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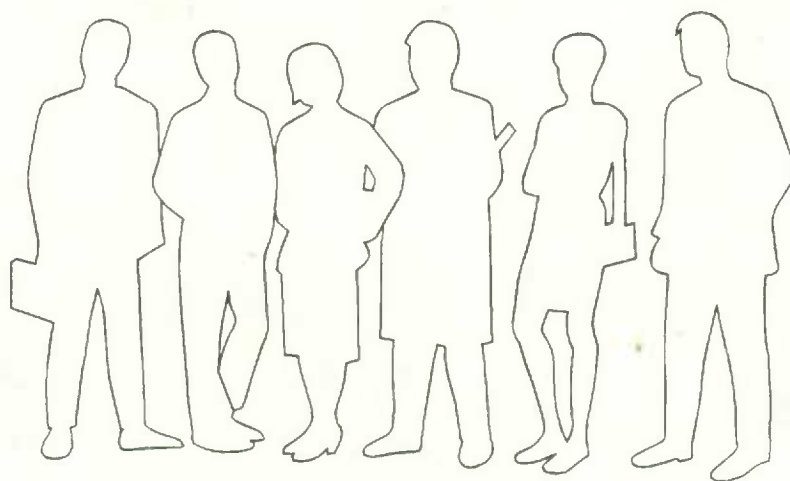


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Pension Plans in Canada

1990

Statistical Highlights and Key Tables



Statistics
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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. A publication, entitled **Pension Plans in Canada** (catalogue 74-401) is ordinarily produced every second year although data are available annually beginning with 1973. Due to budget cuts for federal government departments for the fiscal year 1991-92 it was not possible to produce the regular publication for the reference period January 1, 1990. This summary report replaces that publication. These budget cuts also mean that the resources will not be available to compile information for the reference period January 1, 1991; those data will therefore not be generated.

The tables in this report 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 trusteed 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 1990, over five million workers participated in the approximately 20,000 employer-sponsored pension plans in Canada, an increase in membership of 3% over 1989 and 14% over 1980.
- o Between 1980 and 1990, the number of female pension plan members increased 44% whereas the number of male participants remained relatively unchanged. As a result, women accounted for a growing proportion of plan members during this period, up from 31% to 39%.
- o Close to 45% of employed paid workers¹ belonged to employer-sponsored pension plans in 1990. This coverage rate has remained virtually unchanged since 1988 but is down slightly from the 48% recorded in 1980. The coverage rate for males declined from 54.2% in 1980 to 49.6% in 1990 while the rate for women increased slightly, from 37.6% to 39.0%.
- o The number of pension plans decreased 1.5% from 1989, to 19,956. The principal change was in plans with fewer than five members, which in 1990 constituted 34% of all plans but covered less than half a percent of the total membership. These small plans, primarily for executives and significant shareholders, declined over 20% from 1986, after more than doubling in the first half of the 1980s.
- o Plans with 100 or more members constituted just 16% of all plans but represented almost 95% of the total membership.
- o Almost 91% of plan members participated in defined benefit plans, those which generally define the pension benefits based on earnings and years of service. Most of the remaining members belonged to defined contribution plans; in these plans the accumulated contributions plus investment income are used to purchase a pension at the time of retirement.
- o Public sector plans numbered 972 in 1990 (5% of all plans) but covered 44% of plan participants.
- o Women accounted for 50% of all public sector pension plan members, but only 30% of the members in the private sector. However, from 1980 to 1990, growth in the number of female members was more rapid in the private than the public sector (52% vs. 38%).

¹ *Employed paid workers do not include unpaid family workers, the self employed and the unemployed, which are included in the total labour force.*

Selected Characteristics of Employer-Sponsored Pension Plans, 1980, 1988, 1989 and 1990

Plans	1980		1988		1989		1990	
	No.	% of Total	No.	% of Total	No.	% of Total	No.	% of Total
Total	14,586	100.0	21,239	100.0	20,250	100.0	19,956	100.0
Type of plan:								
Defined contribution	6,170	42.3	12,701	59.8	11,844	58.5	11,443	57.3
Defined benefit	8,035	55.1	8,305	39.1	8,177	40.4	8,284	41.5
Other	381	2.6	233	1.1	229	1.1	229	1.1
Public Sector	690	4.7	963	4.5	914	4.5	972	4.9
Private Sector	13,896	95.3	20,276	95.5	19,336	95.5	18,984	95.1
Members	No.	% of Total	No.	% of Total	No.	% of Total	No.	% of Total
Total	4,475,429	100.0	4,845,107	100.0	4,964,745	100.0	5,109,363	100.0
Male	3,097,696	69.2	3,082,391	63.6	3,095,647	62.4	3,128,225	61.2
Female	1,377,733	30.8	1,762,716	36.4	1,869,098	37.6	1,981,138	38.8
Type of plan:								
Defined contribution	231,275	5.2	370,086	7.6	378,344	7.6	430,561	8.4
Defined benefit	4,194,283	93.7	4,430,429	91.4	4,541,461	91.5	4,633,587	90.7
Other	49,871	1.1	44,592	0.9	44,940	0.9	45,215	0.9
Public sector	1,969,931	44.0	2,172,399	44.8	2,210,989	44.5	2,265,629	44.3
Private sector	2,505,498	56.0	2,672,708	55.2	2,753,756	55.5	2,843,734	55.7

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, 1990, 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, 1990 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, 1990, 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 and 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 71% 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. This report includes updated data for these plans.

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, 1990. 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 1989. 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 1988, as more current comparative taxation data are not available.

Text Table A. Comparative Statistics, Canada and Quebec Pension Plans, Employer-sponsored Pension Plans and Registered Retirement Savings Plans, 1988

Retirement program	Number of contributors	Percentage of total labour force	Total contributions
		%	\$'000
C/QPP	12,026,370	90.0	7,939,000
Employer-sponsored pension plans	4,964,745	37.2	13,760,605
RRSPs	3,696,190	27.7	10,329,199

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

Note: *Contributors to the C/QPP and to RRSPs include the self-employed who, by definition, cannot participate in employer-sponsored pension plans.*

As can be seen from Text Table A, in 1988, 90% 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 1988 from both employees (including the self-employed) and employers amounted to \$7,939 million for an average of \$660 per contributor.

By contrast, employer-sponsored pension plans, as indicated by the above-mentioned pensions data bank, covered 37% of the labour force in 1988. Contributions by these plan participants, as well as by employers on behalf of the members, amounted to \$13,761 million in 1988, \$2,772 per member.

Finally, according to Revenue Canada, Taxation, RRSP contributors, 28% of the labour force, claimed \$10,329 million in respect of premiums paid for RRSP contracts in 1988, an average of \$2,795 per contributor.

The total contributions paid in 1988 under the C/QPP program, the employer-sponsored pension system and RRSPs amounted to more than \$32 billion. The aggregate reserves generated by these three programs were nearly \$397 billion at the end of 1988. About 67% 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 B. Number of Beneficiaries and Benefits paid under the Old Age Security and Guaranteed Income Supplement Programs, the Canada and Quebec Pension Plans and Employer Sponsored Pension Plans.

Plan or Program	Number of beneficiaries				Total benefits			
	1985	1986	1987	1988	1985	1986	1987	1988
	No.	No.	No.	No.	\$'000 %	\$'000 %	\$'000 %	\$'000 %
OAS/GIS	2,771,480	2,874,140	2,962,581	3,039,442	12,266,362 46.1	13,232,599 44.9	14,129,343 42.1	14,974,602 40.1
C/QPP	2,424,297	2,580,976	2,925,923	3,115,574	6,534,988 24.6	7,394,087 25.1	9,216,048 27.5	10,566,736 28.3
Employer sponsored pension plans	1,123,902	1,216,448	1,321,605	1,417,670	7,782,501 29.3	8,832,962 30.0	10,222,171 30.5	11,765,154 31.5
Total					26,583,851 100.0	29,459,648 100.0	33,567,562 100.0	37,306,492 100.0

Sources: *Monthly Statistics, Income Security Programs, Health and Welfare Canada*
Statistics Outlook, Régie des rentes du Québec
Taxation Statistics, Revenue Canada, Taxation

The importance of employer-sponsored pension plans as a source of retirement income can also be seen by looking at Text Table B, which shows the benefits paid, from 1985 to 1988, under the three major

retirement income programs. These figures include not only retired persons and amounts paid to retired persons but also disability and survivor benefits paid under these programs. In addition, income from employer pension plans includes annuity payments from other retirement income vehicles such as RRSPs and RRIFs. With these constraints in mind, it can be seen that benefits from employer pension plans rose from \$7.8 billion in 1985 to \$11.8 billion in 1988, accounting for approximately 30% of the benefits paid from these three programs over the four year period.

Pension Plan Coverage

At the beginning of 1990, 5,109,363 workers participated in employer-sponsored pension plans. This represented an increase, in membership, of 2.9% from 1989 and 14.2% from 1980. The number of plans, on the other hand, decreased 1.5% from 1989, to 19,956. The principal change was in plans with fewer than five members, which in 1990 constituted 34% of all plans but covered less than half a percent of the total membership. These small plans, primarily for executives and significant shareholders, declined over 20% from 1986, after more than doubling in the first half of the 1980s. These changes can be seen by referring to Text Table C and to the table in the Highlights section of this report.

Text Table C. Pension Plans and Members by Membership Size Group, 1980, 1982, 1984, 1986, 1988 and 1990

Membership size group	1980				1982				1984			
	Plans		Members		Plans		Members		Plans		Members	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Less than 5 -	3,170	21.7	7,233	0.2	3,858	25.4	8,408	0.2	6,221	35.1	13,572	0.3
5- 14	3,851	26.4	33,500	0.7	3,598	23.6	31,200	0.6	3,670	20.7	31,515	0.6
15- 99	4,853	33.3	190,596	4.3	4,878	32.0	193,478	4.1	4,914	27.8	196,019	4.3
100- 499	1,886	12.9	413,060	9.2	2,016	13.2	440,947	9.5	2,041	11.5	445,916	9.8
500-1,999	549	3.8	534,775	11.9	586	3.9	565,090	12.2	586	3.3	563,164	12.3
2,000 and over	277	1.9	3,296,265	73.7	296	1.9	3,418,812	73.4	279	1.5	3,314,437	72.6
Total	14,586	100.0	4,475,429	100.0	15,232	100.0	4,657,935	100.0	17,711	100.0	4,564,623	100.0

	1986				1988				1990			
	Plans		Members		Plans		Members		Plans		Members	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Less than 5	8,588	40.7	18,749	0.4	8,144	38.3	17,571	0.4	6,783	34.0	14,215	0.3
5- 14	4,126	19.6	35,297	0.8	4,235	19.9	36,473	0.8	3,979	19.9	34,780	0.7
15- 99	5,361	25.4	214,121	4.5	5,735	27.0	229,739	4.7	5,914	29.6	238,431	4.7
100- 499	2,122	10.1	462,489	9.9	2,217	10.4	487,250	10.1	5,358	11.8	514,414	10.1
500-1,999	618	3.0	586,303	12.6	631	3.0	595,494	12.3	636	3.2	603,680	11.8
2,000 and over	279	1.3	3,351,422	71.8	277	1.3	3,478,580	71.8	286	1.4	3,703,843	72.5
Total	21,094	100.0	4,668,381	100.0	21,239	100.0	4,845,107	100.0	19,956	100.0	5,109,363	100.0

Much public interest has 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 1989 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 1989. 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 37.6% (see Text Table D) of the labour force was covered by private pension plans at the beginning of 1990 tends to understate coverage since many workers included in the labour force were not eligible to join these plans.

