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Summary

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Gouvernement du Québec

O.C. 1374-2020, 16 December 2020

Hydro-Québec Act
(chapter H-5)

**Hydro-Québec Pension Plan
— Approval of By-law no. 770**

Approval of By-law no. 770 in respect of the Hydro-Québec Pension Plan

WHEREAS, under the first paragraph of section 49 of the Hydro-Québec Act (chapter H-5), the Company is authorized to establish by by-law a retirement plan for its members appointed after 30 June 1973 and its employees, including benefits in case of disability or death, and to adopt all provisions deemed necessary for such purpose;

WHEREAS, under section 55 of the Act, every by-law passed under Division IX of the Act is subject to the Supplemental Pension Plans Act (chapter R-15.1) and does not come into force until approved by the Government;

WHEREAS the Government approved By-law no. 749 in respect of the Hydro-Québec pension plan by Order in Council 1328-2013 dated 11 December 2013;

WHEREAS agreements were reached between Hydro-Québec and the trade unions in 2018, except the Syndicat professionnel des ingénieurs d'Hydro-Québec inc. with which an agreement was reached in September 2020, on making amendments to the Hydro-Québec pension plan, which amendments take effect on 21 December 2020;

WHEREAS, on 25 September 2020, the board of directors of Hydro-Québec approved By-law no. 770 in respect of the Hydro-Québec Pension Plan to replace By-law no. 749 in respect of the Hydro-Québec pension plan;

IT IS ORDERED, therefore, on the recommendation of the Minister of Energy and Natural Resources:

THAT By-law no. 770 in respect of the Hydro-Québec Pension Plan, attached to this Order in Council, be approved.

YVES OUELLET,
Clerk of the Conseil exécutif

BY-LAW NO. 770**IN RESPECT OF THE HYDRO-QUÉBEC PENSION PLAN***(Effective Date – December 21, 2020)*

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HYDRO-QUÉBEC PENSION PLAN**PART I – GENERAL PROVISIONS**

In this By-law, unless the context indicates otherwise, terms written in the masculine gender include the feminine and shall mean:

Section 1 DEFINITIONS

- 1.1 “Act respecting the Québec Pension Plan”: the Act respecting the Québec Pension Plan, (chapter R-9); (1.27);
- 1.1A) “Actuarial equivalence”: the determination by the actuary of an amount which is equivalent in value to another amount, based on actuarial assumptions prescribed by applicable laws and regulations; (1.16)
- 1.2 “Actuary”: a person qualified to fulfil this function in accordance with the Supplemental Pension Plans Act; (1.2)
- 1.2A) “Adjusted earnings”: the member’s earnings expressed as a weekly amount to which is added, if applicable, the earnings which correspond to the weekly earnings rate, expressed as a weekly amount, shown on the employer’s payroll during a temporary leave of absence that the member redeems as a year of contributory service;
- Adjusted earnings shall also include, if applicable, the total or partial difference, expressed as a weekly amount, between the earnings rate shown on the employer’s payroll before and after the reduction in workweek, for which the employer has contributed, for:
- (i) the member at January 1, 1997 that has continued to be a member since such date; and
- (ii) the person that, had it not been for his termination of employment, would have been eligible to contribute at January 1, 1997 and is entitled to recall rights at such date; [1.40A)]
- 1.3 “Basic exemption”: Basic exemption established for the year in question under the Act respecting the Québec Pension Plan; (1.17)
- 1.3A) “Beneficiary”: Any person (spouse, recognized spouse or children) receiving survivor benefits under the plan; [1.9A)]
- 1.4 “By-law no. 83”: By-law no. 83 in respect of the Hydro-Québec Pension Plan, as amended by By-laws nos. 106, 119, 123, 258, 259, 260 and 265; (1.35)
- 1.5 “By-law no. 278”: By-law no. 278 in respect of the Hydro-Québec Pension Plan, as amended by By-laws nos. 362, 416 and 447; (1.36)
- 1.6 “By-law no. 534”: By-law no. 534 in respect of the Hydro-Québec Pension Plan; (1.37)
- 1.6A) “By-law no. 582”: By-law no. 582 in respect of the Hydro-Québec Pension Plan; [1.37A)]
- 1.6B) “By-law no. 653”: By-law no. 653 in respect of the Hydro-Québec Pension Plan; [1.37B)]
- 1.6C) “By-law no. 676”: By-law no. 676 in respect of the Hydro-Québec Pension Plan; [1.37C)]
- 1.6D) “By-law no. 679”: By-law no. 679 in respect of the Hydro-Québec Pension Plan; [1.37D)]
- 1.6E) “By-law no. 681”: By-law no. 681 in respect of the Hydro-Québec Pension Plan; [1.37E)]
- 1.6F) “By-law no. 699”: By-law no. 699 in respect of the Hydro-Québec Pension Plan; [1.37F)]
- 1.6G) “By-law no. 707”: By-law no. 707 in respect of the Hydro-Québec Pension Plan; [1.37G)]

