, 1970

No.	Benefit rate on earnings up to the yearly maximum pensionable earnings	Benefit rate group on earnings in excess of yearly maximum pensionable earnings							
		All plans							
		Under 1%		1%-1.24%		1.25%		1.26%-1.49%	
		Plans	Members	Plans	Members	Plans	Members	Plans	Members
1	Under 1.00%	7	389	61	110,122	60	52,328	15	1,605
2	1.00%-1.24%	–	–	2	6,332	9	137	3	82
3	1.25%	–	–	–	–	–	–	–	–
4	1.26%-1.49%	1	50	–	–	–	–	–	–
5	1.50%	–	–	–	–	–	–	–	–
6	1.51%-1.74%	–	–	–	–	–	–	–	–
7	1.75% and over	–	–	–	–	–	–	–	–
8	Variable by sex	–	–	1	39	–	–	–	–
9	**Totals**	**8**	**439**	**64**	**116,493**	**69**	**52,465**	**18**	**1,687**

TABLE 12. Benefit Rates in Unit Benefit Plans Integrated by Benefit Offset and Ineligible Earnings Methods showing Plans and Members, 1970

No.	Benefit rate group	All plans	
		Offset Method	
		Pension Reduced by All or Part of Canada/Quebec Pension Plans Benefit	
		Plans	Members
1	Under 1.00%	4	528
2	1.00%-1.24%	19	14,527
3	1.25%	2	59
4	1.26%-1.49%	6	2,401
5	1.50%	27	6,804
6	1.51%-1.74%	10	2,882
7	1.75%	4	151
8	1.76%-1.99%	1	2,743
9	2.00%	42	19,830
10	Over 2.00%	6	11,640
11	Variable by sex	–	–
12	**Totals**	**121**	**61,565**

TABLE 13. Employee Contribution Rates by Benefit Rates in Non-integrated Unit Benefit Plans showing Plans and Members, 1970

No.	Employee contribution rate group	Benefit rate group									
		Less than 1%		1.0%-1.24%		1.25%		1.26-1.49%		1.50%	
		Plans	Members	Plans	Members	Plans	Members	Plans	Members	Plans	Members
1	Less than 3.00%	18	1,830	17	1,157	4	207	x	1	6	555
2	3.00%	4	147	32	2,707	6	381	3	2,126	25	5,093
3	3.01%-3.99%	4	78	15	18,627	9	561	7	227	16	947
4	4.00%	–	–	6	108	5	121	3	38	49	4,491
5	4.01%-4.99%	–	–	x	16	2	191	x	41	7	253
6	5.00%	x	7	54	1,259	41	1,268	5	31	596	20,882
7	5.01%-5.99%	–	–	1	8	–	–	x	2	2	1,702
8	6.00%	–	–	3	106	x	4	–	–	10	92
9	Over 6.00%	–	–	–	–	–	–	–	–	–	–
10	Dollar amounts	–	–	–	–	x	1	x	2	x	5
11	Cents per hour	–	–	x	214	–	–	–	–	–	–
12	Variable	–	–	3	87	x	591	–	–	8	1,055
13	Other	x	179	5	150	–	–	–	–	3	64
14	Variable by sex	–	–	–	–	x	928	–	–	3	38
15	Non-contributory	42	9,566	112	24,428	15	2,080	10	170	30	4,207
16	**Totals**	**72**	**11,807**	**250**	**48,867**	**86**	**6,333**	**33**	**2,638**	**757**	**39,384**

Note: Plans do not add up since some data could not be shown because of secrecy requirements of the Statistics act.

TABLE 11. Benefit Rates in Unit Benefit Plans Integrated by Step Rate Method showing Plans and Members, 1970

Benefit rate group on earnings in excess of yearly maximum pensionable earnings																
All plans																
1.50%		1.51%-1.74%		1.75%		1.76%-1.99%		2.00%		Over 2.00%		Variable by Sex		Total		
Plans	Members	Plans	Members	Plans	Members	Plans	Members	Plans	Members	Plans	Members	Plans	Members	Plans	Members	No.
393	77,286	21	4,792	39	15,732	6	1,671	19	22,270	4	708	–	–	625	286,903	1
384	61,218	40	13,443	163	40,500	9	2,658	309	72,544	5	4,413	2	1,940	926	203,267	2
2	41	1	547	50	5,746	8	157	44	5,347	3	4,063	–	–	108	15,901	3
1	114	–	–	1	290	2	45	709	1,069,092	9	1,926	–	–	723	1,071,517	4
–	–	1	21	–	–	–	–	166	19,070	22	1,714	–	–	189	20,805	5
–	–	–	–	–	–	–	–	–	–	34	76,654	–	–	34	76,654	6
–	–	–	–	–	–	–	–	1	1,665	10	670	–	–	11	2,335	7
2	166	–	–	–	–	–	–	–	–	–	–	4	1,593	7	1,796	8
782	**138,825**	**63**	**18,803**	**253**	**62,268**	**25**	**4,531**	**1,248**	**1,189,988**	**87**	**90,148**	**6**	**3,533**	**2,623**	**1,679,180**	9

TABLE 12. Benefit Rates in Unit Benefit Plans Integrated by Benefit Offset and Ineligible Earnings Methods showing Plans and Members, 1970

All plans				
Ineligible earnings method		Total		
Pension based on earnings in excess of yearly maximum pensionable earnings				
Plans	Members	Plans	Members	No.
1	16	5	544	1
3	954	22	15,481	2
2	88	4	147	3
1	498	7	2,899	4
72	5,617	99	12,421	5
5	1,479	15	4,361	6
25	3,150	29	3,301	7
–	–	1	2,743	8
117	30,528	159	50,358	9
9	535	15	12,175	10
7	318	7	318	11
242	**43,183**	**363**	**104,748**	12

TABLE 13. Employee Contribution Rates by Benefit Rates in Non-integrated Unit Benefit Plans showing Plans and Members, 1970

Benefit rate group																
1.51%-1.74%		1.75%		1.76%-1.99%		2.00%		Over 2.00%		Other		Variable by sex		Total		
Plans	Members	Plans	Members	Plans	Members	Plans	Members	Plans	Members	Plans	Members	Plans	Members	Plans	Members	No.
–	–	–	–	–	–	6	104	x	8	x	922	x	23	56	4,807	1
x	531	3	203	–	–	8	121	x	5,300	4	136	–	–	87	16,745	2
3	49	x	8	x	7	7	92	x	5	5	209	–	–	69	20,810	3
4	363	6	62	x	480	29	3,046	3	15	4	4,252	–	–	111	12,976	4
x	17	x	73	x	38	x	13	–	–	x	50	–	–	18	692	5
16	2,433	95	10,472	5	61	442	23,927	16	478	38	2,573	4	688	1,314	64,079	6
–	–	x	4,654	–	–	x	25	–	–	–	–	–	–	7	6,391	7
2	65	5	69	x	6	42	1,416	4	729	x	8	x	7	71	2,502	8
x	139	–	–	–	–	9	65	4	2,962	x	108	–	–	15	3,274	9
–	–	–	–	–	–	88	172	–	–	x	2	–	–	94	182	10
–	–	–	–	–	–	–	–	–	–	–	–	–	–	x	214	11
x	1,113	–	–	x	690	10	583	–	–	53	5,262	–	–	78	9,481	12
–	–	x	52	–	–	4	65	x	4	35	2,903	–	–	51	3,417	13
x	1,072	–	–	–	–	4	34	–	–	x	15	–	–	10	2,087	14
11	1,576	5	152	7	29	452	1,899	4	214	90	12,971	x	789	779	58,081	15
42	**7,358**	**120**	**15,745**	**18**	**1,311**	**1,103**	**31,662**	**35**	**9,715**	**238**	**29,411**	**7**	**1,507**	**2,761**	**205,738**	16

TABLE 14. Employee Contribution Rates by Employer Contribution Rates in Non-integrated Money Purchase Plans showing Plans and Members, 1970

No.	Employee contribution rate group	Employer contribution rate group																	
		Less than 3.0%		3.0%		3.1%-3.99%		4.0%		4.1%-4.99%		5.0%		5.1%-5.99%		6.0%		6.1%-6.99%	
		Plans	Members	Plans	Members	Plans	Members	Plans	Members	Plans	Members	Plans	Members	Plans	Members	Plans	Members	Plans	Members
1	Less than 3.0%	131	13,461	–	–	2	18	3	14	–	–	10	525	–	–	2	59	–	–
2	3.0%	22	424	158	2,139	1	210	2	15	–	–	9	85	–	–	5	20	–	–
3	3.1%-3.99%	4	42	1	35	101	1,655	–	–	–	–	1	4	–	–	–	–	3	32
4	4.0%	6	77	2	28	–	–	89	1,993	–	–	2	13	–	–	8	58	–	–
5	4.1%-4.99%	2	7	–	–	1	4	–	–	7	17	–	–	–	–	–	–	–	–
6	5.0%	39	274	21	249	9	67	5	62	3	162	2,242	22,375	4	29	11	46	2	23
7	5.1%-5.99%	–	–	–	–	–	–	–	–	3	16	–	–	9	83	–	–	–	–
8	6.0%	–	–	–	–	–	–	5	9	–	–	4	18	–	–	104	1,022	1	5
9	Over 6.0%	–	–	–	–	2	10	–	–	–	–	1	2	–	–	–	–	8	51
10	Dollar amounts	2	4	1	58	–	–	–	–	–	–	1	1	–	–	–	–	–	–
11	Cents per hour	–	–	1	30	–	–	–	–	–	–	–	–	–	–	–	–	–	–
12	Variable	–	–	–	–	–	–	–	–	–	–	8	43	–	–	–	–	–	–
13	Other	1	2	1	4	–	–	–	–	–	–	2	14	–	–	–	–	–	–
14	Variable by Sex	2	16	–	–	–	–	–	–	–	–	1	3	–	–	–	–	–	–
15	Non-contributory	46	2,872	20	410	4	42	9	120	1	22	460	2,404	1	6	9	57	1	4
16	**Totals**	255	17,179	205	2,953	120	2,006	113	2,213	14	217	2,741	25,487	14	118	139	1,262	13	115

TABLE 15. Benefit Rates by Type of Benefit in Non-integrated Unit Benefit Contributory and Non-contributory Plans showing Plans and Members, 1970

No.	Benefit rate group (Pension credit per year of participation as percentage of annual earnings)	Final and final average earnings			
		Plans		Members	
		No.	%	No.	%
	All plans				
1	Less than 1.00%	8	5.2	3,331	9.9
2	1.00%-1.24%	31	20.5	8,511	25.3
3	1.25%	4	2.6	554	1.6
4	1.26%-1.49%	2	1.3	18	--
5	1.50%	19	12.5	6,527	19.4
6	1.51%-1.74%	9	5.9	1,277	3.8
7	1.75%	2	1.3	126	0.3
8	1.76%-1.99%	1	0.6	16	--
9	2.00%	45	29.8	2,472	7.3
10	Over 2.00%	3	1.9	292	0.6
11	Variable by sex	1	0.6	789	2.3
12	Other	26	17.2	9,690	28.8
13	**Totals**	**151**	**100.0**	**33,603**	**100.0**
	Contributory plans				
14	Less than 1.00%	1	1.6	5	--
15	1.00%-1.24%	8	10.0	837	5.3
16	1.25%	2	3.3	283	1.8
17	1.26%-1.49%	–	–	–	–
18	1.50%	16	26.6	5,705	36.5
19	1.51%-1.74%	6	10.0	1,265	8.1
20	1.75%	2	3.3	126	0.8
21	1.76%-1.99%	–	–	–	–
22	2.00%	21	35.0	2,313	14.8
23	Over 2.00%	2	3.3	84	0.5
24	Variable by sex	–	–	–	–
25	Other	4	6.6	4,979	31.9
26	**Totals**	**60**	**100.0**	**15,597**	**100.0**
	Non-contributory plans				
27	Less than 1.00%	7	7.6	3,326	18.4
28	1.00%-1.24%	25	27.4	7,674	42.6
29	1.25%	2	2.1	271	1.5
30	1.26%-1.49%	2	2.1	18	--
31	1.50%	3	3.2	822	4.5
32	1.51%-1.74%	3	3.2	12	--
33	1.75%	–	–	–	–
34	1.76%-1.99%	1	1.0	16	--
35	2.00%	24	26.3	159	0.8
36	Over 2.00%	1	1.0	208	1.1
37	Variable by sex	1	1.0	789	4.3
38	Other	22	24.1	4,711	28.1
39	**Totals**	**91**	**100.0**	**18,006**	**100.0**

