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PENSION PLANS

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STATISTICAL HIGHLIGHTS

AND

KEY TABLES

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Introduction

Data on employer-sponsored pension plans in Canada have been produced by the Pensions Section, Labour Division, Statistics Canada since 1960. Until now, a report entitled **Pension Plans in Canada** (catalogue 74-401) has been published every second year. As a result of a noted interest from users, it has been decided to release key tables for the intervening years. These selected tables contain data as of January 1, 1989 and constitute an update of the principal data released in the 1988 publication.

The tables provide information on the key elements of the terms and conditions of employer-sponsored pension plans. A significant number of additional tabulations and more detailed data are also available on request. For information contact Johanne Pineau at (613)951-4034.

Information regarding the financial operations of trustee pension plans may be obtained from separate studies, published annually and quarterly, under the titles **Trusteed Pension Funds: Financial Statistics** (catalogue 74-201) and **Quarterly Estimates of Trusteed Pension Funds** (catalogue 74-001).

Highlights

- o At the beginning of 1989, almost five million Canadian workers participated in over 20,000 employer-sponsored pension plans, a 2.5% increase over 1988 levels and an 11% increase over 1980.
- o Between 1980 and 1989, female membership in pension plans rose 36%. Women comprised 37.6% of all plan members in 1989, up from the 30.8% recorded in 1980. Following a slight decline in the early 1980s, the number of male participants had still not regained by 1989 the level recorded at the beginning of the decade.
- o The proportion of employed paid workers¹ belonging to employer-sponsored pension plans (i.e. the coverage rate) was virtually unchanged from the previous year (44.9% in 1988 and 44.6% in 1989).
- o The pension plan coverage rate for male employed paid workers dropped from 52.9% in 1986 to 49.9% in 1989. The rate for women, on the other hand, increased slightly over this same period, from 37.0% to 37.8%.
- o The number of pension plans in 1989 decreased 4.7% from 1988, to 20,250. The principal change was in plans with fewer than five members, which in 1989 constituted 36% of all plans but covered less than 1% of the total membership. The number of these plans, primarily for executives and significant shareholders, declined over 10% from 1988, after more than doubling between 1980 and 1986.
- o Public sector plans (914 in 1989) accounted for only 4.5% of all employer-sponsored pension plans but covered 45% of plan participants. The coverage rate for employed paid workers in the private sector was 30.8% (20.5% for women and 38.7% for men) compared with virtually 100% coverage, for both sexes, in the public sector.
- o Women accounted for 48% of all public sector pension plan members, but only 29% of the members in the private sector. From 1980 to 1989, growth in the number of female members was more rapid in the private than the public sector (43% vs. 31%).

¹ Employed paid workers exclude unpaid family workers, the self employed and the unemployed from the labour force total.

Scope and Method of Survey

Pension plans provided by employers are frequently referred to as private pension plans to differentiate them from the public Canada and Quebec Pension Plans. They are employee retirement benefit programs provided in essence largely voluntarily by employers in both the public and private sectors of the economy. Therefore, not only does this study include plans sponsored by individual companies, groups of employers, unions, religious and charitable organizations and all other private sector employers, but also plans designed for employees of the three levels of government. Thus, the superannuation plans for members of the federal public service, the Armed Forces and the RCMP, plans for employees of government Boards, commissions and Crown corporations and plans for provincial and municipal employees are included.

As of January 1, 1989, seven provinces and the government of Canada had implemented legislation to protect the rights of pension plan members, and one province, New Brunswick, had introduced a registration act, requiring employers with pension plans in that province to register their plans. The jurisdictions having pension regulatory legislation in effect as of January 1, 1989 and the date when the original legislation took effect are:

Ontario	- January 1, 1965
Quebec	- January 1, 1966
Alberta	- January 1, 1967
Federal	- October 1, 1967
Saskatchewan	- January 1, 1969
New Brunswick	- September 1, 1973 (registration act)
Manitoba	- July 1, 1976
Nova Scotia	- January 1, 1977
Newfoundland	- January 1, 1985

Significant changes to the original legislation had taken effect as of the reference date for these data. Some of the major changes relevant for the purposes of these tables are summarized in the attached Appendix.

There are some exclusions under these acts. Certain plans for federal and provincial government public servants are not subject to this legislation but have their own acts regulating their operations. Furthermore, as of January 1, 1989, no regulatory legislation was in effect in Prince Edward Island and British Columbia.

The early studies of employer-sponsored pension plans, in 1960 and 1965, were based on individual surveys conducted by Statistics Canada. Since 1970 the reports have largely been based on material from a data bank maintained by Statistics Canada on all employer-sponsored pension plans in Canada.

The pensions data bank contains a wide range of data on pension plans provided by employers for their employees in Canada. Its creation was made possible through a co-operative statistical program developed jointly in 1969 by Statistics Canada and the pension supervisory authorities in five of the jurisdictions listed above. The program has now been expanded to include all nine jurisdictions. Much credit for this set of tables and the preceding reports must be attributed to these pension supervisory authorities and their continued co-operation.

As a result of this co-operative statistical program, we have been able to obtain from the different supervisory authorities data relative to 93% of the plans and 72% of the members. The database however only includes those plans that have been registered with one of the supervisory authorities. Plans that are currently in the process of being registered are not included in the data even though they might well be in operation.

In order to complete the database, Statistics Canada conducts a survey of a relatively small number of

employers that operate pension plans not governed by the legislation administered by one of the pension supervisory authorities (i.e. plans with members only in British Columbia or Prince Edward Island and plans for certain federal and provincial government public servants). The combination of these two data sets forms the basis of the biennial publication, **Pension Plans in Canada**. In the years for which no publication is produced, plans not regulated by one of the pension supervisory authorities are not surveyed. However, each year updated data are obtained for certain of the larger plans falling into this category. These plans account for 2.5% of all pension plans not governed by regulatory pension legislation and for 86% of their members.

The prime objective of these tables is to provide comprehensive data on the terms and conditions of employer-sponsored pension plans. Since the effective date of new plans and of amendments to the existing plans most frequently is January 1, the reference date for this report is January 1, 1989. Included are all amendments and registered new plans effective up to and including that date. However, the number of plan members reported and the contributions made to the plans are those as of the plan year end occurring in the calendar year 1988. Most frequently the plan year end is December 31.

Relative Importance of Employer-Sponsored Pension Plans

Income support for the elderly in Canada is essentially based on a three-tiered system. The first tier is made up of the Old Age Security/Guaranteed Income Supplement program (OAS/GIS) providing flat-rate, universal benefits unrelated to work history. The second tier consists of the contributory Canada and Quebec Pension Plans (C/QPP) which is earnings-related and comprehensive in its coverage of all workers in Canada. Employer-sponsored pension plans, registered retirement savings plans (RRSPs) and other personal savings are generally regarded as the third tier. While the focus of these data is employer-sponsored pension plans, placing the latter within the context of the total income-support system for Canada's retired may be useful. This is done in Text Table A. These data are for 1987, as more current comparative taxation data are not available.

As can be seen from Text Table A, in 1987, 89% of the total labour force, including the Armed Forces, claimed contributions to the C/QPP as an allowable deduction on their income tax return. This high proportion of contributors is due to mandatory participation in these plans of all workers between the ages of 18 and 65 (and in some cases until age 70), whether paid worker or self-employed. Total contributions to the C/QPP in 1987 from both employees (including the self-employed) and employers amounted to \$7,110 million for an average of \$607 per contributor.

By contrast, employer-sponsored pension plans, as indicated by the above-mentioned pensions data bank, covered 37% of the labour force in 1987. Contributions by these plan participants, as well as by employers on behalf of the members, amounted to \$13,642 million in 1987, \$2,816 per member.

Finally, according to Revenue Canada, Taxation, RRSP contributors, 27% of the labour force, claimed \$9,024 million in respect of premiums paid for RRSP contracts in 1987, an average of \$2,590 per contributor.

The total contributions paid in 1987 under the C/QPP program, the employer-sponsored pension system and RRSPs amounted to almost \$30 billion. The aggregate reserves generated by these three programs were nearly \$367 billion at the end of 1987. About 68% of this total was held as reserves for employer-sponsored pension plans. For a detailed description of the accumulated savings and reserves under Canada's retirement income system consult the Statistics Canada annual publication **Trusted Pension Funds: Financial Statistics** (catalogue 74-201).

Text Table A. Comparative Statistics, Canada and Quebec Pension Plans, Employer-sponsored Pension Plans and Registered Retirement Savings Plans, 1987

Retirement program	Number of contributors	Percentage of total labour force	Total contributions
		%	\$'000
C/QPP	11,709,310	89.4	7,110,000
Employer-sponsored pension plans	4,845,107	37.0	13,641,837
RRSPs	3,483,650	26.6	9,024,445

*Source: Taxation Statistics, Revenue Canada, Taxation.
National Income and Expenditures Accounts, Statistics Canada (catalogue 13-001).
Statistics Canada pensions data bank.*

Pension Plan Coverage

At the beginning of 1989, 4,964,745 Canadian workers participated in 20,250 employer-sponsored pension plans. This represented an increase, in membership, of 2.5% from 1988 and 11% from 1980.

Much public interest has recently been centered around the extent to which the labour force in Canada is covered by these plans. When comparing the labour force to pension plan membership, the 1988 annual average estimates of the labour force¹ are used. However, pension plan membership for most plans was reported as the number of active, employed participants as at the plan year end, which, for the purposes of this report, would have been sometime during the calendar year 1988. Therefore, the reference date for these two data sources may not be identical.

Also, it must be pointed out that the Armed Forces, which are normally excluded from the labour force survey, have been included for the purposes of this study, since the pension plan established by the Canadian Forces Superannuation Act is included in the pensions' data bank.

Bearing these constraints and differences in mind, an analysis of labour force coverage can still provide useful information. However, to simply state that only 37.2% (see Text Table B) of the labour force was covered by private pension plans at the beginning of 1989 tends to understate coverage since many workers included in the labour force were not eligible to join these plans.

Since participation in employer-sponsored pension plans is restricted to employed paid workers having an employer-employee relationship, the self-employed and unpaid family workers have no opportunity to participate. In addition, the unemployed are similarly not eligible for membership. If the estimates of these groups were eliminated from the labour force then it can be said that 44.6% of all employed paid workers were covered by employer-sponsored pension plans at the beginning of 1989. This rate has declined slightly from 44.9% in 1988.

The coverage rate declined primarily because the growth in the number of male pension plan members has been smaller than the growth in male employed paid workers. The pension plan coverage rate for males consequently dropped from 52.9% in 1986 to 49.9% in 1989. The rate for females, on the other hand, has increased slightly over this same period, from 37.0% to 37.8%.

¹ See *Labour Force*, catalogue 71-001, December, 1988.

Text Table B illustrates that the male coverage rate in pension plans is considerably higher than that for females. One reason for the lower female rate is the high concentration of female workers in the trade and community, business and personal service industries where pension plan coverage is significantly lower than in such industries as mining, construction and most manufacturing industries where male workers predominate. Text Table B also shows that the difference in the rate for males and females is decreasing, from 16.6 points in 1980 to 12.1 in 1989. It is also interesting to note that 1989 was the first year the female coverage rate regained the level attained in 1980 (37.6), the year prior to the recession of 1981-1982.