- 1.6H) “By-law no. 734”: By-law no. 734 in respect of the Hydro-Québec Pension Plan; [1.37H)]
- 1.6(I) “By-law no. 749”: By-law no. 749 in respect of the Hydro-Québec Pension Plan; [1.37I)]
- 1.7 “Child”: a child of a member, a former member or a pensioner, whatever the relationship, who meets one of the following conditions:
- (a) is under 25 years of age;
 - (b) (Repealed);
 - (c) regardless of his age, became mentally or physically disabled before attaining age 18, and has remained totally disabled ever since;
 - (d) regardless of his age, became mentally or physically disabled between 18 and 25 years of age, while a full-time student at an educational institution, and has remained totally disabled ever since;
- Notwithstanding the foregoing, on the death of the member, the former member or the pensioner, children between 18 and 25 years of age shall be paid benefits under the plan only for the periods during which they were full-time students at an educational institution; (1.15)
- 1.8 “Committee”: the Hydro-Québec Pension Committee; (1.11)
- 1.9 “Compensation”: earnings plus any additional payments, including bonuses, premiums, lump sum amounts, overtime pay, allowances of any type excluding the reimbursement of expenses, and any other similar payments; (1.38)
- 1.10 “Consumer price index for the year”: the arithmetical average, for the 12-month period ending October 31 for the year in question, of the monthly consumer price indices for all goods in Canada, as published by Statistics Canada; (1.19)
- 1.11 “Defined benefit limit”: 1/9 of the money purchase limit for the year in question as defined by the Income Tax Act; (1.32)
- 1.12 “Earnings”: the member’s basic hourly, daily, weekly, monthly or annual pay, which is stated on the employer’s payroll, with the exception of any additional payments, such as bonuses, premiums, benefits, lump sum amounts, gratuities, allowances of any type, overtime pay or any other similar payments.

Notwithstanding the foregoing, earnings include any lump sum payment made under the “Régime de rémunération incitative pour les employés non syndiqués” or the “Régime d’intéressement” of the company. In the application of the “Politique de rémunération incitative du personnel d’Hydro-Québec” and the “Politique de rémunération incitative des employés et des dirigeants des filiales en propriété exclusive d’Hydro-Québec”, earnings include any lump sum payment resulting from these policies, the amount of such lump sum payment being limited to 2/3 of the total maximum weighting defined according to the job level. The lump sum payment may not exceed 20% of basic earnings;

Concerning members employed by a subsidiary bound by a plan membership agreement as described under Section 29 and members loaned to a subsidiary or outside organization, any lump sum payment resulting from performance and provided for under a program or plan of the subsidiary or outside organization is included in earnings to a maximum not exceeding accepted lump sum payment amounts payable to members from the employment group to which the member belonged at Hydro-Québec before his loan to a subsidiary or outside organization.

Any portion of the member's earnings received during a year and which represents a retroactive payment of earnings for a previous year, as well as any lump sum-payment identified before and received during a year, but for a previous year, shall be deducted from the earnings in the year of payment and added to the member's earnings for the year of contributory service for which the payment is made; (1.40)