TABLE 14. Employee Contribution Rates by Employer Contribution Rates in Non-integrated Money Purchase Plans showing Plans and Members, 1970

Employer contribution rate group																			
7.0%		7.1%-9.99%		10%		Over 10%		Dollar amount		Cents per hour		Variable		Other		Variable by sex		Total		
Plans	Members	Plans	Members	Plans	Members	Plans	Members	Plans	Members	Plans	Members	Plans	Members	Plans	Members	Plans	Members	Plans	Members	No.
–	–	4	10	2	47	–	–	6	13	–	–	2	79	4	141	–	–	166	14,367	1
6	35	2	8	1	1	–	–	2	10	–	–	1	19	3	74	1	2	213	3,042	2
–	–	–	–	–	–	–	–	–	–	–	–	–	–	1	5	–	–	111	1,773	3
1	15	3	456	–	–	1	2	1	8	1	10	1	5	5	40	–	–	120	2,705	4
–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	10	28	5
15	138	17	221	32	450	4	10	43	119	1	3	31	249	20	258	1	3	2,500	24,738	6
–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	12	99	7
–	–	8	760	4	11	2	52	3	22	–	–	–	–	–	–	–	–	131	1,899	8
7	20	8	36	25	81	2	6	4	12	–	–	1	2	–	–	–	–	56	220	9
–	–	–	–	–	–	–	–	726	3,985	1	15	3	9	11	236	–	–	745	4,308	10
–	–	–	–	–	–	–	–	–	–	14	4,077	–	–	1	30	–	–	16	4,137	11
–	–	–	–	–	–	–	–	6	22	–	–	140	2,500	8	162	–	–	162	2,727	12
–	–	–	–	–	–	–	–	4	17	–	–	7	285	88	3,314	1	2	104	3,638	13
–	–	–	–	–	–	–	–	4	7	–	–	1	3	1	2	249	2,572	258	2,603	14
3	39	11	75	44	162	4	7	1,141	3,013	16	2,375	100	626	147	729	146	310	2,163	13,273	15
32	247	53	1,566	108	752	13	77	1,940	7,228	33	6,480	287	3,777	289	4,991	398	2,889	6,767	79,557	16

TABLE 15. Benefit Rates by Type of Benefit in Non-integrated Unit Benefit Contributory and Non-contributory Plans showing Plans and Members, 1970

Average best earnings				Career average earnings				Total				
Plans		Members		Plans		Members		Plans		Members		
No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.
14	2.2	5,022	9.0	50	2.5	3,454	2.9	72	2.6	11,807	5.7	1
34	5.3	27,057	48.5	185	9.3	13,299	11.4	250	9.1	48,867	23.8	2
8	0.9	1,623	2.9	76	3.8	4,156	3.5	86	3.1	6,333	3.1	3
6	0.9	156	0.2	25	1.2	2,464	2.1	33	1.1	2,638	1.3	4
20	3.1	1,232	2.2	718	36.3	31,625	27.1	757	27.4	39,384	19.1	5
9	1.4	2,438	4.3	24	1.2	3,643	3.1	42	1.5	7,358	3.6	6
5	0.7	63	0.1	113	5.7	15,556	13.3	120	4.3	15,745	7.6	7
6	0.9	48	--	11	0.5	1,247	1.0	16	0.6	1,311	0.5	8
485	76.6	8,135	14.6	573	28.9	21,055	18.0	1,103	39.9	31,662	15.4	9
5	0.7	5,424	9.7	27	1.3	3,999	3.4	35	1.3	9,715	4.7	10
–	–	–	–	6	0.3	718	0.6	7	0.2	1,507	0.7	11
43	6.7	4,498	8.0	169	8.5	15,223	13.0	238	8.6	29,411	14.3	12
633	100.0	55,696	100.0	1,977	100.0	116,439	100.0	2,761	100.0	205,738	100.0	13
–	–	–	–	29	1.6	2,236	2.3	30	1.6	2,241	1.5	14
7	3.8	19,080	50.4	125	7.1	4,522	4.7	138	6.9	24,439	16.5	15
4	2.2	1,619	4.2	65	3.7	2,351	2.4	71	3.6	4,253	2.9	16
4	2.2	146	0.3	19	1.0	2,320	2.4	23	1.1	2,468	1.7	17
16	9.8	987	2.6	696	39.9	28,503	30.1	728	36.7	35,195	23.6	18
4	2.2	2,086	5.5	21	1.2	2,431	2.5	31	1.6	5,782	3.9	19
3	1.6	46	0.1	110	6.3	15,421	16.3	115	5.8	15,593	10.5	20
2	1.1	37	--	9	0.5	1,245	1.3	11	0.5	1,282	0.9	21
121	67.2	7,029	18.6	510	29.2	20,624	21.8	652	32.8	29,966	20.3	22
3	1.6	5,422	14.3	26	1.4	3,995	4.2	31	1.6	9,501	6.4	23
–	–	–	–	6	0.3	718	0.7	6	--	718	0.5	24
16	8.8	1,335	3.5	128	7.3	10,126	10.7	148	7.5	16,440	11.1	25
180	100.0	37,789	100.0	1,744	100.0	94,492	100.0	1,984	100.0	147,878	100.0	26
14	3.0	5,022	28.0	21	9.0	1,218	5.5	42	5.4	9,566	16.5	27
27	5.9	7,977	44.5	60	25.7	8,777	39.9	112	14.4	24,428	42.2	28
2	0.4	4	--	11	4.7	1,805	8.2	15	1.9	2,080	3.6	29
2	0.4	6	--	6	2.5	144	0.6	10	1.3	170	0.3	30
4	0.8	245	1.3	22	9.4	3,122	14.2	29	3.7	4,189	7.2	31
5	1.1	352	1.9	3	1.2	1,212	5.5	11	1.4	1,576	2.7	32
2	0.4	17	--	3	1.2	135	0.6	5	0.6	152	0.3	33
4	0.8	11	--	2	0.8	2	--	7	0.9	29	--	34
364	80.3	1,106	6.1	63	27.0	431	1.9	451	58.0	1,696	2.9	35
2	0.4	2	--	1	0.4	4	--	4	0.5	214	0.4	36
–	–	–	–	–	–	–	–	1	--	789	1.4	37
27	5.9	3,163	17.6	41	17.5	5,097	23.2	90	11.6	12,971	22.4	38
453	100.0	17,907	100.0	233	100.0	21,947	100.0	777	100.0	57,860	100.0	39

TABLE 16. Benefit Rates in Non-integrated, Contributory and Non-contributory Flat Benefit Plans showing Membership by Sex, 1970

No.	Benefit rate group (monthly pension credit per year of participation)	Non-contributory plans			
		Plans	Members		
			Male	Female	Total
1	Under $1.50	9	819	458	1,277
2	$1.50-$1.99	21	6,094	532	6,626
3	2.00- 2.49	46	8,124	907	9,031
4	2.50- 2.99	41	13,052	940	13,992
5	3.00- 3.49	65	14,587	1,435	16,022
6	3.50- 3.99	29	13,282	730	14,012
7	4.00- 4.49	79	27,745	4,721	32,466
8	4.50- 4.99	5	1,720	2	1,722
9	5.00- 5.49	30	30,849	592	31,441
10	5.50- 5.99	48	88,773	8,063	96,836
11	6.00- 6.49	5	2,293	25	2,318
12	6.50- 6.99	5	6,275	17	6,292
13	7.00 and over	18	2,667	345	3,012
14	Variable by sex	6	1,454	609	2,063
15	Other	111	48,165	19,140	67,305
16	**Totals**	**518**	**265,899**	**38,516**	**304,415**

TABLE 17. Normal Retirement Age in Pension Plans in the Public and Private Sectors with Membership by Sex, 1970

No.	Normal retirement age	Males			
		Plans		Members	
		No.	%	No.	%
	Both sectors				
1	Under 50	1	--	146	--
2	50-54	6	--	1,649	--
3	55	43	0.2	1,572	--
4	56-59	–	–	–	–
5	60	1,732	10.7	215,061	10.3
6	61-64	32	0.1	15,728	0.6
7	65	13,808	85.7	1,599,795	76.6
8	66-69	108	0.5	15,976	0.5
9	70	274	1.7	29,238	1.4
10	Over 70	3	--	259	--
11	Other	89	0.5	207,422	9.9
12	**Totals**	**16,096**	**100.0**	**2,086,846**	**100.0**
	Private sector				
13	Under 50	1	--	146	--
14	50-54	5	--	408	--
15	55	38	0.2	811	--
16	56-59	–	–	–	–
17	60	1,708	11.1	9,446	0.7
18	61-64	31	0.1	15,679	1.1
19	65	13,166	85.5	1,135,977	91.5
20	66-69	106	0.6	15,974	1.1
21	70	265	1.7	25,416	2.0
22	Over 70	3	--	259	--
23	Other	64	0.4	37,233	2.9
24	**Totals**	**15,387**	**100.0**	**1,241,349**	**100.0**
	Public sector				
25	Under 50	–	–	–	–
26	50-54	1	0.1	1,241	0.1
27	55	5	0.7	761	--
28	56-59	–	–	–	–
29	60	24	3.3	205,615	24.3
30	61-64	1	0.1	49	--
31	65	642	90.5	463,818	54.8
32	66-69	2	0.2	2	--
33	70	9	1.2	3,822	0.4
34	Over 70	–	–	–	–
35	Other	25	3.5	170,189	20.1
36	**Totals**	**709**	**100.0**	**845,497**	**100.0**

TABLE 16. Benefit Rates in Non-integrated, Contributory and Non-contributory Flat Benefit Plans Showing Membership by Sex, 1970

Contributory plans				Total				
Plans	Members			Plans	Members			No.
	Male	Female	Total		Male	Female	Total	
3	2,091	55	2,146	12	2,910	513	3,423	1
x	15	4	19	22	6,109	536	6,645	2
11	880	87	967	57	9,004	994	9,998	3
10	3,004	100	3,104	51	16,056	1,040	17,096	4
32	25,037	221	25,258	97	39,624	1,656	41,280	5
6	12,757	38	12,795	35	26,039	768	26,807	6
6	414	1	415	85	28,159	4,722	32,881	7
4	1,713	16	1,729	9	3,433	18	3,451	8
6	1,206	95	1,301	36	32,055	687	32,742	9
–	–	–	–	48	88,773	8,063	96,836	10
x	664	–	664	6	2,957	25	2,982	11
x	134	7	141	6	6,409	24	6,433	12
x	151	–	151	20	2,818	345	3,163	13
x	10	–	10	7	1,464	609	2,073	14
130	52,078	275	52,353	241	100,243	19,415	119,658	15
214	**100,154**	**899**	**101,053**	**732**	**366,053**	**39,415**	**405,468**	16

TABLE 17. Normal Retirement Age in Pension Plans in the Public and Private Sectors with Membership by Sex, 1970

Females				
Plans		Members		
No.	%	No.	%	No.
–	–	–	–	1
8	--	2	--	2
88	0.5	1,543	0.2	3
2	--	2	--	4
4,345	27.9	209,328	28.4	5
46	0.1	10,709	1.3	6
10,686	68.7	397,154	53.9	7
82	0.4	1,613	0.1	8
196	1.2	7,340	0.9	9
3	--	20	--	10
83	0.5	107,779	14.6	11
15,539	**100.0**	**735,490**	**100.0**	12
–	–	–	–	13
7	--	2	--	14
83	0.5	412	0.1	15
2	--	2	--	16
4,159	28.0	56,996	18.3	17
45	0.1	10,701	3.3	18
10,215	68.8	203,851	65.7	19
80	0.4	1,613	0.3	20
191	1.2	7,317	2.3	21
3	--	20	--	22
59	0.3	29,302	9.4	23
14,844	**100.0**	**310,216**	**100.0**	24
–	–	–	–	25
1	0.1	–	–	26
5	0.7	1,131	0.2	27
–	–	–	–	28
186	26.7	152,332	35.8	29
1	0.1	8	--	30
471	67.7	193,303	45.4	31
2	0.2	–	–	32
5	0.7	23	--	33
–	–	–	–	34
24	3.4	78,477	18.4	35
695	**100.0**	**425,274**	**100.0**	36

TABLE 18. Normal Retirement Age in Pension Plans by Industry with Membership by Sex, 1970