Text Table B. Proportion of Total Labour Force¹ and Employed Paid Workers² Covered by Pension Plans, by Sex, 1980 - 1989

	1980	1982	1984	1986	1988	1989
FEMALE						
Number of pension plan members	1,377,733	1,476,647	1,525,174	1,621,221	1,762,716	1,869,098
Percentage of total labour force	31.2	30.4	30.1	30.2	31.0	31.9
Percentage of all employed paid workers	37.6	36.2	37.3	37.0	37.2	37.8
MALE						
Number of pension plan members	3,097,696	3,181,288	3,039,449	3,047,160	3,082,391	3,095,647
Percentage of total labour force	45.1	44.6	42.6	42.0	41.6	41.3
Percentage of all employed paid workers	54.2	53.7	54.7	52.9	51.0	49.9
TOTAL						
Number of pension plan members	4,475,429	4,657,935	4,564,623	4,668,381	4,845,107	4,964,745
Percentage of total labour force	39.7	38.9	37.4	37.0	37.0	37.2
Percentage of all employed paid workers	47.7	46.5	47.3	46.0	44.9	44.6

¹ Labour force data used are annual averages for 1979, 1981, 1983, 1985, 1987 and 1988 and include the Armed Forces.

² Employed paid workers exclude unpaid family workers, the self employed and the unemployed from the labour force total.

Provincial Distribution

Text Table C shows the provincial distribution of members of employer-sponsored pension plans as well as the proportion of the labour force and of paid workers in each province that belong to such plans. As this table demonstrates the percentage distribution of members closely approximates the percentage distribution for the total labour force, with Ontario having the highest proportion of the members. The labour force coverage rate varied substantially from province to province, from a low of 23% in Prince Edward Island to a high of 39% in Quebec. Only Quebec, Manitoba and Ontario had rates above that for the country as a whole.

Text Table C. Proportion of Total Labour Force and Employed Paid Workers Covered by Pension Plans, by Province, 1989¹

Province	Number of plan members	Percentage of total members	Labour force	Percentage of total labour force	Plan members as a percentage of total labour force	Plan members as a percentage of employed paid workers ⁴
Newfoundland	77,598	1.6	232,160	1.7	33.4	44.2
Prince Edward Island	14,633	0.3	62,501	0.5	23.4	32.3
Nova Scotia	150,744	3.0	421,136	3.2	35.8	44.0
New Brunswick	108,486	2.2	322,620	2.4	33.6	41.8
Québec	1,305,414	26.3	3,322,282	24.9	39.3	47.4
Ontario	1,956,294	39.4	5,144,217	38.5	38.0	43.6
Manitoba	206,253	4.2	539,468	4.0	38.2	47.5
Saskatchewan	158,210	3.2	488,868	3.7	32.4	44.4
Alberta	434,734	8.8	1,297,583	9.7	33.5	41.4
British Columbia	511,025	10.3	1,523,193	11.4	33.5	41.7
Other	41,354 ²	0.8	9,799 ³	0.1
Total	4,964,745²	100.0	13,363,827	100.0	37.2	44.6

¹ Labour force data used are annual averages for 1988 (catalogue 71-001) and include the Armed Forces.

² Includes plan members in Yukon and Northwest Territories and outside Canada.

³ Represents members of the Armed Forces of Yukon, Northwest Territories and outside Canada only. Other members of the labour force in the Yukon and Northwest Territories are not included.

⁴ Employed paid workers exclude unpaid family workers, the self employed and the unemployed from the labour force total.

When comparing the 1989 pension plan members in each province to the number of employed paid workers, rather than to the entire labour force, a different picture emerges. The reason for this difference is the disproportionate impact of the self-employed and the unemployed on the labour force in each province. Manitoba's coverage rate of the employed paid workers was the highest at 47.5%, followed by that for Quebec at 47.4%; the other provinces had rates under the national average of 44.6%.

Key Tables

TABLE 1

NUMBER OF PENSION PLANS AND MEMBERS BY SEX AND MEMBERSHIP-SIZE GROUP

1989

MEMBERSHIP-SIZE GROUP *			PLANS		MEMBERS					
					MALES		FEMALES		TOTAL	
					NUMBER	%	NUMBER	%	NUMBER	%
LESS THAN 5			7,362	36.4	11,013	0.4	4,720	0.3	15,733	0.3
5	-	9	2,450	12.1	11,414	0.4	5,088	0.3	16,502	0.3
10	-	14	1,538	7.6	12,576	0.4	5,565	0.3	18,141	0.4
15	-	49	4,045	20.0	77,843	2.5	33,970	1.8	111,813	2.3
50	-	99	1,683	8.3	83,554	2.7	34,766	1.9	118,320	2.4
100	-	199	1,215	6.0	124,036	4.0	47,584	2.5	171,620	3.5
200	-	499	1,046	5.2	237,378	7.7	88,093	4.7	325,471	6.6
500	-	999	405	2.0	215,008	6.9	70,335	3.8	285,343	5.7
1,000	-	1,999	227	1.1	227,887	7.4	88,455	4.7	316,342	6.4
2,000	-	2,999	105	0.5	183,321	5.9	79,293	4.2	262,614	5.3
3,000	-	3,999	35	0.2	89,363	2.9	36,411	1.9	125,774	2.5
4,000	-	4,999	30	0.1	95,101	3.1	37,739	2.0	132,840	2.7
5,000	-	9,999	48	0.2	241,141	7.8	100,362	5.4	341,503	6.9
10,000	-	29,999	39	0.2	366,667	11.8	266,606	14.3	633,273	12.8
30,000	AND OVER		22	0.1	1,119,345	36.2	970,111	51.9	2,089,456	42.1
TOTAL			20,250	100.0	3,095,647	100.0	1,869,098	100.0	4,964,745	100.0

* MEMBERSHIP-SIZE GROUP IS BASED ON TOTAL MEMBERS FOR EACH PLAN

TABLE 2, PAGE 1

NUMBER OF PENSION PLANS AND MEMBERS IN CONTRIBUTORY AND NON-CONTRIBUTORY PLANS,
BY SECTOR, SEX & MEMBERSHIP-SIZE GROUP

1989

MEMBERSHIP-SIZE GROUP *	PLANS		MEMBERS					
			MALES		FEMALES		TOTAL	
	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%
CONTRIBUTORY								
PUBLIC SECTOR								
LESS THAN 5	131	15.1	184		106		290	
5 - 9	104	12.0	443		268		711	
10 - 14	75	8.6	531		359		890	
15 - 49	213	24.5	3,641	0.3	2,150	0.2	5,791	0.3
50 - 99	98	11.3	4,584	0.4	2,085	0.2	6,669	0.3
100 - 499	142	16.3	23,753	2.1	8,949	0.8	32,702	1.5
500 - 999	19	2.2	10,730	0.9	3,153	0.3	13,883	0.6
1,000 - 1,999	19	2.2	18,552	1.6	8,549	0.8	27,101	1.2
2,000 - 9,999	36	4.1	96,147	8.5	58,783	5.5	154,930	7.0
10,000 - 29,999	17	2.0	167,204	14.7	119,715	11.2	286,919	13.0
30,000 AND OVER	15	1.7	807,872	71.3	865,208	80.9	1,673,080	75.9
TOTAL	869	100.0	1,133,641	100.0	1,069,325	100.0	2,202,966	100.0
PRIVATE SECTOR								
LESS THAN 5	2,231	22.0	3,678	0.4	1,613	0.4	5,291	0.4
5 - 9	1,570	15.5	7,344	0.9	3,432	0.8	10,776	0.8
10 - 14	1,113	11.0	9,046	1.1	4,081	1.0	13,127	1.0
15 - 49	2,749	27.2	51,754	6.1	23,408	5.5	75,162	5.9
50 - 99	988	9.8	47,336	5.6	21,652	5.1	68,988	5.4
100 - 499	1,110	11.0	165,569	19.6	72,609	17.0	238,178	18.8
500 - 999	177	1.7	85,607	10.1	38,552	9.1	124,159	9.8
1,000 - 1,999	95	0.9	94,763	11.2	39,188	9.2	133,951	10.6
2,000 - 9,999	73	0.7	168,769	20.0	106,033	24.9	274,802	21.6
10,000 - 29,999	10	0.1	90,453	10.7	86,201	20.2	176,654	13.9
30,000 AND OVER	2		119,172	14.1	29,167	6.8	148,339	11.7
TOTAL	10,118	100.0	843,491	100.0	425,936	100.0	1,269,427	100.0
BOTH SECTORS								
LESS THAN 5	2,362	21.5	3,862	0.2	1,719	0.1	5,581	0.2
5 - 9	1,674	15.2	7,787	0.4	3,700	0.2	11,487	0.3
10 - 14	1,188	10.8	9,577	0.5	4,440	0.3	14,017	0.4
15 - 49	2,962	27.0	55,395	2.8	25,558	1.7	80,953	2.3
50 - 99	1,086	9.9	51,920	2.6	23,737	1.6	75,657	2.2
100 - 499	1,252	11.4	189,322	9.6	81,558	5.5	270,880	7.8
500 - 999	196	1.8	96,337	4.9	41,705	2.8	138,042	4.0
1,000 - 1,999	114	1.0	113,315	5.7	47,737	3.2	161,052	4.6
2,000 - 9,999	109	1.0	264,916	13.4	164,816	11.0	429,732	12.4
10,000 - 29,999	27	0.2	257,657	13.0	205,916	13.8	463,573	13.4
30,000 AND OVER	17	0.2	927,044	46.9	894,375	59.8	1,821,419	52.5
TOTAL	10,987	100.0	1,977,132	100.0	1,495,261	100.0	3,472,393	100.0

* MEMBERSHIP-SIZE GROUP IS BASED ON TOTAL MEMBERS IN EACH PLAN

TABLE 2, PAGE 2

NUMBER OF PENSION PLANS AND MEMBERS IN CONTRIBUTORY AND NON-CONTRIBUTORY PLANS,
BY SECTOR, SEX & MEMBERSHIP-SIZE GROUP

1989

MEMBERSHIP-SIZE GROUP *	PLANS		MEMBERS					
			MALES		FEMALES		TOTAL	
	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%
NON-CONTRIBUTORY								
PUBLIC SECTOR								
LESS THAN 5	11	24.4	14	0.2	2	0.3	16	0.2
5 - 9	6	13.3	29	0.4	16	2.7	45	0.6
10 - 14	2	4.4	13	0.2	9	1.5	22	0.3
15 - 49	13	28.9	233	3.1	94	15.7	327	4.1
50 - 99	4	8.9	245	3.3	48	8.0	293	3.7
100 - 499	4	8.9	487	6.6	237	39.6	724	9.0
500 - 999	3	6.7	2,191	29.5	129	21.5	2,320	28.9
1,000 - 1,999	1	2.2	1,303	17.6	21	3.5	1,324	16.5
2,000 - 9,999	1	2.2	2,909	39.2	43	7.2	2,952	36.8
10,000 - 29,999								
30,000 AND OVER								
TOTAL	45	100.0	7,424	100.0	599	100.0	8,023	100.0
PRIVATE SECTOR								
LESS THAN 5	4,989	54.1	7,137	0.6	2,999	0.8	10,136	0.7
5 - 9	770	8.4	3,598	0.3	1,372	0.4	4,970	0.3
10 - 14	348	3.8	2,986	0.3	1,116	0.3	4,102	0.3
15 - 49	1,070	11.6	22,215	2.0	8,318	2.2	30,533	2.1
50 - 99	593	6.4	31,389	2.8	10,981	2.9	42,370	2.9
100 - 499	1,005	10.9	171,605	15.4	53,882	14.4	225,487	15.2
500 - 999	206	2.2	116,480	10.5	28,501	7.6	144,981	9.8
1,000 - 1,999	112	1.2	113,269	10.2	40,697	10.9	153,966	10.4
2,000 - 9,999	108	1.2	341,101	30.7	88,946	23.8	430,047	29.0
10,000 - 29,999	12	0.1	109,010	9.8	60,690	16.3	169,700	11.4
30,000 AND OVER	5	0.1	192,301	17.3	75,736	20.3	268,037	18.1
TOTAL	9,218	100.0	1,111,091	100.0	373,238	100.0	1,484,329	100.0
BOTH SECTORS								
LESS THAN 5	5,000	54.0	7,151	0.6	3,001	0.8	10,152	0.7
5 - 9	776	8.4	3,627	0.3	1,388	0.4	5,015	0.3
10 - 14	350	3.8	2,999	0.3	1,125	0.3	4,124	0.3
15 - 49	1,083	11.7	22,448	2.0	8,412	2.3	30,860	2.1
50 - 99	597	6.4	31,634	2.8	11,029	3.0	42,663	2.9
100 - 499	1,009	10.9	172,092	15.4	54,119	14.5	226,211	15.2
500 - 999	209	2.3	118,671	10.6	28,630	7.7	147,301	9.9
1,000 - 1,999	113	1.2	114,572	10.2	40,718	10.9	155,290	10.4
2,000 - 9,999	109	1.2	344,010	30.8	88,989	23.8	432,999	29.0
10,000 - 29,999	12	0.1	109,010	9.7	60,690	16.2	169,700	11.4
30,000 AND OVER	5	0.1	192,301	17.2	75,736	20.3	268,037	18.0
TOTAL	9,263	100.0	1,118,515	100.0	373,837	100.0	1,492,352	100.0