- 1.13 "Employee": any person working for Hydro-Québec or one of its subsidiaries, and bound by a plan membership agreement as described under Section 29, as a trainee or as a permanent or temporary employee and who is shown on the employer's payroll, with the exception of any person governed by the Act respecting labour relations, vocational training and workforce management in the construction industry, (chapter R-20); (1.13)
- 1.14 "Employer": Hydro-Québec, located at 75 René-Lévesque Blvd. West, Montréal, Québec H2Z 1A4, or Hydro-Québec International Inc., located at 75 René-Lévesque Blvd. West, Montréal, Québec H2Z 1A4, and any subsidiary bound by a plan membership agreement as described under Section 29; (1.14)
- 1.14A) "Fiscal year": the period from January 1 to December 31 of the year in question; [1.17A)]
- 1.15 "Five-year average earnings": the member's average adjusted earnings, expressed as an annual amount, for the five years of contributory service for which the adjusted earnings were the greatest, or, if the member has less than five years of contributory service, for his actual years of contributory service. If one or more fractions of years of contributory service are taken into account, the complementary fraction and corresponding adjusted earnings are determined on the basis of the years in which the adjusted earnings, expressed as an annual amount, were the greatest. The years of contributory service recognized pursuant to a transfer agreement and the related earnings are not taken into account for the purposes of establishing the five-year average earnings; (1.41)
- 1.16 "Former member": a former employee, who is not a pensioner, but is entitled to benefits under one of the previous by-laws or the plan; (1.3)
- 1.17 "Hydro-Québec Act": the Hydro-Québec Act, (chapter H-5); (1.25)
- 1.18 "Income Tax Act": the Income Tax Act, S.C. 1985 (5th suppl.) c.1 and any amendments made thereto; (1.24)
- 1.19 "Interest": simple interest at the rate of 4% per annum for the period of January 1, 1966 to December 31, 1979, interest at the rate of 7.5% compounded annually between January 1, 1980 and December 31, 1989, for each year from January 1, 1990 at the rate obtained monthly on personal five-year term deposits for chartered banks as reported by the Bank of Canada determined according to the terms and conditions in 9.6 and for each year from January 1, 2001 at the rate of return obtained by the pension fund determined according to the terms and conditions in 9.7; (1.21)
- 1.20 "Member": an employee who is eligible to contribute to the plan or an employee who has postponed his retirement or a person whose continuous service is not terminated for pension plan purposes and to whom the provisions in 7.5 apply; (1.30)
- 1.20A) Repealed; [1.30A)]
- 1.21 "Old Age Security Act": the Old Age Security Act, R.S.C., 1985, c. O-9; (1.23)
- 1.22 "Pay period": a period of time, or a fraction thereof, as determined by the employer's payroll system; (1.31)
- 1.22A) "Pension fund": the pension fund constituting a trust estate established under the Hydro-Québec Act and described in greater detail in Section 15 of this by-law; the pension fund bears the name CAISSE DE RETRAITE D'HYDRO-QUÉBEC; [1.9B)]

- 1.23 “Pension index”: the ratio expressed as a percentage of the consumer price index for the year, to that of the previous year; (1.20)
- 1.24 “Pensioner”: a former employee who receives pension benefits under one of the previous by-laws or the plan, except for progressive retirement pension benefits defined in 5.7. Any employee who receives his total pension benefit while remaining in the service of the employer is considered a pensioner; (1.39)
- 1.24A) Repealed; [1.39A)]
- 1.24B) “Pension plan rate of return”: The rate of return, less expenses, obtained by the plan during a given period and calculated on the basis of the fair market value of assets, as determined by the actuary; [1.42A)]
- 1.25 “Physician”: a physician authorized to practice medicine by the applicable legislation; (1.29)
- 1.26 “Plan”: all the provisions of the present By-law and any amendments made thereto; the plan is designated as the Hydro-Québec Pension Plan; (1.33)
- 1.27 “Present value”: the value of a benefit as established at a given date on an actuarial equivalence basis; (1.43)
- 1.27A) “Previous by-laws”: By-law no. 83, By-law no. 278, By-law No. 534, By-law no. 582, By-law no. 653; By-law no. 676, By-law no. 679, By-law no. 681, By-law no. 699, By-law no. 707, By-law no. 734 and By-law no. 749; [1.34A)]
- 1.28 “Rate of return”: the rate of return, net of all expenses, earned by the pension fund during the period in question and calculated according to the fair market value of assets, as established by the actuary; [1.42A)]
- 1.28A) “Recognized spouse”: any person who is not a spouse on the pensioner’s retirement date, but who acquired such status thereafter prior to the death of the pensioner; [1.12A)]
- 1.28B) “Reduction in workweek”: the decrease in the average full-time workweek as a result of measures to reduce total compensation, as applied to a member effective January 1, 1997, with the exception of any decrease in the average workweek granted at the employee’s request; [1.32A)]
- 1.29 “Spouse”: any person who:
- (a) is married or civilly united to a member, a former member, or a pensioner. However, subject to the provisions of 6.2.5(c) and 6.3.3(b), a member, a former member or a pensioner’s judicially separated spouse, on the day as of which spousal status is established, is not eligible to any benefits under the plan;
 - (b) has been living in a conjugal relationship with a member who is neither married nor civilly united, a former member who is neither married nor civilly united, or a pensioner who is neither married nor civilly united, whether the person is of the opposite sex or of the same sex, for a period of not less than three years, or for a period of not less than one year, if one of the following conditions is met:
 - a child has been conceived from the relationship;
 - they have jointly adopted at least one child while living together in a conjugal relationship;
 - one of them has adopted at least one child who is the child of the other during this period.