No.	Industry	Normal retirement age group								
		Under 60			60			61-64		
		M	F	T	M	F	T	M	F	T
1	Agriculture	1	–	1	31	13	44	–	–	–
2	Forestry	1	–	1	30	24	54	–	–	–
3	Mining	219	117	336	144	3,235	3,379	1,745	3	1,748
	Manufacturing:									
4	Food and beverages	48	1	49	143	1,281	1,424	21	44	65
5	Tobacco products	–	–	–	–	1,722	1,722	–	–	–
6	Rubber industries	–	–	–	108	17	125	–	–	–
7	Leather	–	–	–	20	54	74	–	–	–
8	Textiles	–	–	–	135	193	328	–	–	–
9	Knitting mills	–	–	–	29	43	72	–	–	–
10	Clothing	4	1	5	197	344	541	1,393	1,436	2,829
11	Wood	3	–	3	34	115	149	–	–	–
12	Furniture and fixtures	–	–	–	47	64	111	–	–	–
13	Paper and allied industries	–	–	–	424	1,773	2,197	–	–	–
14	Printing and publishing	–	2	2	109	539	648	–	–	–
15	Primary metals	–	–	–	113	1,927	2,040	515	–	515
16	Metal fabricating	4	24	28	247	405	652	3	2	5
17	Machinery	–	4	4	124	272	396	1,239	30	1,269
18	Transportation equipment	–	–	–	15	371	386	67	29	96
19	Electrical products	–	3	3	319	219	538	38	13	51
20	Non-metallic mineral products	2	93	95	18	147	165	–	–	–
21	Petroleum and coal products	–	–	–	–	–	–	–	–	–
22	Chemical	–	–	–	78	841	919	–	–	–
23	Miscellaneous	–	13	13	116	181	297	–	38	38
24	**Totals**	**61**	**141**	**202**	**2,276**	**10,508**	**12,784**	**3,276**	**1,592**	**4,868**
25	Construction	316	5	321	1,136	6,677	7,813	605	1	606
26	Transportation and communication	1,634	1	1,635	608	5,129	5,737	–	162	162
	Trade:									
27	Wholesale	9	70	79	1,075	1,962	3,037	4	5	9
28	Retail	52	42	94	807	2,702	3,509	1	3	4
29	Finance insurance and real estate	–	25	25	2,261	22,868	25,129	9,931	8,823	18,754
30	Community business and personal service	701	1,141	1,842	5,377	71,058	76,435	117	112	229
31	Public administration and defence	373	5	378	201,316	85,152	286,468	49	8	57
32	**Grand totals**	**3,367**	**1,547**	**4,914**	**215,061**	**209,328**	**424,389**	**15,728**	**10,709**	**26,437**

TABLE 18. Normal Retirement Age in Pension Plans by Industry with Membership by Sex, 1970

Normal retirement age group															
65			66-69			70 and over			Other			Total			
M	F	T	M	F	T	M	F	T	M	F	T	M	F	T	No.
1,303	92	1,295	–	–	–	21	27	48	–	–	–	1,256	132	1,388	1
343	18	361	–	–	–	–	–	–	–	–	–	374	42	416	2
71,669	1,563	73,532	–	–	–	101	10	11	1,102	3	1,105	74,980	5,231	80,211	3
68,056	10,693	78,729	204	25	229	261	53	314	216	9	225	68,929	12,106	81,035	4
4,220	1,242	5,462	–	–	–	–	–	–	–	–	–	4,220	2,964	7,184	5
21,836	4,059	25,895	–	–	–	18	2	20	–	–	–	21,962	4,078	26,040	6
4,320	2,558	6,878	–	–	–	39	–	39	39	18	57	4,418	2,630	7,048	7
13,738	3,604	16,392	1,251	382	1,633	515	4	519	3	–	3	14,692	4,183	18,875	8
794	295	1,059	–	–	–	8	4	12	6	–	8	807	342	1,149	9
2,351	14,720	21,071	9	–	9	124	6	130	1,273	1,737	3,010	9,351	18,244	27,595	10
6,377	377	6,754	205	21	226	15	1	16	14	–	14	6,648	514	7,162	11
4,237	636	4,873	2	–	2	199	6	205	793	263	1,056	5,278	969	6,247	12
80,593	3,788	84,381	52	7	59	76	20	96	170	–	170	81,315	5,588	86,903	13
19,442	4,834	24,276	928	1	929	1,120	43	1,163	2,943	36	2,979	24,542	5,455	29,997	14
65,743	1,729	67,472	910	21	931	213	20	233	–	–	–	67,494	3,697	71,191	15
44,411	4,578	48,989	212	20	232	596	62	658	257	103	360	45,730	5,194	50,924	16
46,586	5,118	51,704	966	21	987	447	6	453	28	4	32	49,390	5,455	54,845	17
110,901	9,947	120,848	982	115	1,097	31	–	31	1,959	185	2,144	113,955	10,647	124,602	18
45,475	14,285	59,760	504	87	591	17,919	6,847	24,766	–	–	–	64,255	21,454	85,709	19
15,815	1,456	17,271	733	16	749	1	–	1	2	–	2	16,571	1,712	18,283	20
16,695	3,036	19,731	–	–	–	–	–	–	–	–	–	16,695	3,036	19,731	21
46,921	7,275	53,196	413	23	436	–	–	–	22	13	35	46,434	8,152	54,586	22
13,804	4,058	16,862	1	–	1	40	14	54	46	4	50	13,007	4,308	17,315	23
633,315	98,288	731,603	7,372	739	8,111	21,622	7,088	28,710	7,771	2,372	10,143	675,693	120,728	796,421	24
96,921	782	97,703	1	–	1	81	3	84	882	4	886	99,942	7,472	107,414	25
249,347	21,591	270,938	6	–	6	1,056	5	1,061	29,841	28,429	58,270	282,492	55,317	337,809	28
50,484	6,129	56,613	227	27	254	192	27	219	26	3	29	52,017	8,223	60,240	27
52,296	26,147	78,443	2	11	13	117	64	181	18	2	20	53,293	28,971	82,264	28
68,098	37,273	105,371	187	74	261	52	2	54	231	81	312	80,760	69,146	149,906	29
136,223	115,764	251,987	8,181	762	6,943	2,510	134	2,644	41,230	61,848	103,078	194,339	250,819	445,158	30
239,896	89,207	329,103	–	–	–	3,745	–	3,745	126,321	15,037	141,358	571,700	189,409	761,109	31
1,599,795	397,154	1,996,949	15,976	1,613	17,589	29,497	7,360	36,857	207,422	107,779	315,201	2,086,846	735,490	2,822,336	32

TABLE 19. Early Retirement Provisions in Plans in the Public and Private Sectors, 1970

Early retirement provisions	Plans		Members	
	No.	%	No.	%
Both sectors				
Early retirement at:				
Employees option	1,591	9.8	1,001,736	35.4
Employers option	921	5.7	212,831	7.5
Mutual consent	12,451	77.1	1,086,135	38.4
Other	428	2.6	149,634	5.3
No provisions	746	4.6	372,000	13.1
Totals	**16,137**	**100.0**	**2,822,336**	**100.0**
Private sector				
Early retirement at:				
Employees option	1,473	9.5	415,842	26.8
Employers option	871	5.6	80,873	5.2
Mutual consent	11,998	77.7	842,298	54.2
Other	397	2.5	118,770	7.6
No provisions	686	4.4	93,782	6.0
Totals	**15,425**	**100.0**	**1,551,565**	**100.0**
Public sector				
Early retirement at:				
Employees option	118	16.5	585,894	46.1
Employers option	50	7.0	131,958	10.3
Mutual consent	453	83.6	243,837	19.1
Other	31	4.3	30,864	2.4
No provisions	60	8.4	278,218	21.8
Totals	**712**	**100.0**	**1,270,771**	**100.0**

TABLE 20. Disability Benefits in Plans in the Public and Private Sectors with Membership by Sex, 1970

Disability benefits	Plans		Members					
			Male		Female		Total	
	No.	%	No.	%	No.	%	No.	%
Both sectors								
Full accrued pension	818	5.0	1,041,408	49.9	414,299	56.3	1,455,707	51.5
Actuarially reduced pension	3,086	19.1	255,512	12.2	107,716	14.6	363,228	12.8
Flat amount per month	38	0.2	27,062	1.2	3,955	0.5	31,017	1.0
Other	333	2.0	188,045	9.0	54,036	7.3	242,081	8.5
None provided	11,862	73.5	574,819	27.5	155,484	21.1	730,303	25.8
Totals	**16,137**	**100.0**	**2,086,846**	**100.0**	**735,490**	**100.0**	**2,822,336**	**100.0**
Private sector								
Full accrued pension	728	4.7	342,175	27.5	87,617	28.2	429,792	27.7
Actuarially reduced pension	2,947	19.1	199,390	16.0	54,668	17.6	254,058	16.3
Flat amount per month	37	0.2	5,796	0.4	3,279	1.0	9,075	0.5
Other	315	2.0	146,939	11.8	29,436	9.4	178,375	11.3
None provided	11,398	73.8	547,049	44.0	135,216	43.5	682,265	43.9
Totals	**15,425**	**100.0**	**1,241,349**	**100.0**	**310,216**	**100.0**	**1,551,565**	**100.0**
Public sector								
Full accrued pension	90	12.6	699,233	82.7	326,682	76.8	1,025,915	80.7
Actuarially reduced pension	139	19.5	56,122	6.6	53,048	12.4	109,170	8.5
Flat amount per month	1	0.1	21,266	2.5	676	0.1	21,942	1.7
Other	18	2.5	41,106	4.8	24,600	5.7	65,706	5.1
None provided	464	65.1	27,770	3.2	20,268	4.7	48,038	3.7
Totals	**712**	**100.0**	**845,497**	**100.0**	**425,274**	**100.0**	**1,270,771**	**100.0**

TABLE 21. Vesting Conditions in Pension Plans 1960, 1965 and 1970

No.	Vesting conditions	1960			
		Plans	%	Members	%
1	Immediate and full	2,612	29.3	88,153	4.7
2	Contingent on years of service	2,925	32.8	769,089	41.3
3	Contingent on years of participation	2,334	26.1	154,888	8.3
4	Contingent on age	9	0.1	568	--
5	Combination of service, participation and/or age	710	8.0	271,322	14.6
6	No vesting	330	3.7	578,661	31.1
7	Other	–	–	–	–
8	**Totals**	**8,920**	**100.0**	**1,862,681**	**100.0**

[1] Plans subject to pension benefits legislation were classified on the basis of the vesting conditions applicable to employees who leave before completing 10 years of service and attaining age 45.

TABLE 22. Vesting on Termination of Employment – Deferred Full and Graduated – Public and Private Sector Plans with Membership by Sex, by years of Service for Full Vesting, showing Plans and Members Subject to Regulatory Legislation, 1970

No.	Years of service for full vesting	Plans		Members	
		No.	%	Male	
				No.	%
	Both sectors				
1	Under 5	49	0.8	1,677	0.1
2	5	185	3.2	12,081	1.4
3	6 - 9	93	1.6	1,466	0.1
4	10	1,741	30.5	511,882	60.9
5	11 - 14	295	5.1	30,330	3.6
6	15	1,001	17.5	107,210	12.7
7	16 - 18	35	0.6	1,712	0.2
8	19	515	9.0	15,565	1.8
9	20	1,715	30.0	153,560	18.2
10	Over 20	69	1.2	4,569	0.5
11	**Totals**	**5,698**	**100.0**	**840,052**	**100.0**
	Private sector				
12	Under 5	46	0.8	1,415	0.2
13	5	178	3.3	11,894	2.1
14	6 - 9	89	1.6	1,414	0.2
15	10	1,610	29.9	276,546	50.0
16	11 - 14	284	5.2	30,167	5.4
17	15	968	17.9	88,734	16.0
18	16 - 18	35	0.6	1,712	0.3
19	19	474	8.8	13,582	2.4
20	20	1,627	30.2	122,015	22.1
21	Over 20	68	1.2	4,565	0.8
22	**Totals**	**5,379**	**100.0**	**552,044**	**100.0**
	Public sector				
23	Under 5	3	0.9	262	--
24	5	7	2.1	187	--
25	6 - 9	4	1.2	52	--
26	10	131	41.0	235,336	81.7
27	11 - 14	11	3.4	163	--
28	15	33	10.3	18,476	6.4
29	16 - 18	–	–	–	–
30	19	41	12.8	1,983	0.6
31	20	88	27.5	31,545	10.9
32	Over 20	1	0.3	4	--
33	**Totals**	**319**	**100.0**	**288,008**	**100.0**

[1] Plans subject to pension legislation were classified on the basis of the vesting conditions applicable to employees who leave before completing 10 years of service and attaining age 45. In addition, common to these plans was the legislative requirement of locked-in vesting for employees who leave after 10 years of service and age 45.