* MEMBERSHIP-SIZE GROUP IS BASED ON TOTAL MEMBERS IN EACH PLAN

TABLE 2, PAGE 3

NUMBER OF PENSION PLANS AND MEMBERS IN CONTRIBUTORY AND NON-CONTRIBUTORY PLANS,
BY SECTOR, SEX & MEMBERSHIP-SIZE GROUP

1989

MEMBERSHIP-SIZE GROUP *	PLANS		MEMBERS					
	NUMBER	%	MALES		FEMALES		TOTAL	
			NUMBER	%	NUMBER	%	NUMBER	%
ALL PLANS								
PUBLIC SECTOR								
LESS THAN 5	142	15.5	198		108		306	
5 - 9	110	12.0	472		284		756	
10 - 14	77	8.4	544		368		912	
15 - 49	226	24.7	3,874	0.3	2,244	0.2	6,118	0.3
50 - 99	102	11.2	4,829	0.4	2,133	0.2	6,962	0.3
100 - 499	146	16.0	24,240	2.1	9,186	0.9	33,426	1.5
500 - 999	22	2.4	12,921	1.1	3,282	0.3	16,203	0.7
1,000 - 1,999	20	2.2	19,855	1.7	8,570	0.8	28,425	1.3
2,000 - 9,999	37	4.0	99,056	8.7	58,826	5.5	157,882	7.1
10,000 - 29,999	17	1.9	167,204	14.7	119,715	11.2	286,919	13.0
30,000 AND OVER	15	1.6	807,872	70.8	865,208	80.9	1,673,080	75.7
TOTAL	914	100.0	1,141,065	100.0	1,069,924	100.0	2,210,989	100.0
PRIVATE SECTOR								
LESS THAN 5	7,220	37.3	10,815	0.6	4,612	0.6	15,427	0.6
5 - 9	2,340	12.1	10,942	0.6	4,804	0.6	15,746	0.6
10 - 14	1,461	7.6	12,032	0.6	5,197	0.7	17,229	0.6
15 - 49	3,819	19.8	73,969	3.8	31,726	4.0	105,695	3.8
50 - 99	1,581	8.2	78,725	4.0	32,633	4.1	111,358	4.0
100 - 499	2,115	10.9	337,174	17.3	126,491	15.8	463,665	16.8
500 - 999	383	2.0	202,087	10.3	67,053	8.4	269,140	9.8
1,000 - 1,999	207	1.1	208,032	10.6	79,885	10.0	287,917	10.5
2,000 - 9,999	181	0.9	509,870	26.1	194,979	24.4	704,849	25.6
10,000 - 29,999	22	0.1	199,463	10.2	146,891	18.4	346,354	12.6
30,000 AND OVER	7		311,473	15.9	104,903	13.1	416,376	15.1
TOTAL	19,336	100.0	1,954,582	100.0	799,174	100.0	2,753,756	100.0
BOTH SECTORS								
LESS THAN 5	7,362	36.4	11,013	0.4	4,720	0.3	15,733	0.3
5 - 9	2,450	12.1	11,414	0.4	5,088	0.3	16,502	0.3
10 - 14	1,538	7.6	12,576	0.4	5,565	0.3	18,141	0.4
15 - 49	4,045	20.0	77,843	2.5	33,970	1.8	111,813	2.3
50 - 99	1,683	8.3	83,554	2.7	34,766	1.9	118,320	2.4
100 - 499	2,261	11.2	361,414	11.7	135,677	7.3	497,091	10.0
500 - 999	405	2.0	215,008	6.9	70,335	3.8	285,343	5.7
1,000 - 1,999	227	1.1	227,887	7.4	88,455	4.7	316,342	6.4
2,000 - 9,999	218	1.1	608,926	19.7	253,805	13.6	862,731	17.4
10,000 - 29,999	39	0.2	366,667	11.8	266,606	14.3	633,273	12.8
30,000 AND OVER	22	0.1	1,119,345	36.2	970,111	51.9	2,089,456	42.1
TOTAL	20,250	100.0	3,095,647	100.0	1,869,098	100.0	4,964,745	100.0

* MEMBERSHIP-SIZE GROUP IS BASED ON TOTAL MEMBERS IN EACH PLAN

TABLE 3

MEMBERS IN PENSION PLANS BY GEOGRAPHICAL AREA AND SEX

1989

GEOGRAPHICAL AREA	MEMBERS					
	MALES		FEMALES		TOTAL	
	NUMBER	%	NUMBER	%	NUMBER	%
NEWFOUNDLAND	49,882	1.6	27,716	1.5	77,598	1.6
PRINCE EDWARD ISLAND	8,249	0.3	6,384	0.3	14,633	0.3
NOVA SCOTIA	96,450	3.1	54,294	2.9	150,744	3.0
NEW BRUNSWICK	69,683	2.3	38,803	2.1	108,486	2.2
QUEBEC	781,060	25.2	524,354	28.1	1,305,414	26.3
ONTARIO	1,244,753	40.2	711,541	38.1	1,956,294	39.4
MANITOBA	120,053	3.9	86,200	4.6	206,253	4.2
SASKATCHEWAN	90,574	2.9	67,636	3.6	158,210	3.2
ALBERTA	262,851	8.5	171,883	9.2	434,734	8.8
BRITISH COLUMBIA	342,100	11.1	168,925	9.0	511,025	10.3
YUKON TERRITORY	2,961	0.1	1,535	0.1	4,496	0.1
NORTHWEST TERRITORIES	6,107	0.2	3,202	0.2	9,309	0.2
OUTSIDE CANADA	20,924	0.7	6,625	0.4	27,549	0.6
TOTAL	3,095,647	100.0	1,869,098	100.0	4,964,745	100.0

TABLE 4

NUMBER OF PENSION PLANS BY INDUSTRY WITH MEMBERSHIP BY SEX

1989

INDUSTRY	PLANS		MEMBERS					
	NUMBER	%	MALES		FEMALES		TOTAL	
			NUMBER	%	NUMBER	%	NUMBER	%
AGRICULTURE	147	0.7	1,808	0.1	819		2,627	0.1
FORESTRY	108	0.5	6,053	0.2	589		6,642	0.1
FISHING AND TRAPPING	12	0.1	120		142		262	
MINING	444	2.2	93,004	3.0	13,416	0.7	106,420	2.1
MANUFACTURING								
FOOD AND BEVERAGE	671	3.3	81,933	2.6	24,836	1.3	106,769	2.2
TOBACCO PRODUCTS	19	0.1	4,356	0.1	2,109	0.1	6,465	0.1
RUBBER AND PLASTICS PRODUCTS	228	1.1	25,120	0.8	6,359	0.3	31,479	0.6
LEATHER	60	0.3	2,438	0.1	3,939	0.2	6,377	0.1
TEXTILE	178	0.9	12,704	0.4	6,448	0.3	19,152	0.4
KNITTING MILLS	25	0.1	428		914		1,342	
CLOTHING	190	0.9	7,380	0.2	19,701	1.1	27,081	0.5
WOOD	270	1.3	63,525	2.1	4,619	0.2	68,144	1.4
FURNITURE AND FIXTURES	142	0.7	8,083	0.3	2,736	0.1	10,819	0.2
PAPER AND ALLIED INDUSTRIES	285	1.4	90,509	2.9	9,990	0.5	100,499	2.0
PRINTING AND PUBLISHING	498	2.5	44,964	1.5	17,782	1.0	62,746	1.3
PRIMARY METALS	243	1.2	76,508	2.5	6,080	0.3	82,588	1.7
METAL FABRICATING	803	4.0	66,245	2.1	8,997	0.5	75,242	1.5
MACHINERY	471	2.3	46,596	1.5	11,147	0.6	57,743	1.2
TRANSPORTATION EQUIPMENT	363	1.8	143,981	4.7	22,318	1.2	166,299	3.3
ELECTRICAL PRODUCTS	351	1.7	57,847	1.9	26,707	1.4	84,554	1.7
NON-METALLIC MINERAL PRODUCTS	230	1.1	27,528	0.9	3,988	0.2	31,516	0.6
PETROLEUM AND COAL PRODUCTS	28	0.1	22,440	0.7	6,486	0.3	28,926	0.6
CHEMICAL	417	2.1	49,274	1.6	18,873	1.0	68,147	1.4
MISCELLANEOUS	319	1.6	11,478	0.4	5,950	0.3	17,428	0.4
SUB-TOTAL	5,791	28.6	843,337	27.2	209,979	11.2	1,053,316	21.2
CONSTRUCTION	1,498	7.4	302,994	9.8	3,605	0.2	306,599	6.2
TRANSPORTATION AND COMMUNICATION	1,077	5.3	327,849	10.6	96,304	5.2	424,153	8.5
TRADE								
WHOLESALE	2,877	14.2	92,955	3.0	33,789	1.8	126,744	2.6
RETAIL	1,921	9.5	125,709	4.1	131,518	7.0	257,227	5.2
SUB-TOTAL	4,798	23.7	218,664	7.1	165,307	8.8	383,971	7.7
FINANCE, INSURANCE & REAL ESTATE	1,494	7.4	103,307	3.3	197,651	10.6	300,958	6.1
COMMUNITY BUSINESS & PERSONAL SERVICE	4,172	20.6	362,694	11.7	448,541	24.0	811,235	16.3
PUBLIC ADMINISTRATION AND DEFENCE	664	3.3	834,364	27.0	731,666	39.1	1,566,030	31.5
INDUSTRY UNSPECIFIED	45	0.2	1,453		1,079	0.1	2,532	0.1
TOTAL	20,250	100.0	3,095,647	100.0	1,869,098	100.0	4,964,745	100.0

DATA ON INDUSTRIAL DISTRIBUTION OF PENSION PLANS SHOULD BE USED WITH EXTREME CAUTION, DUE TO LIMITATIONS IN THE ALLOCATION OF MULTI-INDUSTRY PLANS