The birth or adoption of a child prior to the period of conjugal relationship existing on the day of which spousal status is established may qualify a person as a spouse; (1.12)

- 1.30 “Subsidiary”: a company of which Hydro-Québec owns a minimum of 90% of the shares, including, for the purposes of this plan, any electricity cooperative of which Hydro-Québec has acquired the assets; (1.18)
- 1.31 “Supplemental Pension Plans Act”: the Supplemental Pension Plans Act, (chapter R-15.1); (1.26)
- 1.32 “Supplemental plan”: any pension plan of a subsidiary in which the member, former member or pensioner has participated; (1.34)
- 1.33 “Temporary leave of absence”: any absence from employment authorized by the employer; (1.1)
- 1.34 “Termination of employment”: any interruption in the years of continuous service not due to retirement or death; (1.10)
- 1.35 “Three-year average earnings”: the member’s average adjusted earnings, expressed as an annual amount, for the three years of contributory service for which the adjusted earnings were the greatest, or, if the member has less than three years of contributory service, for his actual years of contributory service. If one or more fractions of years of contributory service are taken into account, the complementary fraction and corresponding adjusted earnings are determined on the basis of the years in which the adjusted earnings, expressed as an annual amount, were the greatest. The years of contributory service recognized pursuant to a transfer agreement and the related earnings are not taken into account for the purposes of establishing the three-year average earnings; (1.42)
- 1.36 “Total and permanent disability”: any physical or mental disability certified in writing by a physician, preventing a member from occupying a position for which he is reasonably qualified by his education, training or experience, and which continues until his death; (1.22)
- 1.37 “Year”: calendar year; (1.4)
- 1.38 “Year of allowable service”: a year during which the member participated in a pension plan of a company with which a transfer agreement was signed, which is not a year of contributory service for the purposes of the plan and which is recognized for the sole purpose of establishing the entitlement to a retirement benefit, any fraction of a year being considered proportionately; (1.5)
- 1.39 “Year of certified service”: a year during which the member has participated in a supplemental plan, any fraction of a year being considered proportionately; (1.7)
- 1.40 “Year of contributory service”: a year credited to the member and determined according to the number of hours and fractions of hours during which the member contributed to the Hydro-Québec Pension Fund, or a number of hours or fractions thereof recognized as such pursuant to the plan or to a transfer agreement, or a number of hours or fractions thereof during which the member is entitled to a partial or total reduction of his contribution pursuant to the provisions of 3.3 of the plan or one of the previous by-laws and 3.4A) of one of the previous by-laws, on the number of hours of contributory service in a year, as determined by the employer’s payroll system; (1.6)
- 1.41A) “Year’s additional maximum pensionable earnings”: for the years prior to 2025, the year’s additional maximum pensionable earnings are equal to 114% of the maximum pensionable earnings for the year in question. If the resulting amount is not a multiple of \$100, it must be replaced by the nearest lower multiple of \$100. For the years 2025 and following, the year’s additional maximum pensionable earnings are equal to the maximum revenue under the Act respecting the Québec Pension Plan for the year in question; [1.28A)]
- 1.41 “Year’s maximum pensionable earnings”: the maximum earnings recognized for the year in question under the Act respecting the Québec Pension Plan; (1.28)

- 1.42 “Years of continuous service”: the total number of years during which a person has remained without interruption in the employ of the employer, a subsidiary, or who has fulfilled a function with one of the preceding, or has had no interruption of employment in a company with which a transfer agreement has been signed, but including any temporary leave of absence and the maximum 24-month period provided for in 7.5, any fraction of a year being considered proportionately; (1.8)
- 1.43 “Years of credited service”: the total number of years of contributory service, years of certified service, and years of allowable service. (1.9)

Note: The numbers in parentheses correspond to the definitions of the French version.

Section 1.A) TERMS AND CONDITIONS OF APPLICATION

For the purposes of the payment of benefits to the spouse under the plan, a spousal status is acquired on the day preceding the death of the member or the former member or on the date on which payment of the pensioner's pension commences, except for progressive retirement benefits defined in 5.7. The status of recognized spouse is acquired on the day preceding the date of death of the pensioner.