TABLE 21. Vesting Conditions in Pension Plans 1960, 1965 and 1970

1965[1]				1970[1]				
Plans	%	Members	%	Plans	%	Members	%	No.
4,675	34.2	166,911	7.1	5,412	33.5	187,458	6.6	1
4,712	34.5	1,089,214	46.4	5,698	35.3	1,111,269	39.4	2
2,619	19.2	179,505	7.7	2,684	16.6	622,342	22.1	3
38	0.3	11,938	0.5	43	0.3	3,706	0.1	4
1,163	8.5	381,470	16.3	1,941	12.0	651,481	23.1	5
453	3.3	516,610	22.0	76	0.5	68,020	2.4	6
–	–	–	–	283	1.7	178,060	6.3	7
13,660	**100.0**	**2,345,648**	**100.0**	**16,137**	**100.0**	**2,822,336**	**100.0**	8

TABLE 22. Vesting on Termination of Employment – Deferred Full and Graduated – Public and Private Sector Plans with Membership by Sex, by years of Service for Full Vesting, Showing Plans and Members Subject to Regulatory Legislation, 1970

Members				Plans subject to regulatory legislation[1]				
Female		Total		Plans		Members		
No.	%	No.	%	No.	%	No.	%	No.
585	0.2	2,262	0.2	45	91.8	2,193	96.9	1
2,762	1.0	14,843	1.3	160	86.5	14,230	95.9	2
303	0.1	1,769	0.1	75	80.6	1,531	86.5	3
189,516	69.8	701,398	63.1	1,515	87.0	359,047	51.2	4
3,009	1.1	33,339	3.0	246	83.3	32,587	97.7	5
21,008	7.7	128,218	11.5	869	86.8	125,377	97.8	6
325	0.1	2,037	0.1	34	97.1	2,031	99.7	7
3,580	1.3	19,145	1.7	447	86.8	18,425	96.2	8
48,398	17.8	201,958	18.1	1,430	83.4	159,400	78.9	9
1,731	0.6	6,300	0.5	60	86.9	5,102	81.0	10
271,217	**100.0**	**1,111,269**	**100.0**	**4,881**	**85.7**	**719,923**	**64.8**	11
192	0.1	1,607	0.2	43	93.5	1,555	96.7	12
2,735	2.8	14,629	2.2	158	88.7	14,211	97.1	13
287	0.2	1,701	0.2	73	82.0	1,471	86.5	14
40,426	42.0	316,972	48.9	1,429	88.7	300,270	94.7	15
2,898	3.0	33,065	5.1	236	83.0	32,338	97.8	16
15,877	16.5	104,611	16.1	842	87.0	102,083	97.6	17
325	0.3	2,037	0.3	34	97.1	2,031	99.7	18
3,165	3.2	16,747	2.5	409	86.3	16,101	96.1	19
28,462	29.6	150,477	23.2	1,373	84.4	142,603	94.7	20
1,730	1.8	6,295	0.9	60	88.2	5,102	81.0	21
96,097	**100.0**	**648,141**	**100.0**	**4,657**	**86.6**	**617,765**	**95.3**	22
393	0.2	655	0.1	2	66.7	638	97.4	23
27	--	214	--	2	28.6	19	8.9	24
16	--	68	--	2	50.0	60	88.2	25
149,090	85.1	384,426	83.0	86	65.6	58,777	15.3	26
111	--	274	--	10	90.9	249	90.9	27
5,131	2.9	23,607	5.0	27	81.8	23,294	98.7	28
–	–	–	–	–	–	–	–	29
415	0.2	2,398	0.5	38	92.7	2,324	96.9	30
19,936	11.3	51,481	11.1	57	64.8	16,797	32.6	31
1	--	5	--	–	–	–	–	32
175,120	**100.0**	**463,128**	**100.0**	**224**	**70.2**	**102,158**	**22.0**	33

TABLE 23. Vesting on Termination of Employment – Deferred Full and Graduated – Public and Private Sector Plans with Membership by Sex, by years of Participation for Full Vesting, showing Plans and Members Subject to Regulatory Legislation, 1970

No.	Years of participation for full vesting	Plans		Members	
		No.	%	Male	
				No.	%
	Both sectors				
1	Under 5	53	1.9	13,226	3.0
2	5	243	9.0	195,723	45.4
3	6 - 9	66	2.4	2,756	0.6
4	10	710	26.4	167,581	38.8
5	11 - 14	152	5.6	7,721	1.7
6	15	412	15.3	13,863	3.2
7	16 - 18	12	0.4	213	--
8	19	183	6.8	3,721	0.8
9	20	838	31.2	22,412	5.2
10	Over 20	15	0.5	3,737	0.8
11	**Totals**	**2,684**	**100.0**	**430,953**	**100 0**
	Private sector				
12	Under 5	51	1.9	482	0.4
13	5	233	9.0	13,315	11.0
14	6 - 9	66	2.5	2,756	2.2
15	10	670	26.1	57,446	47.6
16	11 - 14	142	5.5	7,146	5.9
17	15	405	15.7	11,706	9.7
18	16 - 18	12	0.4	213	0.1
19	19	172	6.7	3,154	2.6
20	20	800	31.1	20,501	17.0
21	Over 20	14	0.5	3,730	3.0
22	**Totals**	**2,565**	**100.0**	**120,449**	**100.0**
	Public sector				
23	Under 5	2	1.6	12,744	4.1
24	5	10	8.4	182,408	58.7
25	6 - 9	–	–	–	–
26	10	40	33.6	110,135	35.4
27	11 - 14	10	8.4	575	0.1
28	15	7	5.8	2,157	0.6
29	16 - 18	–	–	–	–
30	19	11	9.2	567	0.1
31	20	38	31.9	1,911	0.6
32	Over 20	1	0.8	7	--
33	**Totals**	**119**	**100.0**	**310,504**	**100.0**

[1] Plans subject to pension legislation were classified on the basis of the vesting conditions applicable to employees who leave before completing 10 years of service and attaining age 45. In addition, common to these plans was the legislative requirement of locked-in vesting for employees who leave after 10 years of service and age 45.

TABLE 23. Vesting on Termination of Employment – Deferred Full and Graduated – Public and Private Sector Plans with Membership by Sex, by years of Participation for Full Vesting, showing Plans and Members Subject to Regulatory Legislation, 1970

Members				Subject to regulatory legislation[1]				
Female		Total		Plans		Members		
No.	%	No.	%	No.	%	No.	%	No.
2,107	1.1	15,333	2.4	46	86.8	15,158	98.9	1
71,519	37.3	267,242	42.9	203	83.5	16,213	6.1	2
358	0.1	3,112	0.5	59	89.4	3,003	96.5	3
105,353	55.0	272,934	43.8	601	84.7	245,690	90.0	4
2,692	1.4	10,413	1.6	126	82.9	9,485	91.1	5
2,373	1.2	16,236	2.6	332	80.6	14,415	88.8	6
17	--	230	--	11	91.7	226	98.3	7
635	0.3	4,356	0.6	157	85.8	4,004	91.9	8
5,063	2.6	27,475	4.4	673	80.3	23,405	85.2	9
1,274	0.6	5,011	0.8	12	80.0	4,916	98.1	10
191,389	**100.0**	**622,342**	**100.0**	**2,220**	**82.7**	**336,515**	**54.1**	11
55	0.1	537	0.3	45	88.2	409	76.2	12
1,990	6.3	15,305	10.0	197	84.6	13,921	91.0	13
356	1.1	3,112	2.0	59	89.4	3,003	96.5	14
18,046	57.8	75,492	49.7	577	86.1	70,389	93.2	15
2,561	8.2	9,707	6.4	124	87.3	9,425	97.1	16
2,046	6.5	13,752	9.0	327	80.7	12,724	92.5	17
17	--	230	0.1	11	91.7	226	98.3	18
476	1.5	3,630	2.3	151	87.8	3,406	93.8	19
4,357	13.9	24,858	16.3	646	80.8	21,395	86.1	20
1,273	4.0	5,003	3.2	12	85.7	4,916	98.3	21
31,177	**100.0**	**151,626**	**100.0**	**2,149**	**83.8**	**139,814**	**92.2**	22
2,052	1.2	14,796	3.1	1	50.0	14,749	99.7	23
89,529	43.3	251,937	53.5	6	60.0	2,292	0.9	24
–	–	–	–	–	–	–	–	25
87,307	54.4	197,442	41.9	24	60.0	175,301	88.8	26
131	--	706	0.1	2	20.0	60	8.5	27
327	0.2	2,484	0.5	5	71.4	1,691	68.1	28
–	–	–	–	–	–	–	–	29
159	--	726	0.1	6	54.6	598	82.4	30
706	0.4	2,617	0.5	27	71.1	2,010	76.8	31
1	--	8	--	–	–	–	–	32
160,212	**100.0**	**470,716**	**100.0**	**71**	**59.7**	**196,701**	**41.8**	33

TABLE 24. Vesting on Termination of Service – Deferred Graduated based on Years of Service or Participation – Plans with Membership by Sex, showing Plans and Members Subject to Regulatory Legislation, 1970

No.	Years in which vesting starts	Years completed	Plans	
			No.	%
1	Less than 1 year	1-4	–	–
2		5	6	0.1
3		6-9	1	--
4		10	7	0.1
5		11-14	–	–
6		15	3	0.1
7		16-18	–	–
8		19	–	–
9		20	2	--
10		Over 20	–	–
11	**Totals**		**19**	**0.3**
12	1-4 years	1-4	11	0.2
13		5	91	1.4
14		6-9	48	0.8
15		10	458	7.1
16		11-14	62	0.9
17		15	36	0.6
18		16-18	7	0.1
19		19	5	0.1
20		20	94	1.5
21		Over 20	3	--
22	**Totals**		**815**	**12.7**
23	5 years	6-9	78	1.2
24		10	675	10.6
25		11-14	310	4.8
26		15	197	3.1
27		16-18	3	--
28		19	7	0.1
29		20	247	3.9
30		Over 20	10	0.2
31	**Totals**		**1,527**	**23.9**
32	6 years	6-9	–	–
33		10	235	3.7
34		11-14	15	0.2
35		15	402	6.3
36		16-18	2	--
37		19	–	–
38		20	26	0.4
39		Over 20	2	--
40	**Totals**		**682**	**10.7**
41	7-9 years	6-9	–	–
42		10	2	--
43		11-14	12	0.2
44		15	6	--
45		16-18	17	0.3
46		19	2	--
47		20	5	0.1
48		Over 20	4	0.1
49	**Totals**		**48**	**0.8**
50	10 years	11-14	29	0.5
51		15	493	7.4
52		16-18	7	0.1
53		19	677	10.6
54		20	586	9.2
55		Over 20	22	0.3
56	**Totals**		**1,814**	**28.3**
57	11 years	11-14	2	--
58		15	56	0.9
59		16-18	4	0.1
60		19	2	--
61		20	1,246	19.5
62		Over 20	6	0.1
63	**Totals**		**1,316**	**20.6**
64	12-14 years	15	–	–
65		16-18	–	–
66		19	–	–
67		20	1	--
68		Over 20	6	0.1
69	**Totals**		**7**	**0.1**
70	15 years	16-18	–	–
71		19	1	--
72		20	116	1.8
73		Over 20	22	0.3
74	**Totals**		**139**	**2.2**
75	16 years and over	16-18	–	–
76		19	1	--
77		20	20	0.3
78		Over 20	6	0.1
79	**Totals**		**27**	**0.4**
80	**Grand totals**		**6,394**	**100.0**

[1] Plans subject to pension legislation were classified on the basis of the vesting conditions applicable to employees who leave before completing 10 years of service and attaining age 45. In addition, common to these plans was the legislative requirement of locked-in vesting for employees who leave after 10 years of service and age 45.