TABLE 5

NUMBER OF PENSION PLANS BY TYPE OF ORGANIZATION OF EMPLOYER WITH MEMBERSHIP BY SEX

1989

TYPE OF ORGANIZATION	PLANS				MEMBERS			
	NUMBER	%	MALES		FEMALES		TOTAL	
			NUMBER	%	NUMBER	%	NUMBER	%
PUBLIC SECTOR								
MUNICIPAL GOVERNMENT	680	3.4	226,252	7.3	171,971	9.2	398,223	8.0
MUNICIPAL ENTERPRISE	53	0.3	22,683	0.7	2,691	0.1	25,374	0.5
PROVINCIAL GOVERNMENT	94	0.5	471,166	15.2	721,861	38.6	1,193,027	24.0
PROVINCIAL ENTERPRISE	51	0.3	67,157	2.2	23,771	1.3	90,928	1.8
FEDERAL GOVERNMENT	10		293,715	9.5	137,990	7.4	431,705	8.7
FEDERAL ENTERPRISE	20	0.1	60,037	1.9	11,550	0.6	71,587	1.4
NON-CANADIAN GOVERNMENT	6		55		90		145	
SUB-TOTAL	914	4.5	1,141,065	36.9	1,069,924	57.2	2,210,989	44.5
PRIVATE SECTOR								
INCORPORATED COMPANY	17,536	86.6	1,795,710	58.0	686,509	36.7	2,482,219	50.0
UNINCORPORATED BUSINESS	284	1.4	6,391	0.2	5,268	0.3	11,659	0.2
CO-OPERATIVE	193	1.0	21,887	0.7	15,585	0.8	37,472	0.8
TRADE OR EMPLOYEE ASSOCIATION	588	2.9	41,077	1.3	13,900	0.7	54,977	1.1
RELIGIOUS, CHARITABLE OR NON-PROFIT ORGANIZATION	430	2.1	26,170	0.8	26,040	1.4	52,210	1.1
OTHER	305	1.5	63,347	2.0	51,872	2.8	115,219	2.3
SUB-TOTAL	19,336	95.5	1,954,582	63.1	799,174	42.8	2,753,756	55.5
TOTAL	20,250	100.0	3,095,647	100.0	1,869,098	100.0	4,964,745	100.0

TABLE 6

NUMBER OF PENSION PLANS BY FUNDING INSTRUMENT SHOWING MEMBERSHIP BY SEX

1989

TYPE OF FUNDING INSTRUMENT	PLANS		MEMBERS					
	NUMBER	%	MALES		FEMALES		TOTAL	
			NUMBER	%	NUMBER	%	NUMBER	%
INSURANCE CO CONTRACTS:								
INDIVIDUAL ANNUITY	163	0.8	586		278		864	
GROUP ANNUITY	1,750	8.6	38,816	1.3	18,792	1.0	57,608	1.2
DEPOSIT ADMINISTRATION	6,459	31.9	138,365	4.5	67,490	3.6	205,855	4.1
SEGREGATED FUND	2,150	10.6	164,742	5.3	68,533	3.7	233,275	4.7
UNCLASSIFIED	7		166		22		188	
COMBINATIONS	4,218	20.8	129,972	4.2	58,467	3.1	188,439	3.8
SUBTOTAL	14,747	72.8	472,647	15.3	213,582	11.4	686,229	13.8
TRUSTEED:								
CORPORATE TRUSTEE	3,905	19.3	1,065,299	34.4	385,385	20.6	1,450,684	29.2
INDIVIDUAL TRUSTEE	1,241	6.1	889,818	28.7	851,363	45.5	1,741,181	35.1
PENSION FUND SOCIETY	13	0.1	32,906	1.1	69,936	3.7	102,842	2.1
COMBINATIONS	54	0.3	50,774	1.6	12,544	0.7	63,318	1.3
SUBTOTAL	5,213	25.7	2,038,797	65.9	1,319,228	70.6	3,358,025	67.6
GOVERNMENT CONSOLIDATED REVENUE FUNDS	20	0.1	443,079	14.3	269,307	14.4	712,386	14.3
OTHER	8		92		7		99	
COMBINATIONS	262	1.3	141,032	4.6	66,974	3.6	208,006	4.2
TOTAL	20,250	100.0	3,095,647	100.0	1,869,098	100.0	4,964,745	100.0

TYPE OF PLAN	INSURANCE COMPANY CONTRACTS				TRUSTEED			
	PLANS		MEMBERS		PLANS		MEMBERS	
	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%
DEFINED CONTRIBUTION PLANS:								
MONEY PURCHASE	10,185	69.1	223,348	32.5	1,160	22.3	129,834	3.9
PROFIT SHARING	332	2.3	3,233	0.5	105	2.0	13,971	0.4
SUB-TOTAL	10,517	71.3	226,581	33.0	1,265	24.3	143,805	4.3
DEFINED BENEFIT PLANS:								
FINAL EARNINGS*	1,811	12.3	157,405	22.9	2,093	40.1	2,059,881	61.3
CAREER AVERAGE EARNINGS	1,745	11.8	160,156	23.3	893	17.1	328,230	9.8
FLAT BENEFIT	520	3.5	130,276	19.0	896	17.2	803,912	23.9
SUB-TOTAL	4,076	27.6	447,837	65.3	3,882	74.5	3,192,023	95.1
COMPOSITE AND OTHER PLANS	154	1.0	11,811	1.7	66	1.3	22,197	0.7
TOTAL	14,747	100.0	686,229	100.0	5,213	100.0	3,358,025	100.0

* INCLUDES FINAL AVERAGE EARNINGS AND AVERAGE BEST EARNINGS PLANS

TYPE OF PLAN	GOVT CONSOLIDATED REV. FUND				OTHER			
	PLANS		MEMBERS		PLANS		MEMBERS	
	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%
DEFINED CONTRIBUTION PLANS:								
MONEY PURCHASE					2	25.0	87	87.9
PROFIT SHARING								
SUB-TOTAL					2	25.0	87	87.9
DEFINED BENEFIT PLANS:								
FINAL EARNINGS*	17	85.0	711,612	99.9				
CAREER AVERAGE EARNINGS	3	15.0	774	0.1				
FLAT BENEFIT					6	75.0	12	12.1
SUB-TOTAL	20	100.0	712,386	100.0	6	75.0	12	12.1
COMPOSITE AND OTHER PLANS								
TOTAL	20	100.0	712,386	100.0	8	100.0	99	100.0

* INCLUDES FINAL AVERAGE EARNINGS AND AVERAGE BEST EARNINGS PLANS

TYPE OF PLAN	COMBINATIONS				TOTAL			
	PLANS		MEMBERS		PLANS		MEMBERS	
	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%
DEFINED CONTRIBUTION PLANS:								
MONEY PURCHASE	60	22.9	7,871	3.8	11,407	56.3	361,140	7.3
PROFIT SHARING					437	2.2	17,204	0.3
SUB-TOTAL	60	22.9	7,871	3.8	11,844	58.5	378,344	7.6
DEFINED BENEFIT PLANS:								
FINAL EARNINGS*	82	31.3	94,377	45.4	4,003	19.8	3,023,275	60.9
CAREER AVERAGE EARNINGS	58	22.1	46,493	22.4	2,699	13.3	535,653	10.8
FLAT BENEFIT	53	20.2	48,333	23.2	1,475	7.3	982,533	19.8
SUB-TOTAL	193	73.7	189,203	91.0	8,177	40.4	4,541,461	91.5
COMPOSITE AND OTHER PLANS	9	3.4	10,932	5.3	229	1.1	44,940	0.9
TOTAL	262	100.0	208,006	100.0	20,250	100.0	4,964,745	100.0

* INCLUDES FINAL AVERAGE EARNINGS AND AVERAGE BEST EARNINGS PLANS

TABLE 8

CLASS OF EMPLOYEES ELIGIBLE, NUMBER OF PENSION PLANS AND MEMBERSHIP BY SEX

1989

	PLANS		MEMBERS					
	NUMBER	%	MALES		FEMALES		TOTAL	
			NUMBER	%	NUMBER	%	NUMBER	%
ALL EMPLOYEES	9,495	46.9	1,763,118	57.0	1,512,113	80.9	3,275,231	66.0
SALARIED	1,595	7.9	162,423	5.2	86,568	4.6	248,991	5.0
HOURLY	711	3.5	126,596	4.1	24,373	1.3	150,969	3.0
EXECUTIVE	5,787	28.6	18,095	0.6	6,330	0.3	24,425	0.5
SUPERVISORY	172	0.8	6,694	0.2	2,464	0.1	9,158	0.2
UNION EMPLOYEES	1,108	5.5	841,018	27.2	152,458	8.2	993,476	20.0
OTHER	921	4.5	135,395	4.4	73,825	3.9	209,220	4.2
COMBINATION	381	1.9	36,019	1.2	10,060	0.5	46,079	0.9
VARIABLE BY SEX	80	0.4	6,289	0.2	907		7,196	0.1
TOTAL	20,250	100.0	3,095,647	100.0	1,869,098	100.0	4,964,745	100.0

TABLE 9

CONDITIONS OF ELIGIBILITY, NUMBER OF PENSION PLANS
AND MEMBERSHIP BY SEX

1989

CONDITIONS OF ELIGIBILITY	M A L E S				F E M A L E S				B O T H S E X E S			
	P L A N S		M E M B E R S		P L A N S		M E M B E R S		P L A N S		M E M B E R S	
	N U M B E R	%	N U M B E R	%	N U M B E R	%	N U M B E R	%	N U M B E R	%	N U M B E R	%
NO CONDITIONS	7,651	37.8	1,515,063	48.9	7,635	37.8	672,544	36.0	7,626	37.7	2,180,471	43.9
YEARS OF SERVICE	9,918	49.0	737,755	23.8	9,878	48.9	463,360	24.8	9,860	48.7	1,179,154	23.8
MINIMUM AGE	151	0.7	324,982	10.5	149	0.7	170,778	9.1	148	0.7	495,688	10.0
MAXIMUM AGE	178	0.9	140,995	4.6	171	0.8	124,265	6.6	168	0.8	263,959	5.3
YRS OF SERVICE & MIN AGE	828	4.1	58,715	1.9	840	4.2	26,096	1.4	811	4.0	82,641	1.7
YRS OF SERVICE & MAX AGE	445	2.2	41,347	1.3	449	2.2	35,623	1.9	431	2.1	75,411	1.5
YRS OF SERVICE, MINIMUM AGE AND MAXIMUM AGE	763	3.8	83,141	2.7	770	3.8	58,438	3.1	695	3.4	138,097	2.8
MINIMUM AND MAXIMUM AGE	134	0.7	166,512	5.4	135	0.7	302,004	16.2	133	0.7	468,474	9.4
YRS OF SERVICE OR MINIMUM AGE	28	0.1	2,355	0.1	29	0.1	1,771	0.1	28	0.1	4,123	0.1
YRS OF SERVICE OR MINIMUM AGE AND MAXIMUM AGE	9		139		10		54		9		193	
OTHER	142	0.7	24,642	0.8	144	0.7	14,164	0.8	142	0.7	38,717	0.8
VARIABLE BY SEX									156	0.8	35,706	0.7
MALES ONLY - FEMALES NOT ELIGIBLE									40	0.2	2,096	
FEMALES ONLY - MALES NOT ELIGIBLE									3		15	
TOTAL	20,247	100.0	3,095,646	100.0	20,210	100.0	1,869,097	100.0	20,250	100.0	4,964,745	100.0