Section 2 MEMBERSHIP

- 2.1 Any employee who, as at December 20, 2020, was participating in the Hydro-Québec Pension Plan under By-law no. 749 shall participate in the plan as of December 21, 2020.
- 2.2 Any person hired after December 20, 2020 as a trainee or as a permanent employee shall participate in the plan as of the date he begins his employment, if he is under 65 years of age at the time and if he does not receive a retirement benefit under the plan or one of the previous by-laws.
- 2.3 As of June 1, 1990, any temporary employee, with the exception of any person governed by the Act respecting labour relations, vocational training and workforce management in the construction industry, CQLR, c. R-20, shall participate in the plan if, in the year preceding the one during which he joins the plan, he received from the employer compensation at least equal to 35% of the year's maximum pensionable earnings, as established for the said year, or has been in the employment of the employer for a minimum of 700 hours; if, at the time his membership begins, he has not reached the age of 65; and if he does not receive a retirement benefit under the plan or one of the previous by-laws.
- 2.4 Any person working for a subsidiary as an employee shall participate in the plan as of the date provided for in the plan membership agreement concluded under Section 29, if he is under 65 years of age at the time and if he does not receive a retirement benefit under the plan or one of the previous by-laws, subject however to the provisions set out in 2.3 in respect of temporary employees.

Section 3 CONTRIBUTIONS

- 3.1 Employee contributions:
- (a) At each pay period during a year of contributory service, a member contributes, through payroll deduction, an amount equal to 50% of the current service contribution determined in the plan's actuarial valuation report filed with Retraite Québec. Any change in the employee contribution shall take effect in the first pay period of the year following the year to which the current service contribution calculation applies. Any increase in the employee contribution is subject to the following maximums before any contribution adjustment provided for in 3.3:

Year of contributory service	Percentage applicable to earnings
2021	10.35%
2022	10.85%
2023	No maximum
2024	Up to 0.50% more than the percentage applicable during the previous year
2025	Up to 0.50% more than the percentage applicable during the previous year, less 0.25%
2026 and thereafter	Up to 0.50% more than the percentage applicable during the previous year

In the event that the employee contribution percentage is modified after an actuarial valuation report for the plan is filed, the Committee will inform the members concerned.

- (b) A member who receives earnings during temporary leave of absence shall continue to make contributions.
- (c) A member shall cease to make contributions on the last day of the month during which he attains age 65.

3.2 Employer contributions

The actuarial valuation report filed with Retraite Québec indicates the employer contributions needed to cover the current service contribution, based on the employee contributions resulting from the application of 3.1 and 3.3.

The employer must therefore pay any contribution required to cover the current service contribution, as called for in the preceding paragraph, as a percentage of earnings for each member contributing to the plan, before the 15th day following the end of each pay period.

3.3 Adjustment of contributions

- (a) For contribution years prior to December 19, 2022, following the filing, with Retraite Québec, of an actuarial valuation report prepared by the actuary that allows the adjusted employer contribution, as described below, to be suspended as a result of the application of the provisions of 3.A), the employee contributions of the members, as provided for in 3.1 above, shall be reduced by 0.5% of earnings. The employer contributions provided for in 3.2 above, for each member contributing to the plan, shall then be increased by 0.5% of earnings.
- (b) For contribution years prior to December 19, 2022, the percentage adjustment of employee contributions and the percentage adjustment of employer contributions determined according to (a) above shall be increased by an additional 0.5% of earnings following the filing, with Retraite Québec, of an actuarial valuation report prepared by the actuary that allows the adjusted employer contribution to be suspended for a second consecutive year pursuant to the provisions of this paragraph and of 3.A) and 3.3(a). Notwithstanding the foregoing, such adjustments may not exceed 1% of earnings.

- (c) For contribution years after December 18, 2022, following the filing, with Retraite Québec, of an actuarial valuation report prepared by the actuary that allows the adjusted employer contribution, as described below, to be totally suspended under the provisions of 3.A), the employee contributions provided for in 3.1 shall be adjusted downward by 1.35% of earnings. Should the adjusted employer contribution be partially suspended under the provisions of 3.A), the 1.35% adjustment shall be reduced in proportion to the value of the partial suspension. The employer contributions provided for in 3.2, for each member contributing to the plan, shall then be adjusted upward by the same percentage of earnings.
- (d) The percentages of employee and employer contributions resulting from the application of 3.3 shall be applied for any contributions made in the year of contributory service following the actuarial valuation date.
- (e) An overpayment of contributions resulting from the adjustments provided for in 3.3 shall be returned to the members and the employer in the form of a contribution holiday according to terms and conditions determined by Hydro-Québec and subject to the Supplemental Pension Plans Act and any regulations adopted pursuant to this Act. In the event that a contribution holiday cannot be granted, such as in the case of a termination of employment, a death entitling the spouse, the recognized spouse or children to a survivor pension, where applicable, an unpaid temporary leave or a retirement, or in the event that the member has ceased to contribute to the plan, the overpayment of employee contributions shall be reimbursed unless they are included in the excess contributions.
- (f) Repealed.