Text Table D. Proportion of Total Labour Force¹ and Employed Paid Workers² Covered by Pension Plans, by Sex, 1980 - 1990

	1980	1982	1984	1986	1988	1989	1990
FEMALE							
Number of pension plan members	1,377,733	1,476,647	1,525,174	1,621,221	1,762,716	1,869,098	1,981,138
Percentage of total labour force	31.2	30.4	30.1	30.2	31.0	31.9	33.1
Percentage of all employed paid workers	37.6	36.2	37.3	37.0	37.2	37.8	39.0
MALE							
Number of pension plan members	3,097,696	3,181,288	3,039,449	3,047,160	3,082,391	3,095,647	3,128,225
Percentage of total labour force	45.1	44.6	42.6	42.0	41.6	41.3	41.1
Percentage of all employed paid workers	54.2	53.7	54.7	52.9	51.0	49.9	49.6
TOTAL							
Number of pension plan members	4,475,429	4,657,935	4,564,623	4,668,381	4,845,107	4,964,745	5,109,363
Percentage of total labour force	39.7	38.9	37.4	37.0	37.0	37.2	37.6
Percentage of all employed paid workers	47.7	46.5	47.3	46.0	44.9	44.6	44.8

¹ Labour force data used are annual averages for 1979, 1981, 1983, 1985, 1987, 1988 and 1990 and include the Armed Forces.

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

¹ See Labour Force, catalogue 71-001, December, 1989.

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 44.8% of all employed paid workers were covered by employer-sponsored pension plans at the beginning of 1990. This rate has remained virtually unchanged since 1988 but is down slightly from the 47.7% recorded in 1980.

The coverage rate declined because the growth in the number of male pension plan members has generally been smaller than the growth in male employed paid workers. The pension plan coverage rate for males consequently dropped from 54.2% in 1986 to 49.6% in 1990. The rate for females, on the other hand, has increased slightly over this same period, from 37.6% to 39.0%.

It is also possible to see from Text Table D that the coverage rate for males 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 D also shows that the difference in the rate for males and females is decreasing, from 16.6 points in 1980 to 10.6 in 1990.

Female Participation

Over the past several decades, females have accounted for a growing proportion of the labour force. During the period 1980 to 1990 the proportion has climbed from 39% to 44%. This growth is also reflected in the number of women participating in employer-sponsored pension plans, as indicated in Figure I. In fact,

FIGURE I: PENSION PLAN MEMBERSHIP BY SEX, NUMBER OF MEMBERS

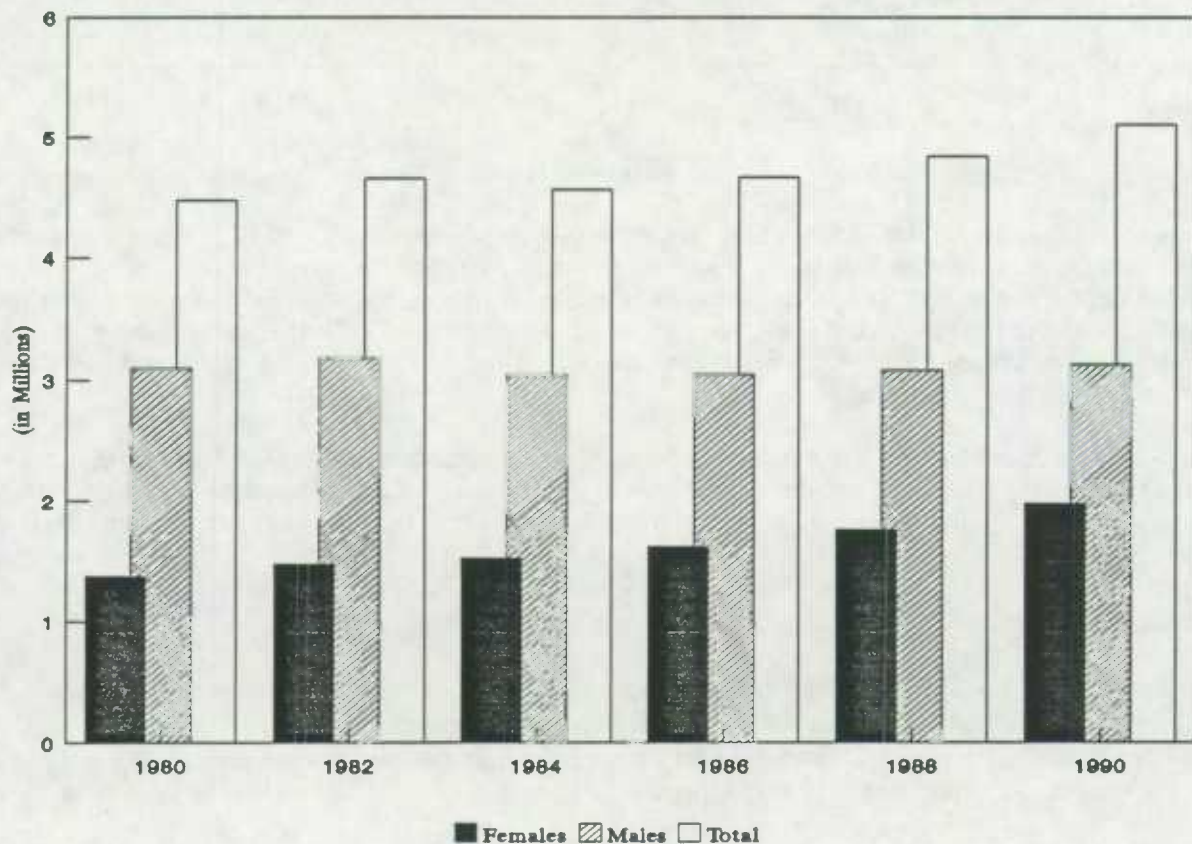
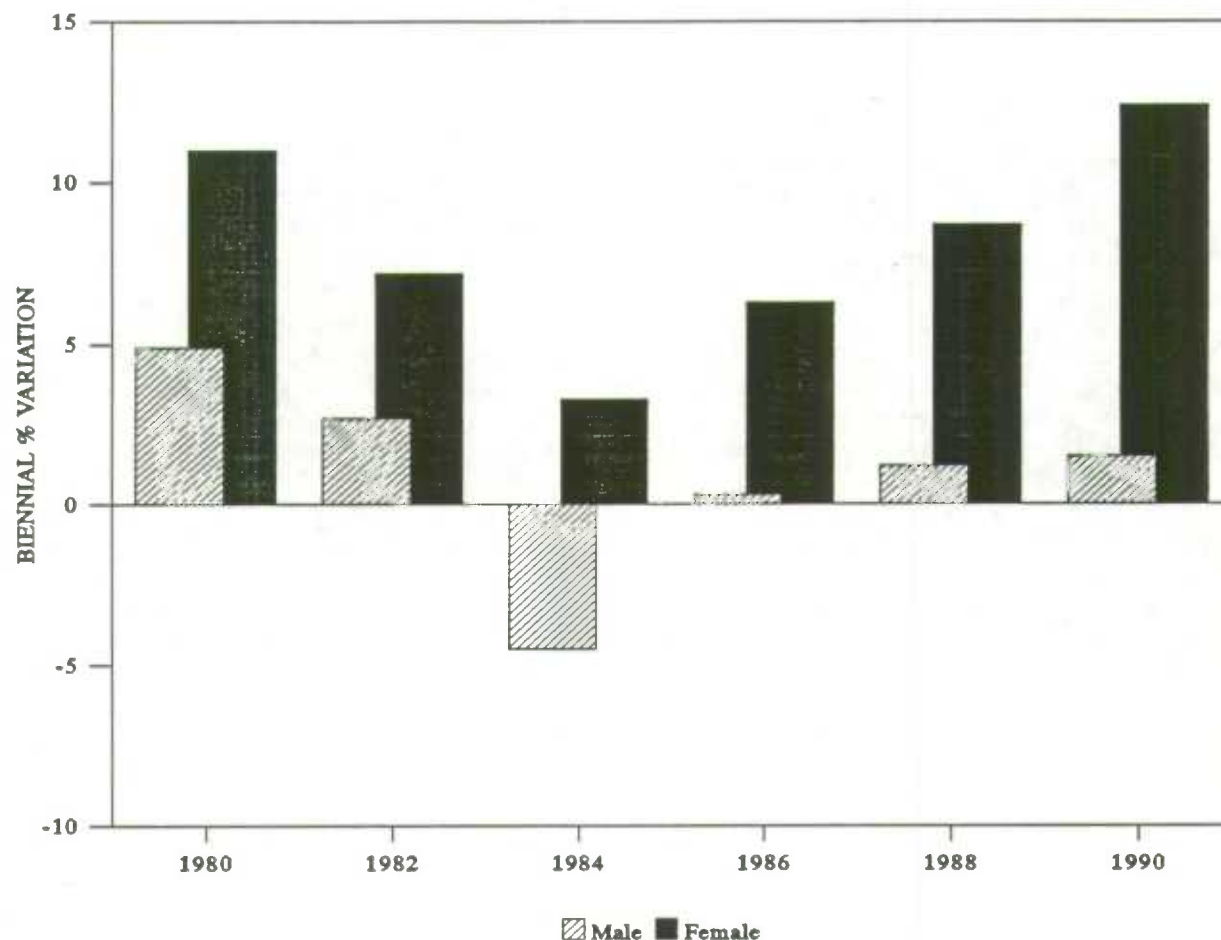


FIGURE II: PENSION PLAN MEMBERS BY SEX, PERCENTAGE VARIATION



females accounted for more than 95% of the increase in plan membership from 1980 to 1990. As can be seen in Figure II, the number of female plan participants increased each two year period between 1980 and 1990; in addition, the percentage increase each period was consistently higher for women than for men. Over the entire period from 1980 to 1990, the number of female members increased 44% whereas the number of male participants was up less than 1%. Women therefore constituted 39% of all plan members in 1990, up substantially from 31% recorded in 1980.

Women accounted for 50% of all public sector pension plan members, but only 30% of the members in the private sector. However, from 1980 to 1990, growth in the number of female members was more rapid in the private than the public sector (52% vs. 38%). It appears then that an increasing number of women working in the private sector are eligible to participate in pension plans.

Provincial Distribution

Text Table E 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 25.6% in Prince Edward Island to a high of 39.6 % in Manitoba. Only Quebec, Ontario and Manitoba had rates above that for the country as a whole.

Text Table E. Proportion of Total Labour Force and Employed Paid Workers Covered by Pension Plans, by Province, 1990¹

Province	Number of plan members	Percentage of total members	Total 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	85,649	1.7	239,530	1.8	35.8	46.3
Prince Edward Island	16,417	0.3	64,107	0.5	25.6	35.2
Nova Scotia	152,756	3.0	427,102	3.1	35.8	43.6
New Brunswick	110,359	2.2	329,325	2.4	33.5	41.7
Québec	1,319,927	25.8	3,353,586	24.7	39.4	47.2
Ontario	2,031,356	39.8	5,240,076	38.6	38.8	44.5
Manitoba	215,004	4.2	542,779	4.0	39.6	49.1
Saskatchewan	162,120	3.2	483,326	3.6	33.5	46.1
Alberta	439,337	8.6	1,315,839	9.7	33.4	40.5
British Columbia	525,439	10.3	1,587,225	11.7	33.1	40.1
Other	50,999 ²	1.0	9,894 ³	0.1
Total	5,109,363²	100.0	13,592,789	100.0	37.6	44.8

¹ Labour force data used are annual averages for 1989 (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 1990 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 49.1%, followed by that for Quebec (47.2%), Newfoundland (46.3%) and Saskatchewan (46.1%); the other provinces had rates under the national average of 44.8%.