NOTE: MALE + FEMALE COLUMNS WILL NOT ADD TO BOTH SEXES BECAUSE OF PLANS VARIABLE BY SEX OR ONE SEX NOT BEING ELIGIBLE

TYPE OF PLAN	P U B L I C S E C T O R							
	P L A N S		M E M B E R S				T O T A L	
			M A L E S		F E M A L E S			
	N U M B E R	%	N U M B E R	%	N U M B E R	%	N U M B E R	%
DEFINED CONTRIBUTION PLANS :								
MONEY PURCHASE	517	56.6	24,551	2.2	19,097	1.8	43,648	2.0
PROFIT SHARING								
SUB-TOTAL	517	56.6	24,551	2.2	19,097	1.8	43,648	2.0
DEFINED BENEFIT PLANS :								
FINAL EARNINGS *	231	25.3	1,078,135	94.5	1,013,619	94.7	2,091,754	94.6
CAREER AVERAGE EARNINGS	149	16.3	30,603	2.7	36,729	3.4	67,332	3.0
FLAT BENEFIT	11	1.2	6,806	0.6	311		7,117	0.3
SUB-TOTAL	391	42.8	1,115,544	97.8	1,050,659	98.2	2,166,203	98.0
COMPOSITE AND OTHER PLANS	6	0.7	970	0.1	168		1,138	0.1
TOTAL	914	100.0	1,141,065	100.0	1,069,924	100.0	2,210,989	100.0

* INCLUDES FINAL AVERAGE EARNINGS AND AVERAGE BEST EARNINGS PLANS

TYPE OF PLAN	P R I V A T E S E C T O R							
	P L A N S		M E M B E R S				T O T A L	
	N U M B E R	%	M A L E S		F E M A L E S		N U M B E R	%
			N U M B E R	%	N U M B E R	%		
DEFINED CONTRIBUTION PLANS :								
MONEY PURCHASE	10,890	56.3	215,674	11.0	101,818	12.7	317,492	11.5
PROFIT SHARING	437	2.3	11,876	0.6	5,328	0.7	17,204	0.6
SUB-TOTAL	11,327	58.6	227,550	11.6	107,146	13.4	334,696	12.2
DEFINED BENEFIT PLANS :								
FINAL EARNINGS *	3,772	19.5	547,138	28.0	384,383	48.1	931,521	33.8
CAREER AVERAGE EARNINGS	2,550	13.2	318,349	16.3	149,972	18.8	468,321	17.0
FLAT BENEFIT	1,464	7.6	830,740	42.5	144,676	18.1	975,416	35.4
SUB-TOTAL	7,786	40.3	1,696,227	86.8	679,031	85.0	2,375,258	86.3
COMPOSITE AND OTHER PLANS	223	1.2	30,805	1.6	12,997	1.6	43,802	1.6
TOTAL	19,336	100.0	1,954,582	100.0	799,174	100.0	2,753,756	100.0

* INCLUDES FINAL AVERAGE EARNINGS AND AVERAGE BEST EARNINGS PLANS

TYPE OF PLAN	B O T H S E C T O R S							
	PLANS						MEMBERS	
			MALES		FEMALES		TOTAL	
	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%
DEFINED CONTRIBUTION PLANS :								
MONEY PURCHASE	11,407	56.3	240,225	7.8	120,915	6.5	361,140	7.3
PROFIT SHARING	437	2.2	11,876	0.4	5,328	0.3	17,204	0.3
SUB-TOTAL	11,844	58.5	252,101	8.1	126,243	6.8	378,344	7.6
DEFINED BENEFIT PLANS :								
FINAL EARNINGS *	4,003	19.8	1,625,273	52.5	1,398,002	74.8	3,023,275	60.9
CAREER AVERAGE EARNINGS	2,699	13.3	348,952	11.3	186,701	10.0	535,653	10.8
FLAT BENEFIT	1,475	7.3	837,546	27.1	144,987	7.8	982,533	19.8
SUB-TOTAL	8,177	40.4	2,811,771	90.8	1,729,690	92.5	4,541,461	91.5
COMPOSITE AND OTHER PLANS	229	1.1	31,775	1.0	13,165	0.7	44,940	0.9
TOTAL	20,250	100.0	3,095,647	100.0	1,869,098	100.0	4,964,745	100.0

* INCLUDES FINAL AVERAGE EARNINGS AND AVERAGE BEST EARNINGS PLANS

TABLE 11

EMPLOYEE CONTRIBUTION RATES IN CONTRIBUTORY PENSION PLANS, NUMBER OF PLANS AND MEMBERSHIP BY SEX

1989

EMPLOYEE CONTRIBUTION RATE	PLANS		MEMBERS				TOTAL	
	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%
PERCENTAGES :								
LESS THAN 3.0	932	8.5	44,897	2.3	19,200	1.3	64,097	1.8
3.0	1,104	10.0	37,415	1.9	15,141	1.0	52,556	1.5
3.1 - 3.9	205	1.9	14,546	0.7	3,499	0.2	18,045	0.5
4.0	901	8.2	96,615	4.9	43,959	2.9	140,574	4.0
4.1 - 4.9	89	0.8	20,291	1.0	18,101	1.2	38,392	1.1
5.0	5,006	45.6	437,328	22.1	350,930	23.5	788,258	22.7
5.1 - 5.9	76	0.7	19,961	1.0	8,931	0.6	28,892	0.8
6.0	386	3.5	122,738	6.2	163,085	10.9	285,823	8.2
6.1 - 6.9	84	0.8	123,150	6.2	25,608	1.7	148,758	4.3
7.0	88	0.8	222,296	11.2	170,234	11.4	392,530	11.3
7.1 - 9.9	149	1.4	623,530	31.5	623,179	41.7	1,246,709	35.9
10.0	26	0.2	688		77		765	
10.1 AND OVER	100	0.9	161		94		255	
SUB-TOTAL	9,146	83.2	1,763,616	89.2	1,442,038	96.4	3,205,654	92.3
DOLLAR AMOUNTS :								
LESS THAN 500	175	1.6	17,129	0.9	2,606	0.2	19,735	0.6
500 - 1499	92	0.8	2,053	0.1	226		2,279	0.1
1500	35	0.3	170		81		251	
1501- 2499	19	0.2	34		10		44	
2500	7	0.1	12		9		21	
2501- 3499	2		2		1		3	
3500 AND OVER	501	4.6	1,079	0.1	561		1,640	
SUB-TOTAL	831	7.6	20,479	1.0	3,494	0.2	23,973	0.7
CENTS PER HOUR :								
LESS THAN 5	4		735		2,261	0.2	2,996	0.1
5 - 9	18	0.2	8,054	0.4	5,089	0.3	13,143	0.4
10 - 14	28	0.3	4,425	0.2	393		4,818	0.1
15 - 19	11	0.1	1,089	0.1	215		1,304	
20 AND OVER	41	0.4	115,922	5.9	183		116,105	3.3
SUB-TOTAL	102	0.9	130,225	6.6	8,141	0.5	138,366	4.0
VARIABLE	753	6.9	38,382	1.9	23,442	1.6	61,824	1.8
OTHER	149	1.4	24,387	1.2	18,109	1.2	42,496	1.2
VARIABLE BY SEX	6	0.1	43		37		80	
TOTAL	10,987	100.0	1,977,132	100.0	1,495,261	100.0	3,472,393	100.0

TABLE 12, PAGE 1 BENEFIT RATES IN UNIT BENEFIT PLANS, NUMBER OF PENSION PLANS AND MEMBERSHIP BY EARNINGS BASE

1989

BENEFIT RATES *	FINAL AND FINAL AVERAGE				AVERAGE BEST			
	PLANS		MEMBERS		PLANS		MEMBERS	
	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%
(PERCENT)								
LESS THAN 1.00	4	0.8	403	0.3	40	1.1	3,221	0.1
1.00 - 1.24	36	7.1	4,421	2.8	134	3.8	22,718	0.8
1.25	9	1.8	3,719	2.3	67	1.9	34,145	1.2
1.26 - 1.49	11	2.2	1,803	1.1	59	1.7	63,975	2.2
1.50	56	11.1	7,241	4.6	304	8.7	90,070	3.1
1.51 - 1.74	50	9.9	24,467	15.4	193	5.5	97,977	3.4
1.75	42	8.3	41,829	26.3	185	5.3	54,696	1.9
1.76 - 1.99	6	1.2	733	0.5	65	1.9	15,800	0.6
2.00	238	47.2	62,147	39.1	2,213	63.2	2,373,599	82.9
OVER 2.00	12	2.4	1,571	1.0	52	1.5	42,003	1.5
VARIABLE BY SEX					1		400	
OTHER	40	7.9	10,591	6.7	186	5.3	65,746	2.3
TOTAL	504	100.0	158,925	100.0	3,499	100.0	2,864,350	100.0

* INTEGRATED PLANS WITH TWO LEVELS OF BENEFIT RATES BELOW AND ABOVE THE YMPE WERE TABULATED TO THE UPPER LEVEL

TABLE 12, PAGE 2 BENEFIT RATES IN UNIT BENEFIT PLANS, NUMBER OF PENSION PLANS AND MEMBERSHIP BY EARNINGS BASE

1969

BENEFIT RATES *	CAREER AVERAGE				TOTAL			
	PLANS		MEMBERS		PLANS		MEMBERS	
	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%
(PERCENT)								
LESS THAN 1.00	24	0.9	13,283	2.5	68	1.0	16,907	0.5
1.00 - 1.24	139	5.2	23,706	4.4	309	4.6	50,845	1.4
1.25	45	1.7	2,967	0.6	121	1.8	40,831	1.1
1.26 - 1.49	33	1.2	17,664	3.3	103	1.5	83,442	2.3
1.50	297	11.0	73,317	13.7	657	9.8	170,628	4.8
1.51 - 1.74	49	1.8	13,913	2.6	292	4.4	136,357	3.8
1.75	109	4.0	23,348	4.4	336	5.0	119,873	3.4
1.76 - 1.99	30	1.1	8,472	1.6	101	1.5	25,005	0.7
2.00	1,557	57.7	266,170	49.7	4,008	59.8	2,701,916	75.9
OVER 2.00	291	10.8	64,274	12.0	355	5.3	107,848	3.0
VARIABLE BY SEX	2	0.1	70		3		470	
OTHER	123	4.6	28,469	5.3	349	5.2	104,806	2.9
TOTAL	2,699	100.0	535,653	100.0	6,702	100.0	3,558,928	100.0