3.4 Equalization contributions

The employer shall make up any unfunded actuarial liability of the plan through one or more payments, the terms and conditions of which shall be determined by the employer, in accordance with the provisions then in force of the Hydro-Québec Act and the Supplemental Pension Plans Act.

The employer shall also pay any amount required to ensure the solvency of the plan pursuant to the provisions of 27.10.

3.4A) Excess employer contributions

- (a) Repealed.
- (b) Repealed.
- (c) Repealed.
- (d) Repealed.
- (e)
 - (i) Employer contributions made prior to January 1, 2014 in accordance with 3.4, 3.4A)(d) and 27.9 of the previous by-laws that exceed those resulting from the application of 3.2 and 3.3 of the previous by-laws are deemed to be excess employer contributions made and are recognized and credited using the pension fund's rate of return.
 - (ii) Employer contributions made between January 1, 2014 and December 31, 2015 in accordance with 27.9 of By-law no. 749, as well as any equalization contributions made to ensure the solvency of the plan, for each member, are deemed to be excess employer contributions and are recognized and credited at the pension fund's rate of return.
 - (iii) Employer contributions made on or after January 1, 2016 in accordance with the Supplemental Pension Plans Act and requiring specific accounting treatment are deemed to be excess employer contributions and are recognized and credited at the pension fund's rate of return.

Under the Supplemental Pension Plans Act, the employer may request that excess employer contributions be reduced by the amount indicated by the employer.

The total amount of excess employer contributions, less any amounts indicated by the employer, is stated in the plan's actuarial valuation report filed with Retraite Québec.

3.5 Excess contributions

- (a) Excess contributions are equal to employee contributions provided for in 3.1 and 3.3, contributions with respect to the redemption of years of contributory service in accordance with Sections 3, 10 and 11 and contributions pursuant to a transfer agreement paid by the member for the years of contributory service after December 31, 1989, accrued with interest, in excess of 50% of the present value of the benefits provided for in Part I of the plan and resulting from the years of contributory service after December 31, 1989, excluding the additional benefit provided for in 13.6.
- (b) Excess contributions are calculated at the date of termination of employment, death or retirement of the member, whichever comes first.

3.5A) Minimum contributions prior to 1990

- (a) Minimum contributions prior to 1990 are equal to employee contributions provided for in 3.1, 3.3, contributions with respect to the redemption of years of contributory service in accordance with Sections 3, 10 and 11 and contributions pursuant to a transfer agreement paid by the member for the years of contributory service prior to January 1, 1990, accrued with interest, on the present value of the benefits provided for in Part I of the plan and resulting from the years of contributory service prior to January 1, 1990.
- (b) Minimum contributions prior to 1990 are calculated at the date of termination of employment, death or retirement of the member, whichever comes first.

3.6 Contributions for periods of temporary leave of absence or reduction in workweek

For the purposes of this section, employee contributions are those determined under 3.1 and 3.3, whereas employer contributions are determined under 3.2 and 3.3.

- (a) A member who receives compensation from the employer during a temporary leave of absence under a parental rights plan shall continue to make contributions. These shall be calculated on the earnings rate shown on the employer's payroll during the temporary leave of absence.
- (b)
 - (i) A member who receives an indemnity from the employer during a temporary leave of absence resulting from a preventive leave under the Act respecting occupational health and safety, R.S.Q., c. S-2.1, or an occupational accident under the Act respecting industrial accidents and occupational diseases, R.S.Q., c. A-3.001, shall continue to make contributions. These shall be calculated on the basis of the earnings rate shown on the employer's payroll during the temporary leave of absence.
 - (ii) However, subject to the provisions of 10.5, when the indemnity provided for above is paid by the Commission des normes, de l'équité, de la santé et de la sécurité du travail, the member shall, after December 31, 1989, have the option of continuing to make his contributions. For the purposes of this paragraph, his contributions shall be calculated on the basis of his earnings rate shown on the employer's payroll during the temporary leave of absence.
- (c) A member who receives payments under a supplementary earnings security plan of the employer or a short-term income protection plan shall continue to make contributions based on such payments. Contributions shall be calculated on the basis of these payments even though they may be reduced by payments from a government plan. Benefits shall be calculated, where applicable, on the basis of the amount contributed.