Key Tables

TABLE 1

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

1990

MEMBERSHIP-SIZE GROUP *	PLANS		MEMBERS				TOTAL	
	NUMBER	%	MALES		FEMALES		NUMBER	%
			NUMBER	%	NUMBER	%		
LESS THAN 5	6,783	34.0	10,026	0.3	4,189	0.2	14,215	0.3
5 - 9	2,409	12.1	11,044	0.4	5,248	0.3	16,292	0.3
10 - 14	1,570	7.9	12,647	0.4	5,841	0.3	18,488	0.4
15 - 49	4,175	20.9	79,982	2.6	36,259	1.8	116,241	2.3
50 - 99	1,739	8.7	85,381	2.7	36,809	1.9	122,190	2.4
100 - 199	1,290	6.5	131,383	4.2	51,721	2.6	183,104	3.6
200 - 499	1,068	5.4	239,656	7.7	91,654	4.6	331,310	6.5
500 - 999	408	2.0	211,266	6.8	73,753	3.7	285,019	5.6
1,000 - 1,999	228	1.1	233,128	7.5	85,533	4.3	318,661	6.2
2,000 - 2,999	97	0.5	160,911	5.1	79,852	4.0	240,763	4.7
3,000 - 3,999	35	0.2	89,642	2.9	28,002	1.4	117,644	2.3
4,000 - 4,999	43	0.2	132,113	4.2	56,590	2.9	188,703	3.7
5,000 - 9,999	45	0.2	209,373	6.7	102,546	5.2	311,919	6.1
10,000 - 29,999	44	0.2	397,759	12.7	302,319	15.3	700,078	13.7
30,000 AND OVER	22	0.1	1,123,914	35.9	1,020,822	51.5	2,144,736	42.0
TOTAL	19,956	100.0	3,128,225	100.0	1,981,138	100.0	5,109,363	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

1990

MEMBERSHIP-SIZE GROUP *	PLANS		MEMBERS					
			MALES		FEMALES		TOTAL	
	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%
CONTRIBUTORY								
PUBLIC SECTOR								
LESS THAN 5	129	13.9	179		93		272	
5 - 9	113	12.2	449		331		780	
10 - 14	84	9.1	579	0.1	409		988	
15 - 49	240	25.9	3,698	0.3	2,645	0.2	6,343	0.3
50 - 99	107	11.5	4,775	0.4	2,398	0.2	7,173	0.3
100 - 499	144	15.5	23,311	2.1	9,208	0.8	32,519	1.4
500 - 999	20	2.2	10,439	0.9	3,661	0.3	14,100	0.6
1,000 - 1,999	22	2.4	21,774	1.9	9,973	0.9	31,747	1.4
2,000 - 9,999	35	3.8	86,036	7.6	58,742	5.2	144,778	6.4
10,000 - 29,999	19	2.0	174,397	15.5	133,046	11.8	307,443	13.6
30,000 AND OVER	15	1.6	801,568	71.1	911,016	80.5	1,712,584	75.8
TOTAL	928	100.0	1,127,205	100.0	1,131,522	100.0	2,258,727	100.0
PRIVATE SECTOR								
LESS THAN 5	2,075	20.5	3,445	0.4	1,538	0.3	4,983	0.4
5 - 9	1,528	15.1	6,969	0.8	3,522	0.7	10,491	0.8
10 - 14	1,135	11.2	9,075	1.1	4,276	0.9	13,351	1.0
15 - 49	2,819	27.9	52,881	6.2	24,937	5.2	77,818	5.8
50 - 99	1,020	10.1	47,681	5.6	23,425	4.9	71,106	5.3
100 - 499	1,169	11.6	169,885	19.8	79,023	16.6	248,908	18.7
500 - 999	188	1.9	91,672	10.7	38,928	8.2	130,600	9.8
1,000 - 1,999	89	0.9	87,985	10.2	36,153	7.6	124,138	9.3
2,000 - 9,999	78	0.8	176,699	20.6	122,892	25.9	299,591	22.5
10,000 - 29,999	10	0.1	88,698	10.3	111,344	23.4	200,042	15.0
30,000 AND OVER	2		123,431	14.4	29,167	6.1	152,598	11.4
TOTAL	10,113	100.0	858,421	100.0	475,205	100.0	1,333,626	100.0
BOTH SECTORS								
LESS THAN 5	2,204	20.0	3,624	0.2	1,631	0.1	5,255	0.1
5 - 9	1,641	14.9	7,418	0.4	3,853	0.2	11,271	0.3
10 - 14	1,219	11.0	9,654	0.5	4,685	0.3	14,339	0.4
15 - 49	3,059	27.7	56,579	2.8	27,582	1.7	84,161	2.3
50 - 99	1,127	10.2	52,456	2.6	25,823	1.6	78,279	2.2
100 - 499	1,313	11.9	193,196	9.7	88,231	5.5	281,427	7.8
500 - 999	208	1.9	102,111	5.1	42,589	2.7	144,700	4.0
1,000 - 1,999	111	1.0	109,759	5.5	46,126	2.9	155,885	4.3
2,000 - 9,999	113	1.0	262,735	13.2	181,634	11.3	444,369	12.4
10,000 - 29,999	29	0.3	263,095	13.2	244,390	15.2	507,485	14.1
30,000 AND OVER	17	0.2	924,999	46.6	940,183	58.5	1,865,182	51.9
TOTAL	11,041	100.0	1,985,626	100.0	1,606,727	100.0	3,592,353	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

1990

MEMBERSHIP-SIZE GROUP *	PLANS		MEMBERS					
			MALES		FEMALES		TOTAL	
	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%
NON-CONTRIBUTORY								
PUBLIC SECTOR								
LESS THAN 5	11	25.0	13	0.2	4	0.7	17	0.2
5 - 9	3	6.8	9	0.1	10	1.7	19	0.3
10 - 14	4	9.1	30	0.5	11	1.9	41	0.6
15 - 49	12	27.3	233	3.7	104	18.0	337	4.9
50 - 99	3	6.8	190	3.0	9	1.6	199	2.9
100 - 499	7	15.9	949	15.0	302	52.3	1,251	18.1
500 - 999	3	6.8	1,992	31.5	94	16.3	2,086	30.2
1,000 - 1,999								
2,000 - 9,999	1	2.3	2,909	46.0	43	7.5	2,952	42.8
10,000 - 29,999								
30,000 AND OVER								
TOTAL	44	100.0	6,325	100.0	577	100.0	6,902	100.0
PRIVATE SECTOR								
LESS THAN 5	4,568	51.5	6,389	0.6	2,554	0.7	8,943	0.6
5 - 9	765	8.6	3,617	0.3	1,385	0.4	5,002	0.3
10 - 14	347	3.9	2,963	0.3	1,145	0.3	4,108	0.3
15 - 49	1,104	12.4	23,170	2.0	8,573	2.3	31,743	2.1
50 - 99	609	6.9	32,735	2.9	10,977	2.9	43,712	2.9
100 - 499	1,038	11.7	176,894	15.6	54,842	14.7	231,736	15.3
500 - 999	197	2.2	107,163	9.4	31,070	8.3	138,233	9.2
1,000 - 1,999	117	1.3	123,369	10.9	39,407	10.5	162,776	10.8
2,000 - 9,999	106	1.2	326,395	28.7	85,313	22.8	411,708	27.3
10,000 - 29,999	15	0.2	134,664	11.9	57,929	15.5	192,593	12.8
30,000 AND OVER	5	0.1	198,915	17.5	80,639	21.6	279,554	18.5
TOTAL	8,871	100.0	1,136,274	100.0	373,834	100.0	1,510,108	100.0
BOTH SECTORS								
LESS THAN 5	4,579	51.4	6,402	0.6	2,558	0.7	8,960	0.6
5 - 9	768	8.6	3,626	0.3	1,395	0.4	5,021	0.3
10 - 14	351	3.9	2,993	0.3	1,156	0.3	4,149	0.3
15 - 49	1,116	12.5	23,403	2.0	8,677	2.3	32,080	2.1
50 - 99	612	6.9	32,925	2.9	10,986	2.9	43,911	2.9
100 - 499	1,045	11.7	177,843	15.6	55,144	14.7	232,987	15.4
500 - 999	200	2.2	109,155	9.6	31,164	8.3	140,319	9.2
1,000 - 1,999	117	1.3	123,369	10.8	39,407	10.5	162,776	10.7
2,000 - 9,999	107	1.2	329,304	28.8	85,356	22.8	414,660	27.3
10,000 - 29,999	15	0.2	134,664	11.8	57,929	15.5	192,593	12.7
30,000 AND OVER	5	0.1	198,915	17.4	80,639	21.5	279,554	18.4
TOTAL	8,915	100.0	1,142,599	100.0	374,411	100.0	1,517,010	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

1990

MEMBERSHIP-SIZE GROUP *	PLANS		MEMBERS					
	NUMBER	%	MALES		FEMALES		TOTAL	
			NUMBER	%	NUMBER	%	NUMBER	%
ALL PLANS								
PUBLIC SECTOR								
LESS THAN 5	140	14.4	192		97		289	
5 - 9	116	11.9	458		341		799	
10 - 14	88	9.1	609	0.1	420		1,029	
15 - 49	252	25.9	3,931	0.3	2,749	0.2	6,680	0.3
50 - 99	110	11.3	4,965	0.4	2,407	0.2	7,372	0.3
100 - 499	151	15.5	24,260	2.1	9,510	0.8	33,770	1.5
500 - 999	23	2.4	12,431	1.1	3,755	0.3	16,186	0.7
1,000 - 1,999	22	2.3	21,774	1.9	9,973	0.9	31,747	1.4
2,000 - 9,999	36	3.7	88,945	7.8	58,785	5.2	147,730	6.5
10,000 - 29,999	19	2.0	174,397	15.4	133,046	11.8	307,443	13.6
30,000 AND OVER	15	1.5	801,568	70.7	911,016	80.5	1,712,584	75.6
TOTAL	972	100.0	1,133,530	100.0	1,132,099	100.0	2,265,629	100.0
PRIVATE SECTOR								
LESS THAN 5	6,643	35.0	9,834	0.5	4,092	0.5	13,926	0.5
5 - 9	2,293	12.1	10,586	0.5	4,907	0.6	15,493	0.5
10 - 14	1,482	7.8	12,038	0.6	5,421	0.6	17,459	0.6
15 - 49	3,923	20.7	76,051	3.8	33,510	3.9	109,561	3.9
50 - 99	1,629	8.6	80,416	4.0	34,402	4.1	114,818	4.0
100 - 499	2,207	11.6	346,779	17.4	133,865	15.8	480,644	16.9
500 - 999	385	2.0	198,835	10.0	69,998	8.2	268,833	9.5
1,000 - 1,999	206	1.1	211,354	10.6	75,560	8.9	286,914	10.1
2,000 - 9,999	184	1.0	503,094	25.2	208,205	24.5	711,299	25.0
10,000 - 29,999	25	0.1	223,362	11.2	169,273	19.9	392,635	13.8
30,000 AND OVER	7		322,346	16.2	109,806	12.9	432,152	15.2
TOTAL	18,984	100.0	1,994,695	100.0	849,039	100.0	2,843,734	100.0
BOTH SECTORS								
LESS THAN 5	6,783	34.0	10,026	0.3	4,189	0.2	14,215	0.3
5 - 9	2,409	12.1	11,044	0.4	5,248	0.3	16,292	0.3
10 - 14	1,570	7.9	12,647	0.4	5,841	0.3	18,488	0.4
15 - 49	4,175	20.9	79,982	2.6	36,259	1.8	116,241	2.3
50 - 99	1,739	8.7	85,381	2.7	36,809	1.9	122,190	2.4
100 - 499	2,358	11.8	371,039	11.9	143,375	7.2	514,414	10.1
500 - 999	408	2.0	211,266	6.8	73,753	3.7	285,019	5.6
1,000 - 1,999	228	1.1	233,128	7.5	85,533	4.3	318,661	6.2
2,000 - 9,999	220	1.1	592,039	18.9	266,990	13.5	859,029	16.8
10,000 - 29,999	44	0.2	397,759	12.7	302,319	15.3	700,078	13.7
30,000 AND OVER	22	0.1	1,123,914	35.9	1,020,822	51.5	2,144,736	42.0
TOTAL	19,956	100.0	3,128,225	100.0	1,981,138	100.0	5,109,363	100.0