* INTEGRATED PLANS WITH TWO LEVELS OF BENEFIT RATES BELOW AND ABOVE THE YMPE WERE TABULATED TO THE UPPER LEVEL

TABLE 13

BENEFIT RATES IN FLAT BENEFIT PLANS,
NUMBER OF PENSION PLANS AND MEMBERSHIP BY SEX

1989

BENEFIT RATE GROUP (MONTHLY PENSION CREDIT PER YEAR OF PARTICIPATION)	PLANS		MEMBERS				TOTAL	
	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%
LESS THAN \$1.50	14	0.9	5,925	0.7	124	0.1	6,049	0.6
\$ 1.50 - 1.99	2	0.1	461	0.1	234	0.2	695	0.1
2.00 - 2.49	10	0.7	360		124	0.1	484	
2.50 - 2.99	10	0.7	8,555	1.0	2,102	1.4	10,657	1.1
3.00 - 3.49	14	0.9	6,330	0.8	2,124	1.5	8,454	0.9
3.50 - 3.99	11	0.7	3,559	0.4	450	0.3	4,009	0.4
4.00 - 4.49	19	1.3	7,400	0.9	2,288	1.6	9,688	1.0
4.50 - 4.99	5	0.3	621	0.1	216	0.1	837	0.1
5.00 - 5.49	55	3.7	7,137	0.9	6,079	4.2	13,216	1.3
5.50 - 5.99	11	0.7	2,257	0.3	698	0.5	2,955	0.3
6.00 - 6.49	41	2.8	7,128	0.9	5,257	3.6	12,385	1.3
6.50 - 6.99	14	0.9	981	0.1	410	0.3	1,391	0.1
7.00 - 7.49	51	3.5	20,474	2.4	6,251	4.3	26,725	2.7
7.50 - 7.99	13	0.9	1,345	0.2	393	0.3	1,738	0.2
8.00 - 8.49	57	3.9	5,420	0.6	1,110	0.8	6,530	0.7
8.50 - 8.99	18	1.2	1,208	0.1	510	0.4	1,718	0.2
9.00 - 9.49	38	2.6	7,901	0.9	1,368	0.9	9,269	0.9
9.50 - 9.99	19	1.3	4,329	0.5	399	0.3	4,728	0.5
10.00 - 10.49	100	6.8	12,527	1.5	2,332	1.6	14,859	1.5
10.50 - 10.99	28	1.9	55,420	6.6	5,641	3.9	61,061	6.2
11.00 - 11.49	64	4.3	7,976	1.0	2,286	1.6	10,262	1.0
11.50 - 11.99	16	1.1	7,510	0.9	1,958	1.4	9,468	1.0
12.00 - 12.99	106	7.2	43,980	5.3	4,944	3.4	48,924	5.0
13.00 - 13.99	50	3.4	13,837	1.7	1,676	1.2	15,513	1.6
14.00 - 14.99	59	4.0	13,580	1.6	1,625	1.1	15,205	1.5
15.00 - 15.99	82	5.6	77,331	9.2	5,077	3.5	82,408	8.4
16.00 - 16.99	44	3.0	15,315	1.8	1,507	1.0	16,822	1.7
17.00 - 17.99	58	3.9	13,085	1.6	551	0.4	13,636	1.4
18.00 - 18.99	30	2.0	23,505	2.8	747	0.5	24,252	2.5
19.00 - 19.99	20	1.4	3,221	0.4	308	0.2	3,529	0.4
20.00 - 24.99	101	6.8	106,459	12.7	51,582	35.6	158,041	16.1
25.00 - 29.99	38	2.6	44,938	5.4	2,474	1.7	47,412	4.8
30.00 - 34.99	19	1.3	15,239	1.8	200	0.1	15,439	1.6
35.00 - 39.99	19	1.3	20,665	2.5	6,642	4.6	27,307	2.8
40.00 - 49.99	15	1.0	13,693	1.6	390	0.3	14,083	1.4
50.00 AND OVER	51	3.5	119,467	14.3	51		119,518	12.2
VARIABLE BY SEX	2	0.1	1,147	0.1	118	0.1	1,265	0.1
INTEGRATED FORMULA	3	0.2	757	0.1	327	0.2	1,084	0.1
OTHER	168	11.4	136,503	16.3	24,414	16.8	160,917	16.4
TOTAL	1,475	100.0	837,546	100.0	144,987	100.0	982,533	100.0

TABLE 14, PAGE 1

AUTOMATIC INDEXING IN PENSION PLANS, NUMBER OF PLANS AND MEMBERSHIP BY SECTOR

1989

PROVISION FOR INDEXING	PUBLIC SECTOR				PRIVATE SECTOR			
	PLANS		MEMBERS		PLANS		MEMBERS	
	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%
NO PROVISION	791	86.5	676,487	30.6	18,075	93.5	2,544,835	92.4
CONSUMER PRICE INDEX WITH YEARLY MAXIMUM OF								
UNDER 2 %	1	0.1	1,101		5		2,716	0.1
2.0 % - 2.9	11	1.2	33,399	1.5	80	0.4	86,776	3.2
3.0 % - 3.9	10	1.1	6,781	0.3	90	0.5	19,111	0.7
4.0 % - 5.9	5	0.5	2,226	0.1	329	1.7	27,229	1.0
6.0 % - 7.9	6	0.7	57,362	2.6	20	0.1	266	
8.0 % - 9.9	4	0.4	233,512	10.6	8		2,506	0.1
10 % AND OVER	1	0.1	115		4		6,597	0.2
NO MAXIMUM	38	4.2	617,674	27.9	504	2.6	11,551	0.4
WAGE INDEX	1	0.1	316		9		468	
EXCESS INTEREST	4	0.4	10,597	0.5	38	0.2	8,475	0.3
OTHER	42	4.6	571,419	25.8	174	0.9	43,226	1.6
TOTAL WITH PROVISION	123	13.5	1,534,502	69.4	1,261	6.5	208,921	7.6
TOTAL	914	100.0	2,210,989	100.0	19,336	100.0	2,753,756	100.0

PROVISION FOR INDEXING	BOTH SECTORS			
	PLANS		MEMBERS	
	NUMBER	%	NUMBER	%
NO PROVISION	18,866	93.2	3,221,322	64.9
CONSUMER PRICE INDEX WITH YEARLY MAXIMUM OF				
UNDER 2 %	6		3,817	0.1
2.0 % - 2.9	91	0.4	120,175	2.4
3.0 % - 3.9	100	0.5	25,892	0.5
4.0 % - 5.9	334	1.6	29,455	0.6
6.0 % - 7.9	26	0.1	57,628	1.2
8.0 % - 9.9	12	0.1	236,018	4.8
10 % AND OVER	5		6,712	0.1
NO MAXIMUM	542	2.7	629,225	12.7
WAGE INDEX	10		784	
EXCESS INTEREST	42	0.2	19,072	0.4
OTHER	216	1.1	614,645	12.4
TOTAL WITH PROVISION	1,384	6.8	1,743,423	35.1
TOTAL	20,250	100.0	4,964,745	100.0

TABLE 15, PAGE 1

VESTING ON TERMINATION OF EMPLOYMENT BY SECTOR,
NUMBER OF PENSION PLANS AND MEMBERSHIP BY SEX

1989

BASIS FOR VESTING ON TERMINATION OF EMPLOYMENT *	PLANS		MEMBERS						SUBJECT TO REGULATORY LEGISLATION			
	NUMBER	%	MALES		FEMALES		TOTAL		PLANS	%	MEMBERS	
			NUMBER	%	NUMBER	%	NUMBER	%			NUMBER	%
PUBLIC SECTOR												
IMMEDIATE AND FULL	149	16.3	102,265	9.0	74,467	7.0	176,732	8.0	139	17.4	173,747	20.4
YEARS OF SERVICE	334	36.5	413,364	36.2	468,941	43.8	882,305	39.9	269	33.8	100,955	11.9
YEARS OF PARTICIPATION	63	6.9	314,894	27.6	239,139	22.4	554,033	25.1	46	5.8	30,072	3.5
AGE												
SERVICE AND/OR AGE	14	1.5	11,789	1.0	12,989	1.2	24,778	1.1	4	0.5	285	
PARTICIPATION AND/OR AGE	1	0.1	298		81		379		1	0.1	379	
OTHER	16	1.8	32,421	2.8	4,620	0.4	37,041	1.7	12	1.5	14,857	1.7
NO VESTING OTHER THAN REQUIRED BY LEGISLATION												
	326	35.7	262,041	23.0	267,738	25.0	529,779	24.0	326	40.9	529,779	62.3
NO VESTING	11	1.2	3,993	0.3	1,949	0.2	5,942	0.3				
TOTAL	914	100.0	1,141,065	100.0	1,069,924	100.0	2,210,989	100.0	797	100.0	850,074	100.0

* VESTING PROVISIONS OTHER THAN MANDATED BY LEGISLATION

TABLE 15, PAGE 2

VESTING ON TERMINATION OF EMPLOYMENT BY SECTOR,
NUMBER OF PENSION PLANS AND MEMBERSHIP BY SEX

1989

BASIS FOR VESTING ON TERMINATION OF EMPLOYMENT *	PLANS		MEMBERS						SUBJECT TO REGULATORY LEGISLATION			
	NUMBER	%	MALES		FEMALES		TOTAL		PLANS	%	MEMBERS	
			NUMBER	%	NUMBER	%	NUMBER	%			NUMBER	%
PRIVATE SECTOR												
IMMEDIATE AND FULL	6,969	36.0	111,039	5.7	46,474	5.8	157,513	5.7	6,034	34.5	124,043	4.7
YEARS OF SERVICE	2,774	14.3	290,397	14.9	107,695	13.5	398,092	14.5	2,161	12.3	314,337	12.0
YEARS OF PARTICIPATION	607	3.1	41,251	2.1	10,858	1.4	52,109	1.9	475	2.7	46,798	1.8
AGE	9		1,282	0.1	43		1,325		7		1,313	0.1
SERVICE AND/OR AGE	102	0.5	7,921	0.4	3,291	0.4	11,212	0.4	32	0.2	3,604	0.1
PARTICIPATION AND/OR AGE	14	0.1	2,007	0.1	100		2,107	0.1	4		1,976	0.1
OTHER	220	1.1	164,790	8.4	18,454	2.3	183,244	6.7	188	1.1	174,233	6.7
NO VESTING OTHER THAN REQUIRED BY LEGISLATION	8,607	44.5	1,333,800	68.2	611,611	76.5	1,945,411	70.6	8,607	49.2	1,945,411	74.5
NO VESTING	34	0.2	2,095	0.1	648	0.1	2,743	0.1				
TOTAL	19,336	100.0	1,954,582	100.0	799,174	100.0	2,753,756	100.0	17,508	100.0	2,611,715	100.0

* VESTING PROVISIONS OTHER THAN MANDATED BY LEGISLATION

TABLE 15, PAGE 3

VESTING ON TERMINATION OF EMPLOYMENT BY SECTOR,
NUMBER OF PENSION PLANS AND MEMBERSHIP BY SEX

1989

BASIS FOR VESTING ON TERMINATION OF EMPLOYMENT *	PLANS		MEMBERS						SUBJECT TO REGULATORY LEGISLATION			
	NUMBER	%	MALES		FEMALES		TOTAL		PLANS	%	MEMBERS	
			NUMBER	%	NUMBER	%	NUMBER	%			NUMBER	%
BOTH SECTORS												
IMMEDIATE AND FULL	7,118	35.2	213,304	6.9	120,941	6.5	334,245	6.7	6,173	33.7	297,790	8.6
YEARS OF SERVICE	3,108	15.3	703,761	22.7	576,636	30.9	1,280,397	25.8	2,430	13.3	415,292	12.0
YEARS OF PARTICIPATION	670	3.3	356,145	11.5	249,997	13.4	606,142	12.2	521	2.8	76,870	2.2
AGE	9		1,282		43		1,325		7		1,313	
SERVICE AND/OR AGE	116	0.6	19,710	0.6	16,280	0.9	35,990	0.7	36	0.2	3,889	0.1
PARTICIPATION AND/OR AGE	15	0.1	2,305	0.1	181		2,486	0.1	5		2,355	0.1
OTHER	236	1.2	197,211	6.4	23,074	1.2	220,285	4.4	200	1.1	189,090	5.5
NO VESTING OTHER THAN REQUIRED BY LEGISLATION	8,933	44.1	1,595,841	51.6	879,349	47.0	2,475,190	49.9	8,933	48.8	2,475,190	71.5
NO VESTING	45	0.2	6,088	0.2	2,597	0.1	8,685	0.2				
TOTAL	20,250	100.0	3,095,647	100.0	1,869,098	100.0	4,964,745	100.0	18,305	100.0	3,461,789	100.0

* VESTING PROVISIONS OTHER THAN MANDATED BY LEGISLATION

TABLE 16, PAGE 1

VESTING ON TERMINATION OF EMPLOYMENT, PLANS SUBJECT TO PENSION LEGISLATION
AND PLANS NOT SUBJECT TO PENSION LEGISLATION, NUMBER OF PENSION PLANS AND MEMBERS