- (d) Subject to the provisions of 10.5, where applicable, and to the following, no contributions shall be payable during periods of temporary leave of absence without pay, and such periods shall not be considered in the calculation of benefits. However,
- (i) from January 1, 1997 to December 13, 2015:
- (1) during any temporary leave of absence without pay under an unpaid leave plan, the member may, for each pay period, make contributions calculated on the basis of the earnings rate shown on the employer's payroll during the temporary leave of absence. Such contributions shall correspond to the current service contribution applicable to the pay period in question, expressed as a percentage, as determined in the actuarial valuation report prepared by the actuary and filed with Retraite Québec;
 - (2) during any temporary leave of absence without pay under a deferred salary leave plan, the member may, for each pay period, make contributions calculated on the basis of the earnings rate shown on the employer's payroll during the temporary leave of absence. Such contributions shall be equal to the sum of the employee contributions and the employer contributions applicable to the pay period in question;
 - (3) during any period of temporary leave of absence partially compensated under an equally distributed remuneration plan, the member may, for each pay period, make contributions calculated on the basis of the difference between the earnings rate, expressed as a weekly amount, shown on the employer's payroll during the temporary leave of absence and the weekly earnings paid during the periods in question. Such contributions shall be equal to the sum of the employee contributions and the employer contributions applicable to the pay period in question;
 - (4) during any period of temporary leave of absence without pay under a job-sharing arrangement, the member may, for each pay period, make contributions calculated on the basis of the earnings rate shown on the employer's payroll during the temporary leave of absence. Such contributions shall be equal to the sum of the employee contributions and the employer contributions applicable to the pay period in question;
 - (5) during any temporary leave of absence without pay under a tutorial plan, the member may, for each pay period, make his employee contributions as applicable to the pay period in question and calculated on the basis of the earnings rate shown on the employer's payroll during the temporary leave of absence;
- (ii) effective January 1, 1997:
- (1) during any temporary leave of absence without pay resulting from a voluntary reduction in the workweek from 33.5 hours to 32 hours, approved by the employer, the member may, for each pay period, make contributions calculated on the basis of the earnings rate shown on the employer's payroll in effect during the temporary leave of absence and equal to the sum of the employee contributions and the employer contributions for the one hour and one half per week which corresponds to the difference between the actual schedule and the normal full-time schedule. However, if the sum of the hours paid and redeemed is less than 32, the one hour and one half shall be reduced by the proportion of the number of these hours on 32.

A member may exercise this option on the first pay period of the year, with this choice being valid for the entire year, unless his schedule changes during the year;

- (2) during any temporary leave of absence without pay under a parental benefits plan or under an unpaid leave that an employer must grant under any applicable legislation, the member may, for each pay period, make his employee contributions calculated on the basis of the earnings rate shown on the employer's payroll during the temporary leave of absence;
- (iii) an absence due to the strike which occurred between May 5, 1999 and September 27, 1999 inclusively, including periods of absence owing to administrative and disciplinary measures subject, with respect to the recognition of these periods, to any applicable arbitration decision, is considered, for the purposes herein, as a temporary leave of absence without pay during which the member made, for each pay period, his employee contributions applicable to the pay period in question and calculated on the basis of the earnings rate shown on the employer's payroll during the temporary leave of absence;
- (iv) effective January 1, 2009, during any temporary leave of absence without pay resulting from part-time work for medical reasons certified in writing by a physician designated by the employer, the member may, for each pay period, make his employee contribution calculated on the basis of the earnings rate shown on the employer's payroll during the temporary leave of absence. Such absence is not to be covered by the payment of an indemnity by the employer or under a supplementary earnings security plan of the employer or an income protection plan.
- (e) Effective January 1, 1997, the employer shall make, within the period set out in 3.2 above, for the member at January 1, 1997 or for the person referred to in 1.2A)(ii) who has had his earnings reduced as a result of a reduction in workweek, contributions equal to the sum of the employee contributions and the employer contributions calculated on the basis of the difference between the earnings rate, expressed as a weekly amount, before the reduction in workweek and the earnings rate, expressed as a weekly amount, after said reduction in workweek. Such contributions shall cease as soon as the earnings rate, expressed as a weekly rate, is once again equal to the rate in effect before the reduction in workweek. Such contributions do not increase the number of years of contributory service and serve solely for the purposes of calculating benefits.
- (f) The payment of the full amount of the contributions pursuant to (e) above is subject to the payment, by the member, of the contributions provided for in (b)(ii) and (d) above or to the redemption of the years of contributory service as provided for in Section 10. Where applicable, the employer only makes contributions in proportion to the contributions made by the member. However, the employer shall pay the full amount of such contributions if the member's only non-contributory leave of absence is the one provided for in (d)(ii)(1) above.
- (g) A member who avails himself of the provisions set out in (b)(ii) and (d) above, shall have all or part of his temporary leave of absence counted as a year of contributory service.