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

TABLE 3

MEMBERS IN PENSION PLANS BY GEOGRAPHICAL AREA AND SEX

1990

GEOGRAPHICAL AREA	MEMBERS					
	MALES		FEMALES		TOTAL	
	NUMBER	%	NUMBER	%	NUMBER	%
NEWFOUNDLAND	51,841	1.7	33,808	1.7	85,649	1.7
PRINCE EDWARD ISLAND	9,013	0.3	7,404	0.4	16,417	0.3
NOVA SCOTIA	97,650	3.1	55,106	2.8	152,756	3.0
NEW BRUNSWICK	69,996	2.2	40,363	2.0	110,359	2.2
QUEBEC	779,563	24.9	540,364	27.3	1,319,927	25.8
ONTARIO	1,272,138	40.7	759,218	38.3	2,031,356	39.8
MANITOBA	122,879	3.9	92,125	4.7	215,004	4.2
SASKATCHEWAN	89,798	2.9	72,322	3.7	162,120	3.2
ALBERTA	263,975	8.4	175,362	8.9	439,337	8.6
BRITISH COLUMBIA	334,803	10.7	190,636	9.6	525,439	10.3
YUKON TERRITORY	4,993	0.2	2,385	0.1	7,378	0.1
NORTHWEST TERRITORIES	5,547	0.2	3,117	0.2	8,664	0.2
OUTSIDE CANADA	26,029	0.8	8,928	0.5	34,957	0.7
TOTAL	3,128,225	100.0	1,981,138	100.0	5,109,363	100.0

TABLE 4

NUMBER OF PENSION PLANS BY INDUSTRY WITH MEMBERSHIP BY SEX

1990

INDUSTRY	PLANS		MEMBERS					
	NUMBER	%	MALES		FEMALES		TOTAL	
			NUMBER	%	NUMBER	%	NUMBER	%
AGRICULTURE	131	0.7	1,814	0.1	881		2,695	0.1
FORESTRY	105	0.5	6,906	0.2	702		7,608	0.1
FISHING AND TRAPPING	10	0.1	101		116		217	
MINING	433	2.2	89,947	2.9	13,469	0.7	103,416	2.0
MANUFACTURING								
FOOD AND BEVERAGE	684	3.4	82,666	2.6	25,552	1.3	108,218	2.1
TOBACCO PRODUCTS	18	0.1	3,992	0.1	1,931	0.1	5,923	0.1
RUBBER AND PLASTICS PRODUCTS	231	1.2	25,627	0.8	6,248	0.3	31,875	0.6
LEATHER	53	0.3	2,286	0.1	3,542	0.2	5,828	0.1
TEXTILE	166	0.8	12,772	0.4	6,297	0.3	19,069	0.4
KNITTING MILLS	23	0.1	423		775		1,198	
CLOTHING	175	0.9	6,146	0.2	19,581	1.0	25,727	0.5
WOOD	289	1.4	63,568	2.0	4,634	0.2	68,202	1.3
FURNITURE AND FIXTURES	141	0.7	7,650	0.2	2,469	0.1	10,119	0.2
PAPER AND ALLIED INDUSTRIES	295	1.5	89,172	2.9	9,843	0.5	99,015	1.9
PRINTING AND PUBLISHING	486	2.4	44,627	1.4	19,366	1.0	63,993	1.3
PRIMARY METALS	254	1.3	75,377	2.4	6,554	0.3	81,931	1.6
METAL FABRICATING	816	4.1	63,858	2.0	8,953	0.5	72,811	1.4
MACHINERY	472	2.4	46,956	1.5	11,564	0.6	58,520	1.1
TRANSPORTATION EQUIPMENT	368	1.8	144,300	4.6	23,192	1.2	167,492	3.3
ELECTRICAL PRODUCTS	358	1.8	59,803	1.9	27,329	1.4	87,132	1.7
NON-METALLIC MINERAL PRODUCTS	242	1.2	29,695	0.9	4,800	0.2	34,495	0.7
PETROLEUM AND COAL PRODUCTS	25	0.1	21,772	0.7	6,458	0.3	28,230	0.6
CHEMICAL	415	2.1	48,070	1.5	18,582	0.9	66,652	1.3
MISCELLANEOUS	301	1.5	11,801	0.4	5,935	0.3	17,736	0.3
SUB-TOTAL	5,812	29.1	840,561	26.9	213,605	10.8	1,054,166	20.6
CONSTRUCTION	1,503	7.5	324,504	10.4	5,169	0.3	329,673	6.5
TRANSPORTATION AND COMMUNICATION	1,087	5.4	325,905	10.4	99,369	5.0	425,274	8.3
TRADE								
WHOLESALE	2,739	13.7	95,535	3.1	36,028	1.8	131,563	2.6
RETAIL	1,751	8.8	134,251	4.3	147,389	7.4	281,640	5.5
SUB-TOTAL	4,490	22.5	229,786	7.3	183,417	9.3	413,203	8.1
FINANCE, INSURANCE & REAL ESTATE	1,504	7.5	105,456	3.4	206,561	10.4	312,017	6.1
COMMUNITY BUSINESS & PERSONAL SERVICE	4,139	20.7	372,993	11.9	483,604	24.4	856,597	16.8
PUBLIC ADMINISTRATION AND DEFENCE	704	3.5	829,662	26.5	773,855	39.1	1,603,517	31.4
INDUSTRY UNSPECIFIED	38	0.2	590		390		980	
TOTAL	19,956	100.0	3,128,225	100.0	1,981,138	100.0	5,109,363	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

1990

TYPE OF ORGANIZATION	PLANS				MEMBERS			
	NUMBER	%	MALES		FEMALES		TOTAL	
			NUMBER	%	NUMBER	%	NUMBER	%
PUBLIC SECTOR								
MUNICIPAL GOVERNMENT	729	3.7	226,002	7.2	197,310	10.0	423,312	8.3
MUNICIPAL ENTERPRISE	59	0.3	21,128	0.7	2,842	0.1	23,970	0.5
PROVINCIAL GOVERNMENT	97	0.5	469,619	15.0	757,299	38.2	1,226,918	24.0
PROVINCIAL ENTERPRISE	49	0.2	66,209	2.1	24,945	1.3	91,154	1.8
FEDERAL GOVERNMENT	9		292,748	9.4	136,788	6.9	429,536	8.4
FEDERAL ENTERPRISE	23	0.1	57,760	1.8	12,828	0.6	70,588	1.4
NON-CANADIAN GOVERNMENT	6		64		87		151	
SUB-TOTAL	972	4.9	1,133,530	36.2	1,132,099	57.1	2,265,629	44.3
PRIVATE SECTOR								
INCORPORATED COMPANY	17,203	86.2	1,820,871	58.2	726,637	36.7	2,547,508	49.9
UNINCORPORATED BUSINESS	276	1.4	6,350	0.2	5,764	0.3	12,114	0.2
CO-OPERATIVE	184	0.9	21,511	0.7	17,602	0.9	39,113	0.8
TRADE OR EMPLOYEE ASSOCIATION	575	2.9	52,469	1.7	15,405	0.8	67,874	1.3
RELIGIOUS, CHARITABLE OR NON-PROFIT ORGANIZATION	441	2.2	26,524	0.8	27,759	1.4	54,283	1.1
OTHER	305	1.5	66,970	2.1	55,872	2.8	122,842	2.4
SUB-TOTAL	18,984	95.1	1,994,695	63.8	849,039	42.9	2,843,734	55.7
TOTAL	19,956	100.0	3,128,225	100.0	1,981,138	100.0	5,109,363	100.0

TABLE 6

NUMBER OF PENSION PLANS BY FUNDING INSTRUMENT SHOWING MEMBERSHIP BY SEX

1990

TYPE OF FUNDING INSTRUMENT	PLANS				MEMBERS			
			MALES		FEMALES		TOTAL	
	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%
INSURANCE CO CONTRACTS:								
INDIVIDUAL ANNUITY	129	0.6	515		248		763	
GROUP ANNUITY	1,578	7.9	35,958	1.1	19,338	1.0	55,296	1.1
DEPOSIT ADMINISTRATION	6,138	30.8	147,460	4.7	75,834	3.8	223,294	4.4
SEGREGATED FUND	2,049	10.3	170,829	5.5	73,778	3.7	244,607	4.8
UNCLASSIFIED	6		159		35		194	
COMBINATIONS	4,542	22.8	138,553	4.4	65,019	3.3	203,572	4.0
SUBTOTAL	14,442	72.4	493,474	15.8	234,252	11.8	727,726	14.2
TRUSTEED:								
CORPORATE TRUSTEE	3,925	19.7	1,063,446	34.0	394,158	19.9	1,457,604	28.5
INDIVIDUAL TRUSTEE	1,227	6.1	896,275	28.7	912,806	46.1	1,809,081	35.4
PENSION FUND SOCIETY	16	0.1	33,480	1.1	73,069	3.7	106,549	2.1
COMBINATIONS	52	0.3	46,105	1.5	12,541	0.6	58,646	1.1
SUBTOTAL	5,220	26.2	2,039,306	65.2	1,392,574	70.3	3,431,880	67.2
GOVERNMENT CONSOLIDATED REVENUE FUNDS	24	0.1	439,776	14.1	268,179	13.5	707,955	13.9
OTHER	8		119		16		135	
COMBINATIONS	262	1.3	155,550	5.0	86,117	4.3	241,667	4.7
TOTAL	19,956	100.0	3,128,225	100.0	1,981,138	100.0	5,109,363	100.0

TABLE 7, PAGE 1

FUNING INSTRUMENT OF PENSION PLANS BY TYPE OF PLAN, NUMBER OF PLANS AND MEMBERS

1990

TYPE OF PLAN	INSURANCE COMPANY CONTRACTS				TRUSTEEO			
	PLANS		MEMBERS		PLANS		MEMBERS	
	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%
DEFINED CONTRIBUTION PLANS:								
MONEY PURCHASE	9,917	68.7	254,239	34.9	1,077	20.6	150,934	4.4
PROFIT SHARING	290	2.0	3,118	0.4	95	1.8	14,165	0.4
SUB-TOTAL	10,207	70.7	257,357	35.4	1,172	22.5	165,099	4.8
DEFINED BENEFIT PLANS:								
FINAL EARNINGS*	1,897	13.1	164,788	22.6	2,189	41.9	2,055,954	59.9
CAREER AVERAGE EARNINGS	1,655	11.5	158,131	21.7	897	17.2	378,493	11.0
FLAT BENEFIT	528	3.7	133,696	18.4	896	17.2	813,372	23.7
SUB-TOTAL	4,080	28.3	456,615	62.7	3,982	76.3	3,247,819	94.6
COMPOSITE AND OTHER PLANS	155	1.1	13,754	1.9	66	1.3	18,962	0.6
TOTAL	14,442	100.0	727,726	100.0	5,220	100.0	3,431,880	100.0