1989

	PLANS SUBJECT TO LEGISLATION *				PLANS NOT SUBJECT TO LEGISLATION			
	PLANS		MEMBERS		PLANS		MEMBERS	
	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%
IMMEDIATE VESTING	6,173	33.7	297,790	8.6	945	48.6	36,455	2.4
1 OR 2 YEARS OF SERVICE OR PARTICIPATION	543	3.0	91,908	2.7	67	3.4	454,662	30.3
3 OR 4 YEARS OF SERVICE OR PARTICIPATION	125	0.7	30,551	0.9	33	1.7	13,218	0.9
5 YEARS OF SERVICE OR PARTICIPATION	722	3.9	79,469	2.3	219	11.3	505,150	33.6
6 TO 9 YEARS OF SERVICE OR PARTICIPATION	151	0.8	8,098	0.2	72	3.7	21,617	1.4
10 YEARS OF SERVICE OR PARTICIPATION	1,096	6.0	232,993	6.7	345	17.7	395,986	26.3
11 TO 19 YEARS OF SERVICE OR PARTICIPATION	188	1.0	18,790	0.5	56	2.9	2,163	0.1
20 YEARS OR MORE OF SERVICE OR PARTICIPATION	126	0.7	30,333	0.9	35	1.8	1,581	0.1
SERVICE OR PARTICIPATION AND/OR AGE	41	0.2	6,244	0.2	90	4.6	32,232	2.1
AGE	7		1,313		2	0.1	12	
OTHER	200	1.1	189,090	5.5	36	1.9	31,195	2.1
NO VESTING OTHER THAN LEGISLATIVE REQUIREMENT	8,933	48.8	2,475,190	71.5				
NO VESTING					45	2.3	8,685	0.6
TOTAL	18,305	100.0	3,461,789	100.0	1,945	100.0	1,502,956	100.0

* VESTING PROVIDED IN THE PLAN NOTWITHSTANDING THE LEGISLATIVE REQUIREMENTS

VESTING ON TERMINATION OF EMPLOYMENT, PLANS SUBJECT TO PENSION LEGISLATION
AND PLANS NOT SUBJECT TO PENSION LEGISLATION, NUMBER OF PENSION PLANS AND MEMBERS

1989

	ALL PLANS			
	PLANS		MEMBERS	
	NUMBER	%	NUMBER	%
IMMEDIATE VESTING	7,118	35.2	334,245	6.7
1 OR 2 YEARS OF SERVICE OR PARTICIPATION	610	3.0	546,570	11.0
3 OR 4 YEARS OF SERVICE OR PARTICIPATION	158	0.8	43,769	0.9
5 YEARS OF SERVICE OR PARTICIPATION	941	4.6	584,639	11.8
6 TO 9 YEARS OF SERVICE OR PARTICIPATION	223	1.1	29,715	0.6
10 YEARS OF SERVICE OR PARTICIPATION	1,441	7.1	628,979	12.7
11 TO 19 YEARS OF SERVICE OR PARTICIPATION	244	1.2	20,953	0.4
20 YEARS OR MORE OF SERVICE OR PARTICIPATION	161	0.8	31,914	0.6
SERVICE OR PARTICIPATION AND/OR AGE	131	0.6	38,476	0.8
AGE	9		1,325	
OTHER	236	1.2	220,285	4.4
NO VESTING OTHER THAN LEGISLATIVE REQUIREMENT	8,933	44.1	2,475,190	49.9
NO VESTING	45	0.2	8,685	0.2
TOTAL	20,250	100.0	4,964,745	100.0

DEATH BENEFITS BEFORE RETIREMENT	LIFE ANNUITY OF MEMBER ONLY				PENSION PAYMENTS FOR BALANCE OF GUARANTEED PERIOD			
	PLANS		MEMBERS		PLANS		MEMBERS	
	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%
NO BENEFITS	107	6.1	30,179	4.6	145	0.9	60,134	3.7
EMPLOYEE CONTRIBUTIONS	39	2.2	6,016	0.9	706	4.5	142,753	8.8
VESTED EMPLOYER CONTRIBUTIONS	1,005	57.7	307,824	47.4	6,139	39.2	502,961	30.9
EMPLOYEE CONTRIBUTIONS AND VESTED EMPLOYER CONTRIBUTIONS	256	14.7	28,283	4.4	8,236	52.5	673,570	41.4
SPOUSE'S PENSION WITH RESTRICTIONS *	252	14.5	198,679	30.6	183	1.2	148,424	9.1
SPOUSE'S PENSION WITHOUT RESTRICTIONS	74	4.3	76,900	11.8	211	1.3	88,647	5.4
OTHER	8	0.5	1,559	0.2	60	0.4	10,756	0.7
TOTAL	1,741	100.0	649,440	100.0	15,680	100.0	1,627,245	100.0

* SPOUSE'S PENSION PROVIDED ONLY AFTER MEMBER MEETS CERTAIN CONDITIONS, E.G. AGE 55 OR 15 YEARS SERVICE

DEATH BENEFITS BEFORE RETIREMENT	DEATH BENEFITS AFTER RETIREMENT							
	EMPLOYEE CONTRIBUTIONS LESS PENSION PAID		TOTAL CONTRIBUTIONS LESS PENSION PAID					
	PLANS	MEMBERS	PLANS	MEMBERS	PLANS	MEMBERS	PLANS	MEMBERS
	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%
NO BENEFITS					4	3.5	371	0.3
EMPLOYEE CONTRIBUTIONS	36	17.0	25,086	19.8	7	6.1	2,817	2.4
VESTED EMPLOYER CONTRIBUTIONS					36	31.3	5,436	4.7
EMPLOYEE CONTRIBUTIONS AND VESTED EMPLOYER CONTRIBUTIONS	124	58.5	33,886	26.7	56	48.7	102,621	88.3
SPOUSE'S PENSION WITH RESTRICTIONS *	6	2.8	402	0.3	7	6.1	2,903	2.5
SPOUSE'S PENSION WITHOUT RESTRICTIONS	45	21.2	67,291	53.1	5	4.3	2,086	1.8
OTHER	1	0.5	107	0.1				
TOTAL	212	100.0	126,772	100.0	115	100.0	116,234	100.0

* SPOUSE'S PENSION PROVIDED ONLY AFTER MEMBER MEETS CERTAIN CONDITIONS, E.G. AGE 55 OR 15 YEARS SERVICE

DEATH BENEFITS BEFORE RETIREMENT	DEATH BENEFITS AFTER RETIREMENT							
	SPOUSE'S PENSION				DEPENDS UPON OPTION CHOSEN			
	PLANS		MEMBERS		PLANS		MEMBERS	
	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%
NO BENEFITS	22	1.3	3,260	0.1	2	0.3	87	0.2
EMPLOYEE CONTRIBUTIONS	107	6.3	474,506	20.1	16	2.2	2,258	4.1
VESTED EMPLOYER CONTRIBUTIONS	488	28.7	83,203	3.5	337	45.4	11,449	20.5
EMPLOYEE CONTRIBUTIONS AND VESTED EMPLOYER CONTRIBUTIONS	382	22.4	262,734	11.1	379	51.1	41,614	74.6
SPOUSE'S PENSION WITH RESTRICTIONS *	329	19.3	276,976	11.7	1	0.1	147	0.3
SPOUSE'S PENSION WITHOUT RESTRICTIONS	368	21.6	1,262,257	53.4				
OTHER	6	0.4	1,688	0.1	7	0.9	196	0.4
TOTAL	1,702	100.0	2,364,624	100.0	742	100.0	55,751	100.0

* SPOUSE'S PENSION PROVIDED ONLY AFTER MEMBER MEETS CERTAIN CONDITIONS, E.G. AGE 55 OR 15 YEARS SERVICE

DEATH BENEFITS BEFORE RETIREMENT	DEATH BENEFITS AFTER RETIREMENT							
	OTHER				TOTAL			
	PLANS		MEMBERS		PLANS		MEMBERS	
	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%
NO BENEFITS	1	1.7	7,249	29.4	281	1.4	101,280	2.0
EMPLOYEE CONTRIBUTIONS	3	5.2	170	0.7	914	4.5	653,606	13.2
VESTED EMPLOYER CONTRIBUTIONS	22	37.9	9,299	37.7	8,027	39.6	920,172	18.5
EMPLOYEE CONTRIBUTIONS AND VESTED EMPLOYER CONTRIBUTIONS	17	29.3	3,048	12.4	9,450	46.7	1,145,756	23.1
SPOUSE'S PENSION WITH RESTRICTIONS *	7	12.1	647	2.6	785	3.9	628,178	12.7
SPOUSE'S PENSION WITHOUT RESTRICTIONS	3	5.2	339	1.4	706	3.5	1,497,520	30.2
OTHER	5	8.6	3,927	15.9	87	0.4	18,233	0.4
TOTAL	58	100.0	24,679	100.0	20,250	100.0	4,964,745	100.0

* SPOUSE'S PENSION PROVIDED ONLY AFTER MEMBER MEETS CERTAIN CONDITIONS, E.G. AGE 55 OR 15 YEARS SERVICE

FUNDING INSTRUMENT	C O N T R I B U T I O N S				
	EMPLOYEE	E M P L O Y E R			TOTAL
		CURRENT SERVICE \$,000	SPECIAL PAYMENTS \$,000	TOTAL1 \$,000	
	\$,000	\$,000	\$,000	\$,000	\$,000
CONTRIBUTORY PLANS					
INSURANCE CO. CONTRACTS :					
INDIVIDUAL ANNUITY	909	1,016		1,016	1,925
GROUP ANNUITY	39,336	49,285	3,136	52,421	91,758
DEPOSIT ADMINISTRATION	138,600	139,017	6,731	145,749	284,349
SEGREGATED FUND	114,309	124,733	6,265	130,999	245,308
UNSPECIFIED	109	62		62	172
COMBINATIONS	119,183	130,870	7,566	138,436	257,620
SUB-TOTAL	412,449	444,985	23,700	468,686	881,135
TRUSTEED :					
CORPORATE TRUSTEE	770,553	664,308	78,176	742,485	1,513,038
INDIVIDUAL TRUSTEE	2,226,965	2,377,360	322,822	2,700,182	4,927,148
PENSION FUND SOCIETY	50,708	18,515	41	18,556	69,265
COMBINATIONS	18,275	36,680		36,680	54,956
SUB-TOTAL	3,066,503	3,096,864	401,040	3,497,905	6,564,408
GOVT CONSOLIDATED REVENUE FUNDS	1,352,500	1,607,283	1,133,652	2,740,935	4,093,435
COMBINATIONS	132,537	127,657	9,604	137,261	269,798
OTHER	72	52		52	125
TOTAL	4,964,063	5,276,842	1,567,997	6,844,840	11,808,903

FUNDING INSTRUMENT	C O N T R I B U T I O N S				
	EMPLOYEE	E M P L O Y E R			TOTAL
		CURRENT SERVICE \$,000	SPECIAL PAYMENTS \$,000	TOTAL1 \$,000	
	\$,000	\$,000	\$,000	\$,000	\$,000
NON-CONTRIBUTORY PLANS					
INSURANCE CO. CONTRACTS :					
INDIVIDUAL ANNUITY	145	526	322	848	994
GROUP ANNUITY	696	9,674	579	10,253	10,950
DEPOSIT ADMINISTRATION	7,863	67,853	28,801	96,655	104,519
SEGREGATED FUND	8,520	89,140	38,868	128,008	136,528
UNSPECIFIED		20		20	20
COMBINATIONS	6,160	80,658	22,035	102,693	108,853
SUB-TOTAL	23,386	247,873	90,607	338,480	361,867
TRUSTEED :					
CORPORATE TRUSTEE	21,850	664,655	382,473	1,047,128	1,068,979
INDIVIDUAL TRUSTEE	6,562	247,010	57,871	304,882	311,444
PENSION FUND SOCIETY	3,773	393		393	4,166
COMBINATIONS	1,301	33,567	12,850	46,418	47,719
SUB-TOTAL	33,488	945,626	453,196	1,398,823	1,432,311
GOVT CONSOLIDATED REVENUE FUNDS					
COMBINATIONS	17,766	130,435	9,321	139,756	157,522
OTHER					
TOTAL	74,640	1,323,935	553,124	1,877,060	1,951,701