TABLE 24. Vesting on Termination of Service – Deferred Graduated based on Years of Service or Participation – Plans with Membership by Sex, showing Plans and Members Subject to Regulatory Legislation, 1970

Members						Subject to regulatory legislation[1]				
Males		Females		Total		Plans		Members		
No.	%	No.	%	No.	%	No.	%	No.	%	No.
–	–	–	–	–	–	–	–	–	–	1
3,621	1.1	43	--	3,664	0.9	5	0.1	3,648	1.1	2
4	--	–	–	4	--	1	--	4	--	3
934	0.3	212	0.4	1,146	0.3	7	0.1	1,148	0.3	4
–	–	–	–	–	–	–	–	–	–	5
16	--	1	--	17	--	3	0.1	17	--	6
–	–	–	–	–	–	–	–	–	–	7
–	–	–	–	–	–	–	–	–	–	8
364	0.1	16	--	380	0.1	2	--	380	0.1	9
–	–	–	–	–	–	–	–	–	–	10
4,839	**1.6**	**272**	**0.4**	**5,211**	**1.4**	**18**	**0.3**	**5,195**	**1.5**	11
208	0.1	38	--	246	0.1	10	0.2	168	0.1	12
1,818	0.6	323	0.5	2,141	0.6	76	1.4	1,995	0.6	13
1,001	0.3	284	0.4	1,285	0.3	41	0.8	1,157	0.3	14
14,838	4.7	3,332	4.9	18,170	4.7	393	7.3	16,940	4.9	15
1,439	0.5	338	0.5	1,777	0.5	53	1.0	1,412	0.4	16
908	0.3	155	0.2	1,063	0.3	31	0.6	822	0.2	17
203	0.1	25	--	228	0.1	7	0.1	228	0.1	18
55	--	15	--	70	--	3	--	18	--	19
2,338	0.7	722	1.1	3,060	0.8	80	1.5	2,784	0.8	20
3,178	1.0	1,201	1.8	4,379	1.1	3	--	4,379	1.3	21
25,986	**8.2**	**6,433**	**9.5**	**32,419**	**8.4**	**697**	**13.0**	**29,903**	**8.7**	22
1,019	0.3	199	0.3	1,216	0.3	66	1.2	1,021	0.3	23
63,660	20.2	7,874	11.7	71,734	18.7	579	10.8	59,550	17.3	24
11,841	3.8	3,754	5.6	15,595	4.1	264	4.9	15,092	4.4	25
8,457	2.7	2,111	3.1	10,568	2.8	175	3.3	10,302	3.0	26
69	--	11	--	80	--	3	0.1	80	--	27
125	--	12	--	137	--	6	0.1	125	--	28
10,679	3.4	1,501	2.2	12,180	3.2	220	4.0	11,171	3.2	29
77	--	23	--	100	--	8	0.1	86	--	30
96,127	**30.5**	**15,485**	**22.9**	**111,612**	**29.1**	**1,321**	**24.6**	**97,427**	**28.3**	31
–	–	–	–	–	–	–	–	–	–	32
10,242	3.2	1,583	2.3	11,825	3.1	194	3.6	11,205	3.3	33
590	0.2	132	0.2	722	0.2	5	0.1	69	--	34
20,508	6.5	3,391	5.0	23,899	6.2	293	5.5	21,931	6.3	35
51	--	37	--	88	--	2	--	88	--	36
–	–	–	–	–	–	–	–	–	–	37
2,780	0.8	400	0.6	3,180	0.8	24	0.4	3,065	0.9	38
10	--	–	–	10	--	2	--	10	--	39
34,181	**10.8**	**5,543**	**8.2**	**39,724**	**10.4**	**520**	**9.7**	**36,368**	**10.5**	40
–	–	–	–	–	–	–	–	–	–	41
123	--	45	--	168	--	2	--	168	0.1	42
1,984	0.6	6	--	1,992	0.5	10	0.2	1,917	0.6	43
577	0.2	344	0.5	921	0.2	4	--	52	--	44
449	0.1	54	0.1	503	0.1	15	0.3	493	0.1	45
20	--	–	–	20	--	2	--	20	--	46
438	0.1	65	0.1	503	0.1	2	--	302	0.1	47
552	0.2	193	0.2	745	0.2	3	0.1	49	--	48
4,143	**1.3**	**709**	**1.0**	**4,852**	**1.3**	**38**	**0.7**	**3,001**	**0.9**	49
6,479	2.1	495	0.7	6,974	1.8	25	0.5	6,907	2.0	50
16,664	5.3	3,181	4.7	19,845	5.2	442	8.2	19,110	5.5	51
175	--	172	0.3	347	0.1	7	0.1	347	0.1	52
18,776	5.9	4,148	6.1	22,924	6.0	588	10.8	21,963	6.4	53
49,389	15.6	19,462	28.8	68,851	18.0	520	9.7	82,762	18.2	54
931	0.3	287	0.4	1,216	0.3	19	0.4	1,210	0.4	55
92,414	**29.3**	**27,745**	**41.1**	**120,159**	**31.4**	**1,601**	**29.8**	**112,299**	**32.6**	56
211	0.1	90	0.1	301	0.1	2	--	301	0.1	57
5,926	1.9	812	1.2	6,738	1.8	51	0.9	6,712	1.9	58
212	0.1	29	--	241	0.1	4	0.1	241	0.1	59
234	0.1	27	--	261	0.1	2	--	261	0.1	80
40,953	12.9	7,511	11.1	46,464	12.7	986	18.0	40,888	11.9	61
102	--	5	--	107	--	6	0.1	107	--	62
47,638	**15.1**	**8,474**	**12.6**	**56,112**	**14.6**	**1,031**	**19.2**	**48,510**	**14.1**	63
–	–	–	–	–	–	–	–	–	–	64
–	–	–	–	–	–	–	–	–	–	65
–	–	–	–	–	–	–	–	–	–	66
2	--	–	–	2	--	1	--	2	--	67
782	0.2	632	1.1	1,414	0.4	6	0.1	1,414	0.4	68
784	**0.2**	**632**	**1.1**	**1,416**	**0.4**	**7**	**0.1**	**1,416**	**0.4**	69
–	–	–	–	–	–	–	–	–	–	70
34	--	3	--	37	--	–	–	–	–	71
6,298	2.0	1,414	2.1	7,712	2.0	105	2.0	7,352	2.1	72
2,430	0.8	615	0.9	3,045	0.8	19	0.3	2,492	0.7	73
8,762	**2.8**	**2,032**	**3.0**	**10,794**	**2.8**	**124**	**2.3**	**9,844**	**2.9**	74
–	–	–	–	–	–	–	–	–	–	75
2	--	8	--	10	--	–	–	–	–	76
537	0.2	150	0.2	687	0.2	14	0.3	623	0.2	77
96	--	9	--	105	--	4	--	89	--	78
635	**0.2**	**167**	**0.2**	**802**	**0.2**	**18**	**0.3**	**712**	**0.2**	79
315,609	**100.0**	**67,492**	**100.0**	**383,101**	**100.0**	**5,375**	**100.0**	**344,675**	**100.0**	80

TABLE 25. Disposition of Employee Contributions not Locked in by Legislation in Contributory Plans on Termination of Service Prior to Retirement by Type of Plan and Sector, 1970

No.	Type of plan and sector	Refund of employee contributions permitted			
		Total with refund provision		Refund with forfeiture of vesting	
		Plans	Members	Plans	Members
	Both sectors				
	Unit Benefit:				
1	Final earnings	5	1,740	1	97
2	Final average earnings	222	119,532	128	45,923
3	Average best earnings	427	1,136,706	231	1,004,792
4	Career average earnings	4,266	565,949	3,066	482,512
5	Level percentage of earnings	29	257	4	84
6	Money purchase	5,871	113,502	2,278	66,390
7	Profit sharing	213	11,710	104	7,333
8	Flat benefit	177	100,353	73	22,450
9	Composite	220	22,607	168	14,278
10	Other	122	74,453	41	72,013
11	**Totals**	**11,552**	**2,146,809**	**6,094**	**1,715,872**
	Private sector				
	Unit benefit:				
12	Final earnings	5	1,740	1	97
13	Final average earnings	197	69,975	112	28,805
14	Average best earnings	342	159,470	163	83,441
15	Career average earnings	4,027	423,018	2,874	350,480
16	Level percentage of earnings	29	257	4	84
17	Money purchase	5,594	104,412	2,153	59,758
18	Profit sharing	213	11,710	104	7,333
19	Flat benefit	174	100,343	72	22,448
20	Composite	219	22,604	167	14,275
21	Other	119	10,566	40	9,422
22	**Totals**	**10,919**	**904,095**	**5,690**	**576,143**
	Public sector				
	Unit benefit:				
23	Final earnings	–	–	–	–
24	Final average earnings	25	49,557	16	17,118
25	Average best earnings	85	977,236	68	921,351
26	Career average earnings	239	142,931	192	132,032
27	Level percentage of earnings	–	–	–	–
28	Money purchase	277	9,090	125	6,632
29	Profit sharing	–	–	–	–
30	Flat benefit	3	10	1	2
31	Composite	1	3	1	3
32	Other	3	63,887	1	62,591
33	**Totals**	**633**	**1,242,714**	**404**	**1,139,729**

TABLE 26. Benefits on Death Before Retirement in Public and Private Sector Plans with Membership by Sex, 1970

No.	Type of benefit	Plans	
		No.	%
	Both sectors		
1	No death benefit	841	5.2
2	Refund of employee contributions	4,139	25.6
3	Refund of vested employer contributions	2,899	17.9
4	Widows pension	489	3.0
5	Refund of employee contributions and vested employer contributions	7,744	47.9
6	Other	25	0.1
7	**Totals**	**16,137**	**100.0**
	Private sector		
8	No death benefit	838	5.4
9	Refund of employee contributions	3,886	25.1
10	Refund of vested employer contributions	2,892	18.7
11	Widows pension	411	2.6
12	Refund of employee contributions and vested employer contributions	7,374	47.8
13	Other	24	0.1
14	**Totals**	**15,425**	**100.0**
	Public sector		
15	No death benefit	3	0.4
16	Refund of employee contributions	253	35.5
17	Refund of vested employer contributions	7	0.9
18	Widows pension	78	10.9
19	Refund of employee contributions and vested employer contributions	370	51.9
20	Other	1	0.1
21	**Totals**	**712**	**100.0**

TABLE 25. Disposition of Employee Contributions not Locked in by Legislation in Contributory Plans on Termination of Service Prior to Retirement by Type of Plan and Sector, 1970

Refund of employee contributions permitted				Refunds not permitted – Contributions locked in		Total with and without refunds		
Refund with retention of vesting		Refund with no vesting provisions						
Plans	Members	Plans	Members	Plans	Members	Plans	Members	No.
–	–	4	1,643	–	–	5	t,740	1
25	2,081	69	71,528	t2	1,505	234	121,037	2
111	6,263	85	125,651	27	4,967	454	1,141,673	3
637	27,551	563	55,886	140	37,732	4,406	603,681	4
23	155	2	18	–	–	29	257	5
3,319	37,708	274	9,404	400	9,582	6,271	123,084	6
100	4,101	9	276	6	716	219	12,426	7
69	1,434	35	76,469	40	718	217	101,071	8
27	1,555	25	6,774	10	1,629	230	24,236	9
71	669	10	1,771	5	344	127	74,797	10
4,382	**81,517**	**1,076**	**349,420**	**640**	**57,193**	**12,192**	**2,204,002**	11
–	–	4	1,643	–	–	5	1,740	12
23	1,882	62	39,288	9	670	206	70,645	13
109	3,912	70	72,117	26	4,328	368	163,798	14
620	26,619	533	45,919	134	37,134	4,161	460,152	15
23	155	2	18	–	–	29	257	16
3,176	35,425	265	9,229	344	8,169	5,938	112,581	17
100	4,101	9	276	6	716	219	12,426	18
67	1,426	35	76,469	39	714	213	10t,057	19
27	1,555	25	6,774	10	1,629	229	24,233	20
70	659	9	485	5	344	124	10,910	21
4,215	**75,734**	**1,014**	**252,218**	**573**	**53,704**	**11,492**	**957,799**	22
–	–	–	–	–	–	–	–	23
2	199	7	32,240	3	835	28	50,392	24
2	2,351	15	53,534	1	639	86	977,875	25
17	932	30	9,967	6	598	245	143,529	26
–	–	–	–	–	–	–	–	27
143	2,283	9	175	56	1,413	333	10,503	28
–	–	–	–	–	–	–	–	29
2	8	–	–	1	4	4	14	30
–	–	–	–	–	–	1	3	31
1	10	1	1,286	–	–	3	63,887	32
167	**5,783**	**62**	**97,202**	**67**	**3,489**	**700**	**1,246,203**	33

TABLE 26. Benefits on Death Before Retirement in Public and Private Sector Plans with Membership by Sex, 1970