* INCLUDES FINAL AVERAGE EARNINGS AND AVERAGE BEST EARNINGS PLANS

TABLE 7, PAGE 2 FUNDING INSTRUMENT OF PENSION PLANS BY TYPE OF PLAN, NUMBER OF PLANS AND MEMBERS

1990

TYPE OF PLAN	GOVT CONSOLIDATED REV. FUND				OTHER			
	PLANS		MEMBERS		PLANS		MEMBERS	
	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%
DEFINED CONTRIBUTION PLANS:								
MONEY PURCHASE					2	25.0	98	72.6
PROFIT SHARING								
SUB-TOTAL					2	25.0	98	72.6
DEFINED BENEFIT PLANS:								
FINAL EARNINGS*	21	87.5	707,177	99.9	1	12.5	28	20.7
CAREER AVERAGE EARNINGS	3	12.5	778	0.1				
FLAT BENEFIT					5	62.5	9	6.7
SUB-TOTAL	24	100.0	707,955	100.0	6	75.0	37	27.4
COMPOSITE AND OTHER PLANS								
TOTAL	24	100.0	707,955	100.0	8	100.0	135	100.0

* INCLUDES FINAL AVERAGE EARNINGS AND AVERAGE BEST EARNINGS PLANS

TABLE 7, PAGE 3

FUNDING INSTRUMENT OF PENSION PLANS BY TYPE OF PLAN, NUMBER OF PLANS AND MEMBERS

1990

TYPE OF PLAN	COMBINATIONS				TOTAL			
	PLANS		MEMBERS		PLANS		MEMBERS	
	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%
DEFINED CONTRIBUTION PLANS:								
MONEY PURCHASE	62	23.7	8,007	3.3	11,058	55.4	413,278	8.1
PROFIT SHARING					385	1.9	17,283	0.3
SUB-TOTAL	62	23.7	8,007	3.3	11,443	57.3	430,561	8.4
DEFINED BENEFIT PLANS:								
FINAL EARNINGS*	82	31.3	127,599	52.8	4,190	21.0	3,055,546	59.8
CAREER AVERAGE EARNINGS	55	21.0	44,279	18.3	2,610	13.1	581,681	11.4
FLAT BENEFIT	55	21.0	49,283	20.4	1,484	7.4	996,360	19.5
SUB-TOTAL	192	73.3	221,161	91.5	8,284	41.5	4,633,587	90.7
COMPOSITE AND OTHER PLANS	8	3.1	12,499	5.2	229	1.1	45,215	0.9
TOTAL	262	100.0	241,667	100.0	19,956	100.0	5,109,363	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

1990

	PLANS		MEMBERS					
	NUMBER	%	MALES		FEMALES		TOTAL	
			NUMBER	%	NUMBER	%	NUMBER	%
ALL EMPLOYEES	9,654	48.4	1,768,755	56.5	1,600,166	80.8	3,368,921	65.9
SALARIED	1,601	8.0	160,184	5.1	88,788	4.5	248,972	4.9
HOURLY	720	3.6	124,309	4.0	24,725	1.2	149,034	2.9
EXECUTIVE	5,303	26.6	17,597	0.6	6,304	0.3	23,901	0.5
SUPERVISORY	168	0.8	6,691	0.2	2,584	0.1	9,275	0.2
UNION EMPLOYEES	1,150	5.8	878,384	28.1	165,221	8.3	1,043,605	20.4
OTHER	924	4.6	137,562	4.4	82,291	4.2	219,853	4.3
COMBINATION	384	1.9	32,530	1.0	10,957	0.6	43,487	0.9
VARIABLE BY SEX	52	0.3	2,213	0.1	102		2,315	
TOTAL	19,956	100.0	3,128,225	100.0	1,981,138	100.0	5,109,363	100.0

TABLE 9

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

1990

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	
	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%
NO CONDITIONS	7,336	36.8	1,514,889	48.4	7,312	36.7	689,746	34.8	7,305	36.6	2,203,441	43.1
YEARS OF SERVICE	10,194	51.1	781,678	25.0	10,183	51.1	527,774	26.6	10,170	51.0	1,306,560	25.6
MINIMUM AGE	135	0.7	319,152	10.2	133	0.7	166,675	8.4	132	0.7	485,756	9.5
MAXIMUM AGE	171	0.9	142,351	4.6	164	0.8	131,710	6.6	161	0.8	272,694	5.3
YRS OF SERVICE & MIN AGE	714	3.6	51,863	1.7	715	3.6	23,931	1.2	701	3.5	71,276	1.4
YRS OF SERVICE & MAX AGE	432	2.2	43,127	1.4	431	2.2	39,547	2.0	420	2.1	81,246	1.6
YRS OF SERVICE, MINIMUM AGE AND MAXIMUM AGE	657	3.3	70,251	2.2	656	3.3	70,981	3.6	603	3.0	138,371	2.7
MINIMUM AND MAXIMUM AGE	131	0.7	170,710	5.5	132	0.7	313,476	15.8	129	0.6	484,117	9.5
YRS OF SERVICE OR MINIMUM AGE	27	0.1	4,043	0.1	28	0.1	2,374	0.1	27	0.1	6,411	0.1
YRS OF SERVICE OR MINIMUM AGE AND MAXIMUM AGE	8		122		8		51		8		173	
OTHER	149	0.7	30,039	1.0	151	0.8	14,872	0.8	149	0.7	44,801	0.9
VARIABLE BY SEX									106	0.5	12,552	0.2
MALES ONLY - FEMALES NOT ELIGIBLE									43	0.2	1,953	
FEMALES ONLY - MALES NOT ELIGIBLE									2		12	
TOTAL	19,954	100.0	3,128,225	100.0	19,913	100.0	1,981,137	100.0	19,956	100.0	5,109,363	100.0

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

P U B L I C S E C T O R								
TYPE OF PLAN	PLANS				MEMBERS			
			MALES		FEMALES		TOTAL	
	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%
DEFINED CONTRIBUTION PLANS :								
MONEY PURCHASE	578	59.5	26,218	2.3	26,502	2.3	52,720	2.3
PROFIT SHARING								
SUB-TOTAL	578	59.5	26,218	2.3	26,502	2.3	52,720	2.3
DEFINED BENEFIT PLANS :								
FINAL EARNINGS *	240	24.7	1,069,366	94.3	1,065,919	94.2	2,135,285	94.2
CAREER AVERAGE EARNINGS	135	13.9	31,241	2.8	39,228	3.5	70,469	3.1
FLAT BENEFIT	11	1.1	5,627	0.5	251		5,878	0.3
SUB-TOTAL	386	39.7	1,106,234	97.6	1,105,398	97.6	2,211,632	97.6
COMPOSITE AND OTHER PLANS	8	0.8	1,078	0.1	199		1,277	0.1
TOTAL	972	100.0	1,133,530	100.0	1,132,099	100.0	2,265,629	100.0

* INCLUDES FINAL AVERAGE EARNINGS AND AVERAGE BEST EARNINGS PLANS

P R I V A T E S E C T O R								
TYPE OF PLAN	PLANS		MEMBERS					
	NUMBER	%	MALES		FEMALES		TOTAL	
			NUMBER	%	NUMBER	%	NUMBER	%
DEFINED CONTRIBUTION PLANS :								
MONEY PURCHASE	10,480	55.2	240,972	12.1	119,586	14.1	360,558	12.7
PROFIT SHARING	385	2.0	11,923	0.6	5,360	0.6	17,283	0.6
SUB-TOTAL	10,865	57.2	252,895	12.7	124,946	14.7	377,841	13.3
DEFINED BENEFIT PLANS :								
FINAL EARNINGS *	3,950	20.8	545,900	27.4	374,361	44.1	920,261	32.4
CAREER AVERAGE EARNINGS	2,475	13.0	321,008	16.1	190,204	22.4	511,212	18.0
FLAT BENEFIT	1,473	7.8	843,927	42.3	146,555	17.3	990,482	34.8
SUB-TOTAL	7,898	41.6	1,710,835	85.8	711,120	83.8	2,421,955	85.2
COMPOSITE AND OTHER PLANS	221	1.2	30,965	1.6	12,973	1.5	43,938	1.5
TOTAL	18,984	100.0	1,994,695	100.0	849,039	100.0	2,843,734	100.0

* INCLUDES FINAL AVERAGE EARNINGS AND AVERAGE BEST EARNINGS PLANS

B O T H S E C T O R S								
TYPE OF PLAN	PLANS		MEMBERS					
	NUMBER	%	MALES		FEMALES		TOTAL	
			NUMBER	%	NUMBER	%	NUMBER	%
DEFINED CONTRIBUTION PLANS :								
MONEY PURCHASE	11,058	55.4	267,190	8.5	146,088	7.4	413,278	8.1
PROFIT SHARING	385	1.9	11,923	0.4	5,360	0.3	17,283	0.3
SUB-TOTAL	11,443	57.3	279,113	8.9	151,448	7.6	430,561	8.4
DEFINED BENEFIT PLANS :								
FINAL EARNINGS *	4,190	21.0	1,615,266	51.6	1,440,280	72.7	3,055,546	59.8
CAREER AVERAGE EARNINGS	2,610	13.1	352,249	11.3	229,432	11.6	581,681	11.4
FLAT BENEFIT	1,484	7.4	849,554	27.2	146,806	7.4	996,360	19.5
SUB-TOTAL	8,284	41.5	2,817,069	90.1	1,816,518	91.7	4,633,587	90.7
COMPOSITE AND OTHER PLANS	229	1.1	32,043	1.0	13,172	0.7	45,215	0.9
TOTAL	19,956	100.0	3,128,225	100.0	1,981,138	100.0	5,109,363	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

1990

EMPLOYEE CONTRIBUTION RATE	PLANS		MEMBERS					
	NUMBER	%	MALES		FEMALES		TOTAL	
			NUMBER	%	NUMBER	%	NUMBER	%
PERCENTAGES :								
LESS THAN 3.0	1,014	9.2	48,369	2.4	21,079	1.3	69,448	1.9
3.0	1,179	10.7	40,646	2.0	16,912	1.1	57,558	1.6
3.1 - 3.9	204	1.8	15,998	0.8	4,267	0.3	20,265	0.6
4.0	924	8.4	91,270	4.6	43,116	2.7	134,386	3.7
4.1 - 4.9	86	0.8	17,741	0.9	31,631	2.0	49,372	1.4
5.0	4,894	44.3	442,058	22.3	375,033	23.3	817,091	22.7
5.1 - 5.9	77	0.7	18,688	0.9	9,144	0.6	27,832	0.8
6.0	380	3.4	123,438	6.2	173,788	10.8	297,226	8.3
6.1 - 6.9	87	0.8	118,179	6.0	25,343	1.6	143,522	4.0
7.0	91	0.8	226,499	11.4	181,261	11.3	407,760	11.4
7.1 - 9.9	170	1.5	616,182	31.0	654,838	40.8	1,271,020	35.4
10.0	23	0.2	1,729	0.1	249		1,978	0.1
10.1 AND OVER	99	0.9	167		106		273	
SUB-TOTAL	9,228	83.6	1,760,964	88.7	1,536,767	95.6	3,297,731	91.8
DOLLAR AMOUNTS :								
LESS THAN 500	151	1.4	13,212	0.7	2,466	0.2	15,678	0.4
500 - 1499	86	0.8	2,071	0.1	222		2,293	0.1
1500	31	0.3	164		77		241	
1501- 2499	19	0.2	37		10		47	
2500	8	0.1	17		9		26	
2501- 3499								
3500 AND OVER	437	4.0	1,230	0.1	679		1,909	0.1
SUB-TOTAL	732	6.6	16,731	0.8	3,463	0.2	20,194	0.6
CENTS PER HOUR :								
LESS THAN 5	3		694		2,125	0.1	2,819	0.1
5 - 9	16	0.1	8,256	0.4	6,398	0.4	14,654	0.4
10 - 14	28	0.3	5,439	0.3	656		6,095	0.2
15 - 19	13	0.1	1,367	0.1	289		1,656	
20 AND OVER	46	0.4	121,872	6.1	202		122,074	3.4
SUB-TOTAL	106	1.0	137,628	6.9	9,670	0.6	147,298	4.1
VARIABLE	822	7.4	46,144	2.3	36,596	2.3	82,740	2.3
OTHER	149	1.3	24,137	1.2	20,204	1.3	44,341	1.2
VARIABLE BY SEX	4		22		27		49	
TOTAL	11,041	100.0	1,985,626	100.0	1,606,727	100.0	3,592,353	100.0