		C O N T R I B U T I O N S			
FUNDING INSTRUMENT	EMPLOYEE	E M P L O Y E R			TOTAL
		CURRENT SERVICE	SPECIAL PAYMENTS	TOTAL1	
	\$,000	\$,000	\$,000	\$,000	\$,000
ALL PLANS					
INSURANCE CO. CONTRACTS :					
INDIVIDUAL ANNUITY	1,055	1,542	322	1,864	2,919
GROUP ANNUITY	40,033	58,959	3,716	62,675	102,708
DEPOSIT ADMINISTRATION	146,464	206,871	35,533	242,404	388,869
SEGREGATED FUND	122,829	213,873	45,134	259,007	381,837
UNSPECIFIED	109	83		83	193
COMBINATIONS	125,343	211,529	29,601	241,130	366,474
SUB-TOTAL	435,835	692,859	114,307	807,166	1,243,002
TRUSTEED :					
CORPORATE TRUSTEE	792,404	1,328,963	460,650	1,789,614	2,582,018
INDIVIDUAL TRUSTEE	2,233,528	2,624,370	380,694	3,005,064	5,238,592
PENSION FUND SOCIETY	54,482	18,908	41	18,950	73,432
COMBINATIONS	19,577	70,248	12,850	83,099	102,676
SUB-TOTAL	3,099,992	4,042,490	854,237	4,896,728	7,996,720
GOVT CONSOLIDATED REVENUE FUNDS	1,352,500	1,607,283	1,133,652	2,740,935	4,093,435
COMBINATIONS	150,303	258,092	18,925	277,017	427,321
OTHER	72	52		52	125
TOTAL	5,038,704	6,600,778	2,121,122	8,721,900	13,760,605

TABLE 19

EMPLOYEE AND EMPLOYER CONTRIBUTIONS BY TYPE OF PENSION PLAN

1989

	----- EMPLOYEE -----			----- EMPLOYER -----				TOTAL
	CURRENT SERVICE \$,000	ADDITIONAL \$,000	TOTAL \$,000	CURRENT SERVICE \$,000	INITIAL UNFUNDED LIABILITY \$,000	EXPERIENCE DEFICIENCY \$,000	TOTAL \$,000	\$,000
ALL PLANS :								
DEFINED BENEFIT PLANS :								
FINAL AVERAGE EARNINGS	95,910	2,447	98,357	212,752	48,058	1,657	262,468	360,825
AVERAGE BEST EARNINGS	4,029,188	54,392	4,083,581	4,766,794	742,545	832,087	6,341,426	10,425,007
CAREER AVERAGE EARNINGS	361,204	9,635	370,839	465,853	71,940	3,315	541,109	911,949
FLAT BENEFIT	145,137	2,935	148,072	681,850	393,408	11,862	1,087,121	1,235,193
SUB-TOTAL	4,631,440	69,410	4,700,850	6,127,251	1,255,952	848,922	8,232,126	12,932,977
DEFINED CONTRIBUTION PLANS :								
MONEY PURCHASE	284,824	24,686	309,511	407,973	8,209	174	416,357	725,869
PROFIT SHARING	4,818	2,175	6,994	33,967	298		34,265	41,259
SUB-TOTAL	289,643	26,862	316,505	441,940	8,508	174	450,623	767,128
COMPOSITE	15,905	2,500	18,405	25,939	6,808	104	32,852	51,258
OTHER	2,270	671	2,942	5,647	651		6,298	9,240
TOTAL	4,939,259	99,445	5,038,704	6,600,778	1,271,920	849,201	8,721,900	13,760,605

Appendix

APPENDIX
SELECTED PROVISIONS OF REGULATORY PENSION LEGISLATION
(up to January 1, 1989)

JURISDICTION	ELIGIBILITY	RIGHTS ON TERMINA- TION OF EMPLOYMENT		SURVIVOR BENEFITS		EARLY RETIREMENT
		Minimum Vesting Re- quirement	Minimum Locking-in Requirement	Before Retirement	After Retirement	
FEDERAL						
(incl. Yukon and Northwest Territories) The Pension Benefits Standard Act						
Original Act: October 1, 1967	No requirement	Age 45 and 10 years of service	Age 45 and 10 years of service	No requirement	No requirement	No requirement
Revised Act: January 1, 1987	Full-time employees after 2 years of service. Part-time employees who have earned at least 35% of YMPE for 2 consecutive years	Two years of plan participation (for benefits earned after 1986) (regard- less of age)	Two years of plan par- ticipation (for benefits earned after 1986)	Full commuted value of deferred pension earned after 1986 as an immediate or deferred annuity to spouse; or transfer to spouse's locked-in-RRSP or pension. If the member dies after becoming eligible for an early retirement, post- retirement survivor benefits are paid.	To a spouse, at least 60% of pension payable when both spouses alive (for pensions commencing after 1986.) Actuarial adjustment and spousal waiver allowed. May be reduced on death of either spouse	Election of early retirement allowed (within 10 years of normal retirement date). Actuarial reduction allowed.
ALBERTA						
Original Act: The Pension Benefits Act, January 1, 1967	No requirement	Age 45 and 10 years of service	Age 45 and 10 years of service	No requirement	No requirement	No requirement

JURISDICTION	ELIGIBILITY	RIGHTS ON TERMINATION OF EMPLOYMENT		SURVIVOR BENEFITS		EARLY RETIREMENT
		Minimum Vesting Requirement	Minimum Locking-in Requirement	Before Retirement	After Retirement	
Revised Act: The Employment Pension Plans Act, January 1, 1987	Employees who have earned at least 35% of YMPE for 2 consecutive calendar years after 2 years of service	Five years of continuous service (for benefits earned after 1986) (regardless of age)	Five years of continuous service (for benefits earned after 1986)	Pension payable to spouse equal in value to: accumulated employee contributions prior to 1987, and 60% of commuted value of vested pension accrued after 1986 (only if married). If no spouse, beneficiary entitled to receive refund of contributions with interest. If no beneficiary, estate receives refund.	To a spouse, at least 60% of pension payable (for pensions commencing after 1986). Actuarial adjustment and spousal waiver allowed. May be reduced on death of either spouse.	Election of early retirement allowed (within 10 years of normal retirement date). Actuarial reduction allowed.
SASKATCHEWAN						
The Pension Benefits Act						
Original Act: January 1, 1969	No requirement	Age 45 and 10 years of service	Age 45 and 10 years of service	No requirement	No requirement	No requirement
Revised Act: July 1, 1981	No requirement	At least 1 year of continuous service. Age plus continuous service total 45. (retroactive since January 1, 1969)	Minimum 1 year of continuous service. Age plus continuous service equal 45. (retroactive since January 1, 1969)	No requirement	To a spouse, at least 50% pension payable on member's death. Actuarial adjustment and spousal waiver allowed.	No requirement
MANITOBA						
The Pension Benefits Act						
Original Act: July 1, 1976	No requirement	10 years of service or participation in the plan. No age requirement	Age 45 and 10 years of service	No requirement	No requirement	No requirement

JURISDICTION	ELIGIBILITY	RIGHTS ON TERMINATION OF EMPLOYMENT		SURVIVOR BENEFITS		EARLY RETIREMENT
		Minimum Vesting Requirement	Minimum Locking-in Requirement	Before Retirement	After Retirement	
Revised Act: January 1, 1984 (some amendments January 1, 1985)	Full-time employees after 2 years of service. Part-time employees who have earned at least 25% of YMPE for 2 consecutive years. Compulsory membership.	5 years of service (for benefits earned from 1985 to 1989) (regardless of age)	5 years of service (for benefits earned from 1985 to 1989)	Full commuted value of deferred pension earned as an immediate or deferred annuity to legal or common-law spouse. If no spouse, beneficiary or estate receives commuted value of deferred life annuity.	At least 66% of pension payable during joint lifetime must continue to survivor (legal or common law spouse). Actuarial adjustment and spousal waiver allowed.	Election of early retirement allowed (after reasonable age and service requirement). Actuarial reduction allowed.
ONTARIO						
The Pension Benefits Act						
Original Act: January 1, 1965	No requirement	Age 45 and 10 years of service.	Age 45 and 10 years of service.	No requirement	No requirement	No requirement
Revised Act: January 1, 1988	Full-time employees after 2 years of service. Part-time employees who have earned at least 35% of YMPE or worked at least 700 hours for 2 consecutive years.	Two years of plan participation (for benefits earned after 1986) (no age requirement).	Two years of plan participation (for benefits earned after 1986).	Full commuted value of deferred pension earned after 1986 as immediate or deferred annuity to spouse or lump sum in cash or transfer in spouse's RRSP or pension. If no spouse, beneficiary receives commuted value of deferred pension. If no beneficiary, estate receives commuted value.	To a spouse, at least 60% of pension payable when both spouses alive (for pensions commencing after 1987). Actuarial adjustment and spousal waiver allowed. May be reduced on death of either spouse.	Election of early retirement allowed (within 10 years of normal retirement date). Actuarial reduction allowed.
QUEBEC¹						
The Supplemental Pension Plans Act, January 1, 1966	No requirement	Age 45 and 10 years of service	Age 45 and 10 years of service	No requirement	No requirement	No mandatory retirement

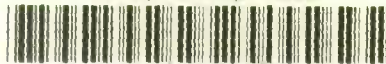
JURISDICTION	ELIGIBILITY	RIGHTS ON TERMINATION OF EMPLOYMENT		SURVIVOR BENEFITS		EARLY RETIREMENT
		Minimum Vesting Requirement	Minimum Locking-in Requirement	Before Retirement	After Retirement	
NOVA SCOTIA						
The Pension Benefits Act						
Original Act: January 1, 1977	No requirement	Age 45 and 10 years of service	Age 45 and 10 years of service	No requirement	No requirement	No requirement
Revised Act: January 1, 1988	Full-time employees after 2 years of service. Part-time employees who have earned at least 35% of YMPE for 2 consecutive years.	Two years of plan participation (for benefits earned after 1987) (regardless of age).	Two years of plan participation (for benefits earned after 1987).	Pension equal in value to 60% of commuted value of deferred pension earned after 1987. Pension payable to spouse. If there is no spouse, estate is entitled to receive refund of contributions with interest.	To a spouse, at least 60% of pension payable when both spouses alive (for pensions commencing after 1987). Actuarial adjustment and spousal waiver allowed. May be reduced on death of either spouse.	Election of early retirement allowed (within 10 years of normal retirement date). Actuarial reduction allowed.
NEW BRUNSWICK ¹						
The Pension Plan Registration Act, September 1, 1973	No requirement	No requirement	No requirement	No requirement	No requirement	No requirement
NEWFOUNDLAND						
The Pension Benefits Act, January 1, 1985	No requirement	Age 45 and 10 years of service	Age 45 and 10 years of service	No requirement	No requirement	No requirement

¹ New legislation in New Brunswick received Royal Assent on June 27, 1987 and in Quebec on June 22, 1989. As neither piece of legislation was in effect on January 1, 1989, they are not included in this Appendix.

Note: The dates given are the dates when the legislation was proclaimed in effect. In some cases, an act may have provisions that came into effect at different times. The date when the majority of the act became effective is given in these instances.

Source: Adapted from *Pension Laws in Canada: Provisions Directly Affecting Employees*, TPF & C, a Towers Perrin Company.

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