Members						
Male		Female		Total		
No.	%	No.	%	No.	%	No.
248,640	11.9	102,403	13.9	351,043	12.4	1
548,716	26.2	175,431	23.8	724,147	25.6	2
39,534	1.8	5,382	0.7	44,916	1.5	3
990,348	47.4	368,432	50.0	1,358,780	48.1	4
220,795	10.5	70,718	9.6	291,513	10.3	5
38,813	1.8	13,124	1.7	51,937	1.8	6
2,086,846	**100.0**	**735,490**	**100.0**	**2,822,336**	**100.0**	7
247,621	19.9	102,268	32.9	349,889	22.5	8
463,414	37.3	92,194	29.7	555,608	35.8	9
38,252	3.0	5,376	1.7	43,628	2.8	10
297,845	23.9	67,765	21.8	365,610	23.5	11
165,404	13.3	34,489	11.1	199,893	12.8	12
28,813	2.3	8,124	2.6	36,937	2.3	13
1,241,349	**100.0**	**310,216**	**100.0**	**1,551,565**	**100.0**	14
1,019	0.1	135	--	1,154	--	15
85,302	10.0	83,237	19.5	168,539	13.2	16
1,282	0.1	6	--	1,288	0.1	17
692,503	81.9	300,667	70.6	993,170	78.1	18
55,391	6.5	36,229	8.5	91,620	7.2	19
10,000	1.1	5,000	1.1	15,000	1.1	20
845,497	**100.0**	**425,274**	**100.0**	**1,270,771**	**100.0**	21

TABLE 27. Benefits on Death After Retirement in Public and Private Sector Plans, 1970

No.	Types of benefit	Both sectors			
		Plans		Members	
		No.	%	No.	%
1	No benefit	980	6.0	362,971	12.8
	Pension payments for balance of guaranteed term in months:				
2	Less than 36	43	0.2	1,693	--
3	36	41	0.2	23,561	0.8
4	37- 59	20	0.1	1,742	--
5	60	5,376	33.3	602,085	21.3
6	61- 99	8	--	4,246	0.1
7	100	614	3.8	10,075	0.3
8	101-119	4	--	47	--
9	120	7,201	44.6	126,300	4.4
10	121-179	–	–	–	–
11	180	255	1.5	668	--
12	181-239	1	--	1	--
13	240	9	--	24	--
14	Over 240	–	–	–	–
15	Employee contributions less pension paid	548	3.3	314,719	11.1
16	Employee and employer contributions less pension paid	131	0.8	20,937	0.7
17	Widow's pension	359	2.2	1,204,478	42.6
18	Option chosen	462	2.8	32,538	1.1
19	Other	85	0.5	116,251	4.1
20	**Totals**	**16,137**	**100.0**	**2,822,336**	**100.0**

TABLE 28. Widow's Pension in Public and Private Sector Plans, 1970

No.	Widow's pension	Both sectors			
		Plans		Members	
		No.	%	No.	%
1	None provided	15,540	96.3	1,424,146	50.4
	Percentage of members accrued pension:				
2	Under 25	–	–	–	–
3	25	4	--	101	--
4	26-29	–	–	–	–
5	30-39	8	--	23,238	0.8
6	40-49	10	--	11,440	0.4
7	50	308	1.9	1,118,308	39.6
8	51-59	28	0.1	58,736	2.0
9	60-69	21	0.1	9,236	0.3
10	70-74	–	–	–	–
11	75 or over	54	0.3	1,943	--
12	Other	164	1.0	175,188	6.2
13	**Totals**	**597**	**3.4**	**1,398,190**	**49.3**
14	**Grand totals**	**16,137**	**100.0**	**2,822,336**	**100.0**

TABLE 27. Benefits on Death After Retirement in Public and Private Sector Plans, 1970

Private sector				Public sector				
Plans		Members		Plans		Members		
No.	%	No.	%	No.	%	No.	%	No.
958	6.2	339,356	21.8	22	3.0	23,615	1.8	1
40	0.2	939	--	3	0.4	754	--	2
40	0.2	23,121	1.4	1	0.1	440	--	3
17	0.1	1,197	--	3	0.4	545	--	4
5,087	32.9	483,044	31.1	289	40.5	119,041	9.3	5
8	--	4,246	0.2	–	–	–	–	6
604	3.9	9,919	0.6	10	1.4	156	--	7
4	--	47	--	–	–	–	–	8
6,983	45.2	117,114	7.5	218	30.6	9,186	0.7	9
–	–	–	–	–	–	–	–	10
252	1.6	662	--	3	0.4	6	--	11
1	--	1	--	–	–	–	–	12
8	--	23	--	1	0.1	1	--	13
–	–	–	–	–	–	–	–	14
507	3.2	191,705	12.3	41	5.7	123,014	9.6	15
127	0.8	19,416	1.2	4	0.5	1,521	0.1	16
274	1.7	222,545	14.3	85	11.9	981,933	77.2	17
442	2.8	28,375	1.8	20	2.8	4,163	0.3	18
73	0.4	109,855	7.0	12	1.6	6,396	0.5	19
15,425	**100.0**	**1,551,565**	**100.0**	**712**	**100.0**	**1,270,771**	**100.0**	20

TABLE 28. Widow's Pension in Public and Private Sector Plans, 1970

Private sector				Public sector				
Plans		Members		Plans		Members		
No.	%	No.	%	No.	%	No.	%	No.
14,924	96.7	1,164,808	75.0	618	86.5	259,338	20.4	1
–	–	–	–	–	–	–	–	2
4	--	101	--	–	–	–	–	3
–	–	–	–	–	–	–	–	4
8	--	23,238	1.4	–	–	–	–	5
10	--	11,440	0.7	–	–	–	–	6
226	1.4	190,167	12.2	82	11.5	928,141	73.0	7
24	0.1	51,138	3.2	4	0.5	7,598	0.5	8
18	0.1	8,869	0.5	3	0.4	367	--	9
–	–	–	–	–	–	–	–	10
53	0.3	1,255	--	1	0.1	688	--	11
156	1.0	100,549	6.4	6	0.8	74,639	5.8	12
501	**2.9**	**386,757**	**24.4**	**96**	**13.3**	**1,011,433**	**79.3**	13
15,425	**100.0**	**1,551,565**	**100.0**	**712**	**100.0**	**1,270,771**	**100.0**	14

TABLE 29. Contributions to Pension Plans by Funding Agency, 1965 and 1970

No.	Funding agency	Employee	
		1965	1970
		$'000	
		Contributions to all plans	
1	Insurance companies	94,072	98,419
2	Canadian government annuities	1,108	517
3	Trusteed	262,670	341,979
4	Combinations of above	27,816	18,094
5	Government consolidated revenue funds	..	208,215
6	Other	130,485	7,481
7	**Totals**	**516,151**	**674,705**
		Contributions to contributory plans	
8	Insurance companies	93,204	96,640
9	Canadian government annuities	1,105	509
10	Trusteed	255,373	331,370
11	Combinations of above	27,253	17,739
12	Government consolidated revenue funds	..	208,215
13	Other	130,485	7,454
14	**Totals**	**507,420**	**661,927**
		Contributions to non-contributory plans	
15	Insurance companies	868	1,779
16	Canadian government annuities	3	8
17	Trusteed	7,297	10,609
18	Combinations of above	563	355
19	Government consolidated revenue funds	..	..
20	Other	–	27
21	**Totals**	**8,731**	**12,778**

TABLE 29. Contributions to Pension Plans by Funding Agency, 1965 and 1970

Employer						Total		
Current service		Past service and other payments		Total				
1965	1970	1965	1970	1965	1970	1965	1970	No.
$'000								
Contributions to all plans								
88,706	104,343	20,274	23,802	108,980	128,145	203,052	226,564	1
1,136	500	92	1	1,228	501	2,336	1,018	2
280,030	409,207	94,822	173,841	374,852	583,048	637,522	925,027	3
30,321	22,179	3,170	7,368	33,491	29,547	61,307	47,641	4
..	186,020	..	122,031	..	308,051	..	516,266	5
132,461	3,382	2,387	122	134,848	3,504	265,333	10,985	6
532,654	**725,631**	**120,745**	**327,165**	**653,399**	**1,052,796**	**1,169,550**	**1,727,501**	7
Contributions to contributory plans								
79,005	87,082	14,805	18,591	93,810	105,673	187,014	202,313	8
1,012	484	35	1	1,047	485	2,152	994	9
203,632	291,610	44,442	106,974	248,074	398,584	503,447	729,954	10
26,594	16,500	2,378	5,556	28,972	22,056	56,225	39,795	11
..	185,312	..	122,031	..	307,343	..	515,558	12
131,686	3,246	2,387	55	134,073	3,301	264,558	10,755	13
441,929	**584,234**	**64,047**	**253,208**	**505,976**	**837,442**	**1,013,396**	**1,499,369**	14
Contributions to non-contributory plans								
9,701	17,261	5,469	5,211	15,170	22,472	16,038	24,251	15
124	16	57	–	181	16	184	24	16
76,398	117,597	50,380	66,867	126,778	184,464	134,075	195,073	17
3,727	5,679	792	1,812	4,519	7,491	5,082	7,846	18
..	708	..	–	..	708	..	708	19
775	136	–	67	775	203	775	230	20
90,725	**141,397**	**56,698**	**73,957**	**147,423**	**215,354**	**156,154**	**228,132**	21

TECHNICAL NOTES

TECHNICAL NOTES

Definition of a Pension Plan

A pension plan is a formal arrangement entered into by an employer for providing retiring employees with a regular income for life in consideration of past services. The arrangement establishes a formula for determining pension benefits and the conditions an employee must meet to become entitled to such benefits.

Contributory Plan

Under a contributory plan the employees as well as the employer are required to make contributions.

Non-contributory Plan

Under a non-contributory plan the entire cost of pension benefits is borne by the employer and employees are not required to make contributions.

Funding Agency

A funding agency is an organization or a group of individuals that receives and accumulates pension plan contributions to be used for the payment of benefits under the plan. For purposes of this report the funding agency is the one used for current contributions.

Insured Plans

Insured plans may be underwritten by a variety of individual and group contracts with an insurance company or with the Government Annuities Branch. Contracts with an insurance company may range from the fully insured arrangement whereby the pension benefits are guaranteed by the insurer, to the deposit administration or segregated fund arrangements whereby the adequacy of the fund to meet the cost of the pension benefits is not guaranteed. All contracts with the Government Annuities Branch are the fully insured type.

Trusteed Plans

Trusteed plans are covered by agreements either with personal trustees or with trust companies. Under the trust approach there is no guarantee that the funds on hand will meet the cost of accrued pension benefits which is the basic difference between the fully insured and trusteed approaches.

Vesting

Vesting on Termination of Employment

Vesting is the employee's right to all or part of the employer contributions paid on his behalf, on termination of employment before retirement, usually in the form of a deferred pension payable at normal retirement age.

Vesting on termination of employment may be divided into three types, as follows:

(a) **Immediate full** – The employer contributions are fully and unconditionally vested in the employee when paid.

(b) **Deferred full** – The employer contributions are fully vested in the employee after he fulfills certain specified conditions such as age, service, participation or a combination of these.

(c) **Deferred graduated** – A proportion of employer contributions are vested in the employee after he has fulfilled specified minimum requirements with the proportion increasing as additional requirements are fulfilled until full (100%) vesting is reached.

Vesting Conditions

The conditions under which vested rights are granted to employees on termination of employment are specified in the plan. These conditions may be:

(a) A minimum number of years of service with the employer.

(b) A minimum number of years of participation in the plan.

(c) Attainment of a certain age.

(d) Some combination of the above conditions.

Plans Subject to Legislation

Four provinces have enacted legislation regulating the operation of private pension plans. The legislation requires plans to provide for the locked-in vesting of employer contributions paid in respect of service after the qualification date set out in the legislation where a member has completed at least ten years of service (service or participation in the case of multi-employer plans) and has attained age 45, notwithstanding any other vesting conditions. In addition, similar federal legislation applies to pension plans covering employees employed in any work, business or undertaking that is within the legislative authority of the Parliament of Canada.

The qualification dates of the various acts are as follows:

Act	Qualification date
Ontario – The Pension Benefits Act	January 1, 1965
Quebec – The Supplemental Pension Plans Act	January 1, 1966
Alberta – The Pension Benefits Act	January 1, 1967
Saskatchewan – The Pension Benefits Act	January 1, 1969
Federal – The Pension Benefits Standards Act	October 1, 1967

Locked-in Vesting

Employer contributions vested under the legislation described above cannot be forfeited or refunded in cash but must remain "locked-in" to provide a deferred pension.

Vesting on Death Before Retirement

Vesting on death before retirement is the right of the beneficiary or estate of the deceased member to all or part of the employer contributions paid on behalf of the member, generally in the form of a cash refund.