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

1990

BENEFIT RATES *	FINAL AND FINAL AVERAGE				AVERAGE BEST			
	PLANS		MEMBERS		PLANS		MEMBERS	
	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%
(PERCENT)								
LESS THAN 1.00	4	0.7	390	0.2	44	1.2	5,833	0.2
1.00 - 1.24	37	6.4	4,255	2.5	136	3.8	22,443	0.8
1.25	9	1.6	3,394	2.0	71	2.0	33,920	1.2
1.26 - 1.49	11	1.9	2,764	1.6	63	1.7	12,997	0.5
1.50	55	9.5	6,964	4.1	302	8.4	83,937	2.9
1.51 - 1.74	47	8.1	24,187	14.4	196	5.4	151,273	5.2
1.75	43	7.5	46,638	27.8	184	5.1	56,613	2.0
1.76 - 1.99	6	1.0	860	0.5	65	1.8	15,361	0.5
2.00	305	52.9	64,924	38.6	2,302	63.7	2,395,443	83.0
OVER 2.00	12	2.1	1,593	0.9	55	1.5	44,049	1.5
VARIABLE BY SEX					1		415	
OTHER	48	8.3	12,044	7.2	194	5.4	65,249	2.3
TOTAL	577	100.0	168,013	100.0	3,613	100.0	2,887,533	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

1990

BENEFIT RATES *	CAREER AVERAGE				TOTAL			
	PLANS		MEMBERS		PLANS		MEMBERS	
	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%
(PERCENT)								
LESS THAN 1.00	26	1.0	13,080	2.2	74	1.1	19,303	0.5
1.00 - 1.24	138	5.3	25,486	4.4	311	4.6	52,184	1.4
1.25	48	1.8	41,817	7.2	128	1.9	79,131	2.2
1.26 - 1.49	33	1.3	17,538	3.0	107	1.6	33,299	0.9
1.50	277	10.6	73,228	12.6	634	9.3	164,129	4.5
1.51 - 1.74	51	2.0	15,312	2.6	294	4.3	190,772	5.2
1.75	107	4.1	25,564	4.4	334	4.9	128,815	3.5
1.76 - 1.99	32	1.2	8,932	1.5	103	1.5	25,153	0.7
2.00	1,501	57.5	262,717	45.2	4,108	60.4	2,723,084	74.9
OVER 2.00	275	10.5	61,595	10.6	342	5.0	107,237	2.9
VARIABLE BY SEX	2	0.1	64		3		479	
OTHER	120	4.6	36,348	6.2	362	5.3	113,641	3.1
TOTAL	2,610	100.0	581,681	100.0	6,800	100.0	3,637,227	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

1990

BENEFIT RATE GROUP (MONTHLY PENSION CREDIT PER YEAR OF PARTICIPATION)	PLANS		MALES		MEMBERS		TOTAL	
	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%
LESS THAN \$1.50	15	1.0	5,324	0.6	183	0.1	5,507	0.6
\$ 1.50 - 1.99	2	0.1	453	0.1	201	0.1	654	0.1
2.00 - 2.49	10	0.7	394		131	0.1	525	0.1
2.50 - 2.99	10	0.7	9,709	1.1	3,109	2.1	12,818	1.3
3.00 - 3.49	12	0.8	7,294	0.9	2,561	1.7	9,855	1.0
3.50 - 3.99	11	0.7	5,485	0.6	507	0.3	5,992	0.6
4.00 - 4.49	18	1.2	7,375	0.9	2,119	1.4	9,494	1.0
4.50 - 4.99	4	0.3	594	0.1	173	0.1	767	0.1
5.00 - 5.49	53	3.6	6,535	0.8	6,077	4.1	12,612	1.3
5.50 - 5.99	11	0.7	2,105	0.2	481	0.3	2,586	0.3
6.00 - 6.49	36	2.4	6,491	0.8	5,681	3.9	12,172	1.2
6.50 - 6.99	13	0.9	963	0.1	411	0.3	1,374	0.1
7.00 - 7.49	52	3.5	26,252	3.1	6,470	4.4	32,722	3.3
7.50 - 7.99	12	0.8	1,256	0.1	324	0.2	1,580	0.2
8.00 - 8.49	55	3.7	4,975	0.6	974	0.7	5,949	0.6
8.50 - 8.99	18	1.2	1,430	0.2	378	0.3	1,808	0.2
9.00 - 9.49	36	2.4	6,771	0.8	1,314	0.9	8,085	0.8
9.50 - 9.99	18	1.2	3,783	0.4	343	0.2	4,126	0.4
10.00 - 10.49	104	7.0	12,940	1.5	3,166	2.2	16,106	1.6
10.50 - 10.99	22	1.5	6,487	0.8	1,311	0.9	7,798	0.8
11.00 - 11.49	56	3.8	5,304	0.6	1,923	1.3	7,227	0.7
11.50 - 11.99	17	1.1	7,488	0.9	1,999	1.4	9,487	1.0
12.00 - 12.99	99	6.7	38,258	4.5	4,206	2.9	42,464	4.3
13.00 - 13.99	50	3.4	9,278	1.1	1,542	1.1	10,820	1.1
14.00 - 14.99	60	4.0	13,095	1.5	1,440	1.0	14,535	1.5
15.00 - 15.99	85	5.7	71,558	8.4	5,248	3.6	76,806	7.7
16.00 - 16.99	42	2.8	14,714	1.7	1,683	1.1	16,397	1.6
17.00 - 17.99	62	4.2	17,610	2.1	690	0.5	18,300	1.8
18.00 - 18.99	30	2.0	21,861	2.6	826	0.6	22,687	2.3
19.00 - 19.99	17	1.1	2,963	0.3	302	0.2	3,265	0.3
20.00 - 24.99	106	7.1	106,568	12.5	56,009	38.2	162,577	16.3
25.00 - 29.99	45	3.0	34,661	4.1	757	0.5	35,418	3.6
30.00 - 34.99	31	2.1	87,923	10.3	8,355	5.7	96,278	9.7
35.00 - 39.99	19	1.3	20,601	2.4	7,324	5.0	27,925	2.8
40.00 - 49.99	16	1.1	13,635	1.6	409	0.3	14,044	1.4
50.00 AND OVER	58	3.9	10,596	1.2	142	0.1	10,738	1.1
VARIABLE BY SEX	2	0.1	1,158	0.1	123	0.1	1,281	0.1
INTEGRATED FORMULA	2	0.1	361		173	0.1	534	0.1
OTHER	175	11.8	255,306	30.1	17,741	12.1	273,047	27.4
TOTAL	1,484	100.0	849,554	100.0	146,806	100.0	996,360	100.0

TABLE 14, PAGE 1

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

1990

PROVISION FOR INDEXING	PUBLIC SECTOR				PRIVATE SECTOR			
	PLANS		MEMBERS		PLANS		MEMBERS	
	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%
NO PROVISION	841	86.5	669,420	29.5	17,535	92.4	2,621,660	92.2
CONSUMER PRICE INDEX WITH YEARLY MAXIMUM OF								
UNDER 2 %	1	0.1	1,172	0.1	5		2,867	0.1
2.0 % - 2.9	8	0.8	30,484	1.3	79	0.4	88,424	3.1
3.0 % - 3.9	8	0.8	5,318	0.2	106	0.6	20,264	0.7
4.0 % - 5.9	5	0.5	2,138	0.1	358	1.9	29,360	1.0
6.0 % - 7.9	6	0.6	56,491	2.5	18	0.1	291	
8.0 % - 9.9	4	0.4	239,809	10.6	8		2,772	0.1
10 % AND OVER	1	0.1	98		5		6,645	0.2
NO MAXIMUM	43	4.4	631,051	27.9	632	3.3	13,598	0.5
WAGE INDEX	1	0.1	319		7		412	
EXCESS INTEREST	5	0.5	11,217	0.5	48	0.3	10,099	0.4
OTHER	49	5.0	618,112	27.3	183	1.0	47,342	1.7
TOTAL WITH PROVISION	131	13.5	1,596,209	70.5	1,449	7.6	222,074	7.8
TOTAL	972	100.0	2,265,629	100.0	18,984	100.0	2,843,734	100.0

PROVISION FOR INDEXING	BOTH SECTORS			
	PLANS		MEMBERS	
	NUMBER	%	NUMBER	%
NO PROVISION	18,376	92.1	3,291,080	64.4
CONSUMER PRICE INDEX WITH YEARLY MAXIMUM OF				
UNDER 2 %	6		4,039	0.1
2.0 % - 2.9	87	0.4	118,908	2.3
3.0 % - 3.9	114	0.6	25,582	0.5
4.0 % - 5.9	363	1.8	31,498	0.6
6.0 % - 7.9	24	0.1	56,782	1.1
8.0 % - 9.9	12	0.1	242,581	4.7
10 % AND OVER	6		6,743	0.1
NO MAXIMUM	675	3.4	644,649	12.6
WAGE INDEX	8		731	
EXCESS INTEREST	53	0.3	21,316	0.4
OTHER	232	1.2	665,454	13.0
TOTAL WITH PROVISION	1,580	7.9	1,818,283	35.6
TOTAL	19,956	100.0	5,109,363	100.0

TABLE 15, PAGE 1

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

1990

BASIS FOR VESTING ON TERMINATION OF EMPLOYMENT *	PLANS		MEMBERS						SUBJECT TO REGULATORY LEGISLATION			
	NUMBER	%	MALES		FEMALES		TOTAL		PLANS	%	MEMBERS	%
			NUMBER	%	NUMBER	%	NUMBER	%				
PUBLIC SECTOR												
IMMEDIATE AND FULL	245	25.2	107,836	9.5	83,176	7.3	191,012	8.4	232	27.1	185,885	21.0
YEARS OF SERVICE	331	34.1	396,376	35.0	470,518	41.6	866,894	38.3	267	31.2	73,403	8.3
YEARS OF PARTICIPATION	68	7.0	319,233	28.2	270,542	23.9	589,775	26.0	54	6.3	62,768	7.1
AGE												
SERVICE AND/OR AGE	13	1.3	11,625	1.0	13,602	1.2	25,227	1.1	3	0.4	124	
PARTICIPATION AND/OR AGE	1	0.1	699	0.1	161		860		1	0.1	860	0.1
OTHER	18	1.9	32,089	2.8	5,075	0.4	37,164	1.6	12	1.4	14,395	1.6
NO VESTING OTHER THAN REQUIRED BY LEGISLATION												
	287	29.5	262,466	23.2	287,214	25.4	549,680	24.3	287	33.5	549,680	62.0
NO VESTING	9	0.9	3,206	0.3	1,811	0.2	5,017	0.2				
TOTAL	972	100.0	1,133,530	100.0	1,132,099	100.0	2,265,629	100.0	856	100.0	887,115	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

1990

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	6,465	34.1	121,108	6.1	53,423	6.3	174,531	6.1	5,618	32.7	138,163	5.1
YEARS OF SERVICE	2,730	14.4	302,812	15.2	120,873	14.2	423,685	14.9	2,039	11.9	332,032	12.3
YEARS OF PARTICIPATION	631	3.3	41,374	2.1	12,617	1.5	53,991	1.9	498	2.9	46,880	1.7
AGE	10	0.1	1,334	0.1	60		1,394		7		1,376	0.1
SERVICE AND/OR AGE	88	0.5	121,680	6.1	3,770	0.4	125,450	4.4	28	0.2	118,426	4.4
PARTICIPATION AND/OR AGE	13	0.1	2,190	0.1	97		2,287	0.1	3		2,156	0.1
OTHER	205	1.1	53,013	2.7	17,819	2.1	70,832	2.5	176	1.0	61,868	2.3
NO VESTING OTHER THAN REQUIRED BY LEGISLATION	8,807	46.4	1,348,968	67.6	639,761	75.4	1,988,729	69.9	8,807	51.3	1,988,729	73.9
NO VESTING	35	0.2	2,216	0.1	619	0.1	2,835	0.1				
TOTAL	18,984	100.0	1,994,695	100.0	849,039	100.0	2,843,734	100.0	17,176	100.0	2,689,630	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

1990

BASIS FOR VESTING ON TERMINATION OF EMPLOYMENT *	PLANS		MEMBERS						SUBJECT TO REGULATORY LEGISLATION			
	NUMBER	%	MALES		FEMALES		TOTAL		PLANS	%	MEMBERS	%
			NUMBER	%	NUMBER	%	NUMBER	%				
BOTH SECTORS												
IMMEDIATE AND FULL	6,710	33.6	228,944	7.3	136,599	6.9	365,543	7.2	5,850	32.4	324,048	9.1
YEARS OF SERVICE	3,061	15.3	699,188	22.4	591,391	29.9	1,290,579	25.3	2,306	12.8	405,435	11.3
YEARS OF PARTICIPATION	699	3.5	360,607	11.5	283,159	14.3	643,766	12.6	552	3.1	109,648	3.1
AGE	10	0.1	1,334		60		1,394		7		1,376	
SERVICE AND/OR AGE	101	0.5	133,305	4.3	17,372	0.9	150,677	2.9	31	0.2	118,550	3.3
PARTICIPATION AND/OR AGE	14	0.1	2,889	0.1	258		3,147	0.1	4		3,016	0.1
OTHER	223	1.1	85,102	2.7	22,894	1.2	107,996	2.1	188	1.0	76,263	2.1
NO VESTING OTHER THAN REQUIRED BY LEGISLATION	9,094	45.6	1,611,434	51.5	926,975	46.8	2,538,409	49.7	9,094	50.4	2,538,409	71.0
NO VESTING	44	0.2	5,422	0.2	2,430	0.1	7,852	0.2				
TOTAL	19,956	100.0	3,128,225	100.0	1,981,138	100.0	5,109,363	100.0	18,032	100.0	3,576,745	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

1990

	PLANS SUBJECT TO LEGISLATION *				PLANS NOT SUBJECT TO LEGISLATION			
	PLANS		MEMBERS		PLANS		MEMBERS	
	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%
IMMEDIATE VESTING	5,850	32.4	324,048	9.1	860	44.7	41,495	2.7
1 OR 2 YEARS OF SERVICE OR PARTICIPATION	720	4.0	120,866	3.4	92	4.8	472,742	30.8
3 OR 4 YEARS OF SERVICE OR PARTICIPATION	115	0.6	31,937	0.9	46	2.4	17,000	1.1
5 YEARS OF SERVICE OR PARTICIPATION	609	3.4	81,325	2.3	271	14.1	501,754	32.7
6 TO 9 YEARS OF SERVICE OR PARTICIPATION	130	0.7	8,650	0.2	70	3.6	22,154	1.4
10 YEARS OF SERVICE OR PARTICIPATION	1,015	5.6	224,844	6.3	350	18.2	402,674	26.3
11 TO 19 YEARS OF SERVICE OR PARTICIPATION	164	0.9	16,222	0.5	42	2.2	1,462	0.1
20 YEARS OR MORE OF SERVICE OR PARTICIPATION	105	0.6	31,239	0.9	31	1.6	1,476	0.1
SERVICE OR PARTICIPATION AND/OR AGE	35	0.2	121,566	3.4	80	4.2	32,258	2.1
AGE	7		1,376		3	0.2	18	
OTHER	188	1.0	76,263	2.1	35	1.8	31,733	2.1
NO VESTING OTHER THAN LEGISLATIVE REQUIREMENT	9,094	50.4	2,538,409	71.0				
NO VESTING					44	2.3	7,852	0.5
TOTAL	18,032	100.0	3,576,745	100.0	1,924	100.0	1,532,618	100.0

* VESTING PROVIDED IN THE PLAN NOTWITHSTANDING THE LEGISLATIVE REQUIREMENTS

TABLE 16, PAGE 2

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

1990

	ALL PLANS			
	PLANS		MEMBERS	
	NUMBER	%	NUMBER	%
IMMEDIATE VESTING	6,710	33.6	365,543	7.2
1 OR 2 YEARS OF SERVICE OR PARTICIPATION	812	4.1	593,608	11.6
3 OR 4 YEARS OF SERVICE OR PARTICIPATION	161	0.8	48,937	1.0
5 YEARS OF SERVICE OR PARTICIPATION	880	4.4	583,079	11.4
6 TO 9 YEARS OF SERVICE OR PARTICIPATION	200	1.0	30,804	0.6
10 YEARS OF SERVICE OR PARTICIPATION	1,365	6.8	627,518	12.3
11 TO 19 YEARS OF SERVICE OR PARTICIPATION	206	1.0	17,684	0.3
20 YEARS OR MORE OF SERVICE OR PARTICIPATION	136	0.7	32,715	0.6
SERVICE OR PARTICIPATION AND/OR AGE	115	0.6	153,824	3.0
AGE	10	0.1	1,394	
OTHER	223	1.1	107,996	2.1
NO VESTING OTHER THAN LEGISLATIVE REQUIREMENT	9,094	45.6	2,538,409	49.7
NO VESTING	44	0.2	7,852	0.2
TOTAL	19,956	100.0	5,109,363	100.0

DEATH BENEFITS AFTER RETIREMENT

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	95	5.6	29,273	4.3	125	0.8	59,713	3.5
EMPLOYEE CONTRIBUTIONS	35	2.1	6,181	0.9	622	4.0	134,687	7.9
VESTED EMPLOYER CONTRIBUTIONS	974	57.4	319,194	46.3	5,847	37.9	547,753	32.0
EMPLOYEE CONTRIBUTIONS AND VESTED EMPLOYER CONTRIBUTIONS	264	15.5	54,272	7.9	8,374	54.3	719,383	42.0
SPOUSE'S PENSION WITH RESTRICTIONS *	249	14.7	202,863	29.5	187	1.2	150,970	8.8
SPOUSE'S PENSION WITHOUT RESTRICTIONS	71	4.2	74,346	10.8	204	1.3	85,554	5.0
OTHER	10	0.6	2,574	0.4	57	0.4	14,829	0.9
TOTAL	1,698	100.0	688,703	100.0	15,416	100.0	1,712,889	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	
	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%
NO BENEFITS					3	2.5	364	0.3
EMPLOYEE CONTRIBUTIONS	31	15.1	25,727	15.4	8	6.6	2,948	2.2
VESTED EMPLOYER CONTRIBUTIONS					35	28.7	5,738	4.3
EMPLOYEE CONTRIBUTIONS AND VESTED EMPLOYER CONTRIBUTIONS	124	60.5	74,556	44.7	63	51.6	120,516	90.4
SPOUSE'S PENSION WITH RESTRICTIONS *	6	2.9	458	0.3	8	6.6	2,977	2.2
SPOUSE'S PENSION WITHOUT RESTRICTIONS	43	21.0	66,085	39.6	5	4.1	812	0.6
OTHER	1	0.5	107	0.1				
TOTAL	205	100.0	166,933	100.0	122	100.0	133,355	100.0

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

DEATH BENEFITS AFTER RETIREMENT

DEATH BENEFITS BEFORE RETIREMENT	SPOUSE'S PENSION				DEPENDS UPON OPTION CHOSEN			
	PLANS		MEMBERS		PLANS		MEMBERS	
	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%
NO BENEFITS	24	1.4	3,054	0.1				
EMPLOYEE CONTRIBUTIONS	98	5.6	484,778	20.8	16	2.3	2,372	4.0
VESTED EMPLOYER CONTRIBUTIONS	526	30.2	68,713	2.9	297	42.1	13,190	22.2
EMPLOYEE CONTRIBUTIONS AND VESTED EMPLOYER CONTRIBUTIONS	379	21.8	224,146	9.6	383	54.3	43,584	73.2
SPOUSE'S PENSION WITH RESTRICTIONS *	335	19.2	311,537	13.4	1	0.1	147	0.2
SPOUSE'S PENSION WITHOUT RESTRICTIONS	370	21.2	1,234,693	53.0	1	0.1	12	
OTHER	10	0.6	3,680	0.2	7	1.0	206	0.3
TOTAL	1,742	100.0	2,330,601	100.0	705	100.0	59,511	100.0

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

DEATH BENEFITS BEFORE RETIREMENT	OTHER				TOTAL			
	PLANS		MEMBERS		PLANS		MEMBERS	
	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%
NO BENEFITS					247	1.2	92,404	1.8
EMPLOYEE CONTRIBUTIONS	3	4.4	257	1.5	813	4.1	656,950	12.9
VESTED EMPLOYER CONTRIBUTIONS	34	50.0	9,390	54.1	7,713	38.7	963,978	18.9
EMPLOYEE CONTRIBUTIONS AND VESTED EMPLOYER CONTRIBUTIONS	17	25.0	3,127	18.0	9,604	48.1	1,239,584	24.3
SPOUSE'S PENSION WITH RESTRICTIONS *	7	10.3	483	2.8	793	4.0	669,435	13.1
SPOUSE'S PENSION WITHOUT RESTRICTIONS	3	4.4	384	2.2	697	3.5	1,461,886	28.6
OTHER	4	5.9	3,730	21.5	89	0.4	25,126	0.5
TOTAL	68	100.0	17,371	100.0	19,956	100.0	5,109,363	100.0