Disposition of Employee Contributions on Termination of Employment

Most contributory plans permit the employee to withdraw his contributions, with or without interest, in a single lump sum upon termination of employment before retirement, subject to the restrictions of any applicable pension legislation. Usually the employee's right to withdraw his contributions is conditional upon the forfeiture of any employer contributions that may be vested in him.

Under plans which do not permit refunds, the employee contributions remain locked-in to provide a deferred pension commencing at normal retirement age.

Retirement Ages

Normal Retirement Age

Normal retirement age is the earliest age at which a member may retire as a right and receive immediately his full accrued pension without reduction, although it is not necessarily the age at which he leaves the service of the employer.

Some plans provide a "floating normal retirement age" under which retirement may take place within a range of ages. For example, under the federal Superannuation Act retirement may take place between ages 60 and 65, at the employee's option, with no reduction in the accrued pension because of age. While federal public servants may retire at age 60, in actual practice most retire at later ages with the majority at age 65. For purposes of this report, the earliest age in the range of ages permissible under the "floating normal retirement" provision was taken to be the normal retirement age.

Some plans provide for optional normal retirement ages based on some combination of age and minimum service requirements. For example a plan might provide for normal retirement at age 65 with the option of retirement at age 60 with full accrued unreduced benefits on completion of 25 years of service. For purposes of this report such options were not taken into consideration in the classification of "normal retirement age".

Early Retirement Age

Early retirement age is an age before normal retirement at which retirement on a reduced pension is possible at the employee's option, at the employer's request or with mutual consent. Usually early retirement is subject to the attainment of a specific age and the completion of a minimum period of service.

Disability Retirement Age

Disability retirement age is the age at which an employee who becomes totally and permanently disabled, as defined by the plan, may retire before normal retirement age with an immediate pension benefit.

Post-retirement Adjustment

A post-retirement adjustment is the automatic increase in a retired employee's pension in accordance with a formula specified by the plan.

Death Benefit After Retirement

The benefits, if any, that are payable to the beneficiary of a retired employee who dies after becoming entitled to pension payments under the plan.

Widow's Pension

Widow's pension is a pension that is automatically payable, as a right under a plan, to the widow of a member who dies, and is in the form of a life annuity.

Death Benefits Before Retirement

The benefits, if any, that are payable to the beneficiary of an employee who dies before he becomes entitled to a retirement pension under the plan.

Types of Plans

Pension Plans may be divided into the following broad categories according to the formula for determining pension benefits:

Unit Benefit

Under the unit benefit formula the member earns a unit of pension equal to a percentage of his earnings for each year of participation in the plan. The percentage used varies from plan to plan with the most commonly used running from 1-1/2% to 2%. The various types of unit benefit plans are dependent upon the salary base specified in the formula and are as follows:

Final earnings – The unit of pension for each year of service is a fixed percentage of the employee's earnings at the time of retirement.

Final average earnings – The unit of pension for each year of service is a fixed percentage of the employee's average earnings during a specified period immediately preceding retirement. For example, the unit

of pension might be 1-1/2% of his average earnings for the five years just before retirement.

Average best earnings – The unit of pension for each year of service is a fixed percentage of the employee's average earnings during a specified period of best earnings. For example, the unit of pension might be 1-1/2% of the average of his five highest years of earnings in the ten-year period just before retirement.

Career average earnings – Each year the employee earns a unit of pension equal to a percentage of his earnings in that year, e.g., a pension of 2% of earnings for each year of service. The benefit formula may be expressed as a fixed percentage of average earnings over the entire period of the member's participation in the plan, for each year of service, or expressed as a percentage of the employee's total contributions.

Level percentage of earnings – The pension benefit at retirement is equal to a specified percentage of the employee's earnings at a specified time generally without regard to years of service. For example, the pension benefit might be 25% of the employee's earnings at date of entry into the plan. The pension benefit may also be expressed as a fixed dollar amount related to the employee's earnings at a specified time.

Money Purchase

A money purchase plan defines the contribution rates, generally expressed as a percentage of the employee's earnings, and the contributions together with interest are applied to provide whatever pension benefits can be purchased.

Profit Sharing

A profit sharing pension plan is essentially a money purchase plan except that employer contributions are related to profits. While the employer contributions are not fixed by formula, usually a minimum annual contribution, such as 1% of covered payroll, is required whether or not a profit was earned.

Flat Benefit

Under a flat benefit plan the pension benefit is usually expressed as a fixed dollar amount independent of earnings for each year of service. For example, the benefit might be $6.00 per month for each year of service. In some plans the pension benefit is simply a fixed dollar amount independent of service and earnings, e.g., $100 per month.

Composite

In a composite plan the pension benefit is based on some combination of the above categories. The most common is a combination of "money purchase" and "unit benefit".

Other

Includes plans which had different benefit formulae for different classes of employees or for males and females. Also included were plans which had a different benefit formula for the portion of earnings below and above a specified amount.

Some plans provide more than one formula within the same broad category, e.g., career average and final earnings. For purposes of this survey, these plans were classified in accordance with the predominant formula.

Integration

Integrated plans are defined as plans that provide either for a lower level of contributions and/or benefits on earnings up to the "Year's Maximum Pensionable Earnings" (YMPE) as defined in the C/QPP, or that provide for pensions to be offset by all or part of the C/QPP benefits.

Methods of Integration

Benefit step rate – The benefit formula is reduced on earnings up to the YMPE with the full benefit formula applicable to earnings in excess of the YMPE.

Example:

A career average unit benefit plan with a 1-1/2% formula for each year of service might be reduced to 1% on earnings up to the YMPE, with 1-1/2% on excess earnings. Generally the employee contributions would be reduced proportionately to the reduction in benefits.

Benefit offset – The contribution and benefit formulae remain the same with the qualification that the pension at retirement is reduced by all or part of the pension payable under the CPP or QPP.

Example:

Under a unit benefit plan with a 2% formula for each year of service the member's pension would be calculated on the full 2% basis with the resultant pension being reduced by the pension payable under the CPP or QPP at the time the member retires.

Ineligible earnings – The contribution and benefit formulae remain the same but the earnings base on which contribution and benefit rates are applied is reduced by all or part of the YMPE.

Example:

Under a money purchase plan requiring a contribution of 5% of the employee's earnings to be made by both the member and the employer, earnings might be defined as that part of the member's earnings that exceeds the YMPE. The same technique might be used for unit benefit plans or any other type of plan where contributions and/or benefits are related to earnings.

Contribution step rate – Employee and employer contributions are reduced by the exact or approximate amount of the contribution required to be paid to the CPP or QPP.

Example:

A money purchase plan requiring a contribution of 5% of the employee's earnings to be made by both the member and the employer might provide for a contribution of 3.2% on earnings up to the YMPE and 5% on excess earnings.

Other – Includes the following:

a) Plans which provide for integration in respect of employee contributions only;

b) Plans which provide different benefit rates for different classes of employees;

c) Plans which provide some combination of benefit formulae.

APPENDIX

UNIFORM STATISTICAL PROGRAM

Information Return

☐ Original return — Date submitted _____

☐ Amendment to section(s) — Reference date for data _____

1. 1 D.B.S. number 14 — 01
2. 15 Employer's name (please print) — 02 — 80
3. 15 Head office mailing address (please print) — 03 — 80
4. 15 Name of insurer, if any – (please print) — 04 — 47
5. 48 Name of corporate trustee, if any – (please print) — 05 — 80
6. 15 Name of administrator, if any – (please print) — 06 — 80

Office use

7. **Nature of business:** _____ — 07

8. **Names of subsidiaries and affiliates:** (attach separate sheet if additional space is required)

_____

_____

_____

_____ — 09

9. **Jurisdiction reference number:** _____

10. **Is the plan registered?** ☐ 1. Yes ☐ 2. No — 10

11. **Jurisdiction:**
☐ 24. Quebec ☐ 35. Ontario ☐ 48. Alberta ☐ 47. Saskatchewan ☐ 62. Federal — 11

12. **Included employment:**
☐ 1. Not applicable
☐ 2. Water transport
☐ 3. Railway transport
☐ 4. Road transport
☐ 5. Air transport
☐ 6. N.W.T. and/or Yukon
☐ 7. Radio and television
☐ 8. Flour, feed or seed
☐ 9. Banks
☐ 10. Crown corporations
☐ 11. Other (describe) _____ — 12

13. **Total number of plans operated by the employer:** _____ — 13

14. **Type of organization of principal employer:**
☐ 1. Municipal
☐ 2. Municipal enterprise
☐ 3. Provincial
☐ 4. Provincial enterprise
☐ 5. Federal
☐ 6. Federal enterprise
☐ 7. Incorporated company
☐ 8. Partnership
☐ 9. Sole proprietor
☐ 10. Association
☐ 11. Co-operative
☐ 12. Multi-employer
☐ 13. Other (describe) _____ — 14

15. **Effective date of plan:** Month _____ Year _____ — 15

16. **Plan fiscal year end:** Day _____ Month _____ — 16

17. **Funding instrument:**
☐ 10. Insurance Company – individual contracts
☐ 11. Insurance Company – group contract
☐ 12. Insurance Company – deposit administration
☐ 13. Insurance Company – segregated fund
☐ 20. Corporate trustee
☐ 21. Individual trustees or retirement committee
☐ 22. Pension fund society
☐ 30. Canadian Government Annuities
☐ 40. Government Consolidated Revenue funds
☐ 60. Other (describe) _____ — 17

18. & 19. **Eligibility:**

	Male (18)	Female (19)		Male (18)	Female (19)
All employees	☐ 1.	☐ 1.	Supervisory group	☐ 5.	☐ 5.
Salaried	☐ 2.	☐ 2.	Not eligible	☐ 6.	☐ 6.
Hourly	☐ 3.	☐ 3.	Other (describe)	☐ 7.	☐ 7.
Executive	☐ 4.	☐ 4.			

18 — 19

8004–7.1: 5-9-69

20. **Plan closed to:**

☐ 1. Not applicable ☐ 3. New entrants – male
☐ 2. New entrants ☐ 4. New entrants – female

20 ☐☐

21. **Eligibility conditions:**

& 22.	Male (21)	Female (22)
No conditions	☐ 1.	☐ 1.
Years of service	☐ 2. _____	☐ 2. _____
Minimum age	☐ 3. _____	☐ 3. _____
Maximum age	☐ 4. _____	☐ 4. _____
Not eligible	☐ 5.	☐ 5.
Other (describe) _____	☐ 6.	☐ 6.

21 ☐☐☐☐☐☐☐ ☐☐☐☐☐☐☐

22 ☐☐☐☐☐☐☐ ☐☐☐☐☐☐☐

_____ If more than one condition check ☐ and ☐ or

23. **Compulsory or voluntary membership for new employees:**

& 24.	Male (23)	Female (24)
Compulsory	☐ 1.	☐ 1.
Voluntary	☐ 2.	☐ 2.
Not eligible	☐ 3.	☐ 3.

23 ☐☐

24 ☐☐

25. **Is the plan integrated with the CPP or QPP?** ☐ 1. Yes ☐ 2. No.