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

		C O N T R I B U T I O N S			
FUNDING INSTRUMENT	EMPLOYEE	E M P L O Y E E R			TOTAL
		CURRENT SERVICE	SPECIAL PAYMENTS	TOTAL1	
	\$,000	\$,000	\$,000	\$,000	\$,000
CONTRIBUTORY PLANS					
INSURANCE CO. CONTRACTS :					
INDIVIDUAL ANNUITY	937	1,091		1,091	2,028
GROUP ANNUITY	38,237	51,447	2,716	54,164	92,401
DEPOSIT ADMINISTRATION	150,090	156,170	7,902	164,072	314,163
SEGREGATED FUND	140,584	167,426	4,182	171,609	312,194
UNSPECIFIED	71	63	6	69	141
COMBINATIONS	123,545	137,577	10,361	147,939	271,484
SUB-TOTAL	453,466	513,777	25,169	538,946	992,412
TRUSTEED :					
CORPORATE TRUSTEE	817,620	812,523	74,163	886,687	1,704,307
INDIVIDUAL TRUSTEE	2,333,639	2,465,409	288,475	2,753,885	5,087,524
PENSION FUND SOCIETY	56,470	20,780	34	20,815	77,285
COMBINATIONS	17,622	36,901	384	37,285	54,908
SUB-TOTAL	3,225,352	3,335,615	363,057	3,698,673	6,924,025
GOVT CONSOLIDATED REVENUE FUNDS	1,219,205	1,518,468	972,619	2,491,087	3,710,292
COMBINATIONS	203,124	220,615	69,659	290,274	493,399
OTHER	63	105		105	169
TOTAL	5,101,212	5,588,583	1,430,505	7,019,088	12,120,300

TABLE 18, PAGE 2

CONTRIBUTIONS TO CONTRIBUTORY AND NON-CONTRIBUTORY PENSION PLANS BY FUNDING INSTRUMENT

1990

		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
NON-CONTRIBUTORY PLANS					
INSURANCE CO. CONTRACTS :					
INDIVIDUAL ANNUITY	53	406	426	832	886
GROUP ANNUITY	793	9,247	609	9,856	10,650
DEPOSIT ADMINISTRATION	6,694	90,511	15,487	105,998	112,693
SEGREGATED FUND	10,407	121,389	30,451	151,841	162,248
UNSPECIFIED		30		30	30
COMBINATIONS	8,807	97,999	18,915	116,915	125,722
SUB-TOTAL	26,756	319,584	65,890	385,475	412,232
TRUSTEED :					
CORPORATE TRUSTEE	36,583	863,444	304,693	1,168,137	1,204,721
INDIVIDUAL TRUSTEE	18,550	247,842	38,867	286,709	305,260
PENSION FUND SOCIETY	3,773	397	21	419	4,192
COMBINATIONS	1,595	32,178	3,355	35,534	37,130
SUB-TOTAL	60,503	1,143,862	346,938	1,490,801	1,551,304
GOVT CONSOLIDATED					
REVENUE FUNDS	46	1,627		1,627	1,673
COMBINATIONS	15,417	167,660	24,385	192,045	207,463
OTHER					
TOTAL	102,723	1,632,734	437,214	2,069,949	2,172,672

		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	991	1,497	426	1,924	2,915
GROUP ANNUITY	39,030	60,695	3,325	64,020	103,051
DEPDSIT ADMINISTRATION	156,785	246,681	23,389	270,071	426,856
SEGREGATED FUND	150,991	288,816	34,634	323,450	474,442
UNSPECIFIED	71	94	6	100	172
COMBINATIONS	132,352	235,576	29,277	264,854	397,206
SUB-TOTAL	480,222	833,362	91,060	924,422	1,404,645
TRUSTEED :					
CORPORATE TRUSTEE	854,203	1,675,968	378,857	2,054,825	2,909,028
INDIVIDUAL TRUSTEE	2,352,189	2,713,251	327,343	3,040,594	5,392,784
PENSION FUND SOCIETY	60,244	21,177	56	21,234	81,478
COMBINATIONS	19,218	69,080	3,739	72,820	92,038
SUB-TOTAL	3,285,855	4,479,478	709,996	5,189,474	8,475,330
GOVT CONSOLIDATED REVENUE FUNDS	1,219,251	1,520,095	972,619	2,492,714	3,711,965
COMBINATIONS	218,541	388,276	94,044	482,320	700,862
OTHER	63	105		105	169
TOTAL	5,203,935	7,221,318	1,867,719	9,089,037	14,292,973

TABLE 19

EMPLOYEE AND EMPLOYER CONTRIBUTIONS BY TYPE OF PENSION PLAN

1990

	----- EMPLOYEE -----			----- EMPLOYER -----				TOTAL
	CURRENT SERVICE	ADDITIONAL	TOTAL	CURRENT SERVICE	INITIAL UNFUNDED LIABILITY	EXPERIENCE DEFICIENCY	TOTAL	
	\$,000	\$,000	\$,000	\$,000	\$,000	\$,000	\$,000	\$,000
ALL PLANS :								
DEFINED BENEFIT PLANS :								
FINAL AVERAGE EARNINGS	134,962	5,128	140,090	251,266	15,771	62	267,100	407,191
AVERAGE BEST EARNINGS	4,056,739	78,548	4,135,288	5,094,513	521,182	910,231	6,525,927	10,661,216
CAREER AVERAGE EARNINGS	408,599	10,722	419,321	563,261	78,976	4,544	646,783	1,066,105
FLAT BENEFIT	150,212	4,142	154,355	778,361	302,634	9,256	1,090,252	1,244,607
SUB-TOTAL	4,750,513	98,542	4,849,056	6,687,403	918,565	924,095	8,530,064	13,379,120
DEFINED CONTRIBUTION PLANS :								
MONEY PURCHASE	301,383	24,743	326,126	440,411	8,518	192	449,123	775,250
PROFIT SHARING	5,132	2,360	7,492	26,994	597		27,591	35,083
SUB-TOTAL	306,515	27,103	333,619	467,405	9,116	192	476,714	810,334
COMPOSITE	15,976	2,786	18,762	59,703	15,166		74,870	93,632
OTHER	2,437	60	2,497	6,804	559	23	7,388	9,885
TOTAL	5,075,442	128,492	5,203,935	7,221,318	943,408	924,311	9,089,037	14,292,973

Appendix

APPENDIX
SELECTED PROVISIONS OF REGULATORY PENSION LEGISLATION

JURISDICTION	ELIGIBILITY	RIGHTS ON TERMINATION OF EMPLOYMENT	SURVIVOR BENEFITS		EARLY RETIREMENT
		Minimum Vesting and Locking-in Requirements	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	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.	2 years of plan participation (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.

JURISDICTION	ELIGIBILITY	RIGHTS ON TERMINATION OF EMPLOYMENT	SURVIVOR BENEFITS		EARLY RETIREMENT
		Minimum Vesting and Locking-in Requirements	Before Retirement	After Retirement	
BRITISH COLUMBIA ²					
Pension Benefits Standards Act, Bill 6 Introduced May 24, 1991 Expected effective date January 1, 1993	Full-time employees after 2 years of service. Part-time employees who have earned at least 35% of YMPE for 2 consecutive calendar years.	5 years of service for benefits accrued as of effective date. In 1998, vesting will change to 2 years of plan membership for all accrued benefits.	Pension payable to spouse equal in value to: accumulated employee contributions plus interest prior to 1993, and 60% of commuted value of deferred vested pension accrued after 1992 (only if married). If no spouse, beneficiary entitled to receive lump sum payment. If no beneficiary, estate receives refund.	To a spouse, at least 60% of pension payable (for pensions commencing after implementation date). Actuarial adjustment and spousal waiver allowed. May be reduced on death of either spouse.	Election of early retirement at age 55. Actuarial reduction allowed.
ALBERTA					
Original Act: The Pension Benefits Act, January 1, 1967	No 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 and Locking-in Requirements	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.	5 years of 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 deferred vested pension accrued after 1986 (only if married). If no spouse, beneficiary entitled to receive refund of contribu- tions 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	No requirement	No requirement	No requirement
Revised Act: July 1, 1981	No requirement	At least 1 year of service. Age plus service total 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 for vesting. Age 45 and 10 years of service or participation for locking-in.	No requirement	No requirement	No requirement

JURISDICTION	ELIGIBILITY	RIGHTS ON TERMINATION OF EMPLOYMENT	SURVIVOR BENEFITS		EARLY RETIREMENT
		Minimum Vesting and Locking-in Requirements	Before Retirement	After Retirement	
Revised Act: January 1, 1984 (some amendments January 1, 1985 and January 1, 1990)	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.	2 years of service or participation (for benefits earned after 1989).	Full commuted value of deferred pension earned after 1984 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.	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.	2 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 as lump sum payment to spouse. 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.
QUEBEC²					
The Supplemental Pension Plans Act					
Original Act: January 1, 1966	No requirement	Age 45 and 10 years of service	No requirement	No requirement	No mandatory retirement

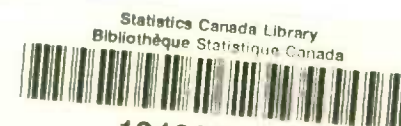
JURISDICTION	ELIGIBILITY	RIGHTS ON TERMINATION OF EMPLOYMENT	SURVIVOR BENEFITS		EARLY RETIREMENT
			Minimum Vesting and Locking-in Requirements	Before Retirement	After Retirement
Revised Act: January 1, 1990	Employees (part-time or full-time) who have earned at least 35% of YMPE or completed 700 hours of service in the preceding calendar year.	2 years of plan membership (for benefits earned after 1989).	Full commuted value of deferred pension earned after 1989 plus contributions and interest prior to 1990 payable to spouse or beneficiary as an annuity or lump sum payment.	At least 60% of pension payable during joint lifetime must continue to survivor (for pensions commencing after 1989). Actuarial adjustment and spousal waiver allowed.	Election of early retirement allowed (within 10 years of normal retirement date). Actuarial reduction allowed.
NOVA SCOTIA					
The Pension Benefits Act					
Original Act: January 1, 1977	No requirement	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.	2 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 or lump sum 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 BRUNSWICK²					
The Pension Plan Registration Act, September 1, 1973	No requirement	No requirement	No requirement	No requirement	No requirement
The Pensions Benefits Act - Royal Assent June 27, 1987 Expected effective date, Fall 1991	Full-time employees after 2 years of service. Part-time employees who have earned at least 35% of YMPE for 2 consecutive years.	5 years of continuous service (for benefits accruing after implementation date).	60% of commuted value of deferred pension payable to spouse, beneficiary or estate as a lump sum.	At least 60% of pension payable during joint lifetime must continue to survivor (for pensions commencing after implementation date). Actuarial adjustment and spousal waiver allowed.	Election of early retirement allowed (within 10 years of normal retirement date). Actuarial reduction allowed.

JURISDICTION	ELIGIBILITY	RIGHTS ON TERMINATION OF EMPLOYMENT	SURVIVOR BENEFITS		EARLY RETIREMENT
		Minimum Vesting and Locking-in Requirements	Before Retirement	After Retirement	
PRINCE EDWARD ISLAND ²					
Pension Benefits Act - Passed April 26, 1990 Expected effective date January 1, 1992	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.	2 years of plan membership (for benefits accrued after implementation date).	60% of commuted value of deferred pension earned after implementation date payable to spouse as a lump sum or annuity. If there is no spouse, estate or beneficiary is entitled to receive refund of employee contributions with interest.	At least 60% of pension payable during joint lifetime must continue to survivor. Actuarial adjustment and spousal waiver allowed.	Election of early retirement allowed (within 10 years of normal retirement date). Actuarial reduction allowed.
NEWFOUNDLAND					
The Pension Benefits Act, January 1, 1985	No requirement	Age 45 and 10 years of service	No requirement	No requirement	No requirement

¹ The provisions of the new legislation for Quebec are not reflected in the data in this report.

² The legislation for British Columbia, P.E.I. and New Brunswick, which is not yet effective, is included in this appendix for information only.

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.



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