25 ☐☐

26. **Type of plan:** (by pension formula)

☐ 1. Final earnings ☐ 6. Money purchase
☐ 2. Final average earnings ☐ 7. Profit sharing
☐ 3. Average best earnings ☐ 8. Flat benefit
☐ 4. Career average earnings ☐ 9. Composite
☐ 5. Level percentage of earnings ☐ 10. Other (describe) _____

26 ☐☐☐

27. **Employee contributions – current service:**

& 28.	Male	Female	
☐ 1.	☐	☐	Not eligible
☐ 2.	☐ M	☐ F	No required contributions
☐ 3.	_____ M	_____ F	% of earnings
☐ 4.	_____ M	_____ F	% of earnings less the required employee contributions to the CPP or QPP
☐ 5.	_____ M	_____ F	% of earnings on which contributions to the CPP or QPP are required and
	_____ M	_____ F	% on the balance of earnings
☐ 6.	_____ M	_____ F	% of earnings up to the YMPE and
	_____ M	_____ F	% on the balance of earnings
☐ 7.	_____ M	_____ F	% of earnings in excess of $ _____ per annum
☐ 8.	_____ M	_____ F	% of earnings in excess of YMPE
☐ 9.	$_____ M	$_____ F	Per annum
☐ 10.	$_____ M	$_____ F	Per annum less the required employee contributions to the CPP or QPP
☐ 11.	_____ M	_____ F	Cents per hour
☐ 12.	_____ M	_____ F	Cents per hour less the required employee contributions to the CPP or QPP
☐ 13.	☐ M	☐ F	Variable (describe) _____
☐ 14.	☐ M	☐ F	Other (describe) _____

27 ☐☐☐☐☐☐☐ ☐☐☐☐☐☐☐

28 ☐☐☐☐☐☐☐ ☐☐☐☐☐☐☐

29. **Employee voluntary additional contributions:**

☐ 1. No. ☐ 2. Yes – No additional employer contributions
☐ 3. Yes – With additional employer contributions

29 ☐☐

30. **Employer contributions – current service:**

& 31.	Male	Female	
☐ 1.	☐	☐	Not eligible
☐ 2.	☐ M	☐ F	Balance of cost of pension
☐ 3.	_____ M	_____ F	% of the employee's earnings
☐ 4.	_____ M	_____ F	% of the employee's earnings less the required employer contributions to the CPP or QPP
☐ 5.	_____ M	_____ F	% of the employee's earnings on which contributions to the CPP or QPP are required and
	_____ M	_____ F	% on the balance of earnings
☐ 6.	_____ M	_____ F	% of the employee's earnings up to the YMPE and
	_____ M	_____ F	% on the balance of earnings
☐ 7.	_____ M	_____ F	% of the employee's earnings in excess of $ _____ per annum.
☐ 8.	_____ M	_____ F	% of the employee's earnings in excess of YMPE
☐ 9.	$_____ M	$_____ F	Per annum
☐ 10.	$_____ M	$_____ F	Per annum less the required contributions to the CPP or QPP
☐ 11.	_____ M	_____ F	Cents per hour
☐ 12.	_____ M	_____ F	Cents per hour less required contribution to CPP or QPP
☐ 13.	☐ M	☐ F	Based on profits with a minimum employer contribution of _____ % of the employee's earnings

30 ☐☐☐☐☐☐☐ ☐☐☐☐☐☐☐

31 ☐☐☐☐☐☐☐ ☐☐☐☐☐☐☐

30. **Employer contributions – current service** (continued)

31. ☐ 14. ☐ M ☐ F Based on profits with a minimum employer contribution of $ _____ per annum

☐ 15. ☐ M ☐ F Variable (describe) _____

☐ 16. ☐ M ☐ F Unit benefit or flat benefit with minimum employer contribution

☐ 17. ☐ M ☐ F Other (describe) _____

32. **Past service benefits:** ☐ 1. Yes ☐ 2. No — 32

33. **Current service benefits:**

34. ☐ 1. ☐ M ☐ F Not eligible — 33

☐ 2. ☐ M ☐ F Money purchase

☐ 3. _____ M _____ F % of the employee's earnings for each year of service

☐ 4. _____ M _____ F % of the employee's required contributions

☐ 5. _____ M _____ F % of the employee's earnings on which contributions to the CPP or QPP are required and

_____ M _____ F % on the balance of earnings for each year of service — 34

☐ 6. _____ M _____ F % of the employee's earnings up to the YMPE and

_____ M _____ F % of the balance of earnings for each year of service

☐ 7. _____ M _____ F % of the employee's earnings in excess of $ _____ per annum for each year of service

☐ 8. _____ M _____ F % of the employee's earnings in excess of the YMPE for each year of service

☐ 9. _____ M _____ F % of the employee's earnings for each year of service less all or part of pension payable under CPP or QPP

☐ 10. $_____ M $_____ F Per month for each year of service

☐ 11. $_____ M $_____ F Per month for each year of service less all or part of the pension payable under the CPP or QPP

☐ 12. _____ M _____ F % of earnings not related to service

☐ 13. $_____ M $_____ F Per month not related to earnings or service

☐ 14. ☐ M ☐ F Combinations

☐ 15. ☐ M ☐ F Other (describe) _____

35. **Earnings on which pension is based:** (unit benefit plans only) — 35

☐ 1. Not applicable
☐ 2. Final earnings
☐ 3. Average earnings over last _____ years
☐ 4. Average earnings for the best _____ years
☐ 5. Average earnings for the best _____ years of the last _____ years
☐ 6. Average earnings for year of participation (career average)
☐ 7. Other (describe) _____

36. **Disability benefits:** ☐ 1. Yes ☐ 2. No — 36

37. **Disability is defined in the plan:** ☐ 1. Yes ☐ 2. No ☐ 3. Not applicable — 37

38. **Disability – conditions:**

39. ☐ 1. Not applicable — 38

☐ 2. Minimum age _____ M _____ F

☐ 3. _____ M _____ F Years of service

☐ 4. _____ M _____ F Years of service and age _____ M _____ F

☐ 5. _____ M _____ F Years of service or age _____ M _____ F — 39

☐ 6. _____ M _____ F Years before normal retirement date

☐ 7. Anytime ☐ M ☐ F

☐ 8. Other (describe) _____

40. **Disability pension formula:** — 40

☐ 1. Not applicable
☐ 2. Accrued pension without reduction
☐ 3. Accrued pension with actuarial reduction
☐ 4. Accrued pension with _____ % reduction for each year before normal retirement date
☐ 5. Flat amount of $ _____ per month
☐ 6. Other (describe) _____

41. **Disability – minimum pension:** — 41

☐ 1. Not applicable
☐ 2. No minimum
☐ 3. Minimum pension of $ _____ per month
☐ 4. Minimum pension of $ _____ per month for each year of service
☐ 5. Other (describe) _____

42. **Minimum pension:** ☐ 1. Yes ☐ 2. No — 42

43. **Maximum pension:** ☐ 1. Yes ☐ 2. No — 43

44. **Normal retirement age:** — 44

45. ☐ 1. Age _____ M _____ F
☐ 2. Age _____ M _____ F and years of service _____ M _____ F — 45
☐ 3. Other (describe) _____

46. **Automatic or compulsory retirement age:** — 46

47. ☐ 1. Not applicable ☐ Male (46) ☐ Female (47)
☐ 2. Age _____ _____ — 47
☐ 3. Other (describe) _____

48. **Special retirement age:** — 48

49. ☐ 1. Not applicable ☐ M ☐ F
☐ 2. Age _____ M _____ F and years of service _____ M _____ F
☐ 3. Years of service _____ M _____ F — 49
☐ 4. Other (describe) _____

50. **Early retirement:** — 50
☐ 1. Yes – employee's option
☐ 2. Yes – employer's option
☐ 3. Yes – mutual consent
☐ 4. Yes – other (describe) _____
☐ 5. No

51. **Early retirement – conditions:** — 51

52. ☐ 1. Not applicable ☐ M ☐ F
☐ 2. Minimum age _____ M _____ F
☐ 3. Years of service _____ M _____ F
☐ 4. Years of participation _____ M _____ F — 52
☐ 5. Years of service _____ M _____ F and age _____ M _____ F
☐ 6. Years of service _____ M _____ F or age _____ M _____ F
☐ 7. Years of participation _____ M _____ F and age _____ M _____ F
☐ 8. Years of participation _____ M _____ F or age _____ M _____ F
☐ 9. Anytime ☐ M ☐ F
☐ 10. Other (describe) _____

53. **Early retirement – pension formula:** — 53
☐ 1. Not applicable
☐ 2. Actuarially reduced pension
☐ 3. Accrued pension reduced by _____ % per month by which early retirement precedes normal retirement age
☐ 4. Other (describe) _____

54. **Postponed retirement:** — 54
☐ 1. Yes – employee's option
☐ 2. Yes – mutual consent
☐ 3. Yes – conditions not specified
☐ 4. No

55. **Postponed retirement – pension formula:** — 55
☐ 1. Not applicable
☐ 2. Accrued pension actuarially increased
☐ 3. Accrued pension actuarially increased with accrual of additional benefits
☐ 4. Accrued pension without increase
☐ 5. Accrued pension without increase with accrual of additional benefits
☐ 6. Other (describe) _____

56. **Post retirement adjustment:** — 56
☐ 1. No provision
☐ 2. Yes – based on consumer price index with maximum increase of _____ % per annum
☐ 3. Yes – based on wage index with maximum increase of _____ % per annum
☐ 4. Other (describe) _____

57. **Variable annuity:** ☐ 1. Yes ☐ 2. No — 57

58. **Vesting of employer future service contributions on termination of employment** (other than that required by legislation) — 58
☐ 1. No vesting
☐ 2. Vesting is full and immediate
☐ 3. Full vesting occurs after _____ years of service
☐ 4. Full vesting occurs after _____ years of participation
☐ 5. Full vesting occurs after age _____
☐ 6. Vesting commences after _____ years of service and is completed after _____ years of service
☐ 7. Vesting commences after _____ years of participation and is completed after _____ years of participation
☐ 8. Other (describe) _____
if more than one condition check ☐ and ☐ or

59. **Vesting meets requirements of legislation:** 59
☐ 1. Yes ☐ 2. No ☐ 3. Not applicable (give reason) _____

60. **Refunds:** 60
☐ 1. No provision for refunds
☐ 2. Employee contributions without interest
☐ 3. Employee contributions with interest
☐ 4. Employer vested contributions without interest
☐ 5. Employer vested contributions with interest
☐ 6. Other (describe) _____

61. **Forfeiture of employer contributions on refund of employee contributions:** 61
☐ 1. Yes ☐ 2. No ☐ 3. Not applicable

62. **25% refund arrangement:** ☐ 1. Yes ☐ 2. No 62

63. **Does the plan permit the commutation of deferred pension by reason of shortened life expectancy:** 63
☐ 1. Yes ☐ 2. No

64. **Death benefits before retirement:** 64
☐ 1. Nil
☐ 2. Employee contributions
☐ 3. Vested employer contributions
☐ 4. Widows and/or orphans pension
☐ 5. Other (describe) _____

65. **Vesting of employer future service contributions on death before retirement:** 65
☐ 1. Not applicable
☐ 2. All employer contributions
☐ 3. Vested on the same basis as vesting on termination of employment
☐ 4. Other (describe) _____

66. **Death benefits after retirement:** 66
☐ 1. Nil
☐ 2. Pension guaranteed for _____ months unless optional type of annuity elected
☐ 3. Employee contributions less pension payments made
☐ 4. Total contributions less pension payments made
☐ 5. Widows and/or orphans pension
☐ 6. Depends upon option chosen
☐ 7. Other (describe) _____

67. **Widows pension:** 67
☐ 1. Not applicable ☐ 3. Other (describe) _____
☐ 2. _____ % of the employee's accrued pension _____

68. **Orphans pension:** 68
☐ 1. Not applicable
☐ 2. _____ % of the employee's accrued pension until they reach age _____
☐ 3. Other (describe) _____

69. **Employee required contributions** ..... $ _____ 69

70. **Employee additional contributions** ..... $ _____ 70

71. **Employee total contributions** ..... $ _____ 71

72. **Employer current service contributions** ..... $ _____ 72

73. **Employer special payments to liquidate initial unfunded liability** ..... $ _____ 73

74. **Employer special payments to liquidate experience deficiencies** ..... $ _____ 74

75. Number of employees on payroll:
& 76.

	Male (75)	Female (76)
☐ a. Newfoundland		
☐ b. Prince Edward Island		
☐ c. New. Brunswick		
☐ d. Nova Scotia		
☐ e. Quebec		
☐ f. Ontario		
☐ g. Manitoba		
☐ h. Saskatchewan		
☐ j. Alberta		
☐ k. British Columbia		
☐ m. Yukon		
☐ n. Northwest Territories		
☐ p. Outside Canada		
t. Total		

75 76

77. Number of active members covered by plan:
& 78.

	Male (77)	Female (78)
☐ a. Newfoundland		
☐ b. Prince Edward Island		
☐ c. New Brunswick		
☐ d. Nova Scotia		
☐ e. Quebec		
☐ f. Ontario		
☐ g. Manitoba		
☐ h. Saskatchewan		
☐ j. Alberta		
☐ k. British Columbia		
☐ m. Yukon		
☐ n. Northwest Territories		
☐ p. Outside Canada		
t. Total		

77 78

79. Indicate pension legislation applicable to this plan

☐ 24. Quebec ☐ 48. Alberta ☐ 62. Federal
☐ 35. Ontario ☐ 47. Saskatchewan

79

Signed

Date

D.B.S. use only

Edited and coded by:

Checked by:

8004-7.1

STATISTICS CANADA LIBRARY
BIBLIOTHÈQUE STATISTIQUE CANADA
1010507377

DATE DUE
DATE DE RETOUR

DEC 23 1982
Bellevue
OCT 26 1983
Berger
MAR 19 1987
1988
AUG
AOUT 15 1997
NOV - 8 2000

LOWE-MARTIN No. 1137