The provisions regarding the payment of the contributions provided for in (b)(ii), (d)(i), (d)(ii)(2) and (d)(iv) above are set out in Section 10.

A member who avails himself of the provisions set out in (b)(ii) and (d) above and in Section 10 cannot have adjusted earnings nor a contribution period which is greater than those obtained had he not taken the temporary leaves of absence.

Contributions made in accordance with 3.6 shall be deemed to be employee contributions, with the exception of those resulting from (e) and (f) above, which shall be deemed to be employer contributions.

- (h) When a member avails himself of the provisions set out in (a), (b), (c), (d)(i)(5), (d)(ii)(2), (d)(iii) and (d)(iv) above, the employer shall make, within the period set out in 3.2 above, the employer contribution applicable to the pay period concerned.

- 3.7 If, during a year, the member receives a retroactive payment of earnings for a previous year, such member shall pay a contribution equal to the difference between the employee contribution based on the contribution rate in effect for the said previous year and applied to the earnings increased by the retroactive payment and the employee contribution actually paid during the appropriate previous year.

Effective January 1, 2010, the member who receives a lump sum payment under the “Régime de rémunération incitative pour les employés non syndiqués” or the “Régime d’intéressement” of the company, or under the “Politique de rémunération incitative du personnel d’Hydro-Québec” or the “Politique de rémunération incitative des employés et des dirigeants des filiales en propriété exclusive d’Hydro-Québec”, as defined in the second paragraph of Section 1.12, shall make a contribution equal to the difference between the employee contribution based on the contribution rate in effect for the year of contributory service concerned by the lump sum payment and applied to the earnings increased by the lump sum payment and the employee contribution actually paid during the appropriate previous year. Notwithstanding the foregoing, if the year of contributory service concerned by the lump sum payment is prior to 2009, the employee contribution is calculated based on the contribution rate in effect during the year of contributory service in which the lump sum payment was made.

- 3.8 For the purposes of this Section only, the earnings used to determine contributions shall be limited as follows:

(a) For contribution years prior to December 21, 2020, these earnings are limited to the sum of

- (i) the defined benefit limit for the year, plus
- (ii) the year’s maximum pensionable earnings multiplied by 0.7%,

divided by 2.25%.

(b) For contribution years after December 20, 2020 but before December 16, 2024, earnings are limited to the sum of

- (i) the defined benefit limit for the year, plus
- (ii) the year’s maximum pensionable earnings multiplied by 0.9%,

divided by 2.25%.

(c) For contribution years after December 15, 2024, earnings are limited to the sum of

- (i) the defined benefit limit for the year, plus
- (ii) the year’s additional maximum pensionable earnings multiplied by 0.9%,

divided by 2.25%.

Effective January 1, 2010, earnings per pay period used to determine contributions shall be limited to the result obtained in the preceding paragraphs of this Section, divided by the number of pay periods in one year, as determined by the employer’s payroll system.

- 3.9 All contributions paid under this Section shall be subject to the Income Tax Act and to any regulations adopted by the Government of Canada pursuant to this Act.

3.A) APPROPRIATION OF SURPLUS ASSETS

The excess employer contributions provided for in 3.4A) e) are reimbursed first to the employer as soon as a sufficient surplus is identified, in accordance with the Supplemental Pension Plans Act. The reimbursement takes the form of a reduction in the employer contribution indicated in the actuarial valuation report filed with Retraite Québec.

Section 4 CALCULATION OF PENSION

4.1 The annual retirement benefit is equal to the sum of the following:

- (a) 2% of the five-year average earnings multiplied by the number of years of contributory service prior to January 1, 1966;
- (b) 2.25% of the five-year average earnings multiplied by the number of years of contributory service after December 31, 1965 and prior to January 1, 1990;
- (c) 2.25% of the five-year average earnings multiplied by the number of years of contributory service after December 31, 1989 and prior to January 1, 1992;
- (d) 2% of the five-year average earnings, reduced by the positive difference between:
 - (i) 0.7% of the five-year average earnings, up to the average of the year's maximum pensionable earnings for the five years preceding the date of termination of employment, death, retirement or normal retirement if the member takes a postponed retirement; and
 - (ii) 0.25% of the five-year average earnings;multiplied by the number of years of contributory service after December 31, 1991 and prior to December 21, 2020;
- (e) 2% of the five-year average earnings, reduced by the positive difference between:
 - (i) 0.9% of the five-year average earnings, up to the average of the year's maximum pensionable earnings for the five years preceding the date of termination of employment, death, retirement or normal retirement if the member takes a postponed retirement; and
 - (ii) 0.25% of the five-year average earnings;multiplied by the number of years of contributory service after December 20, 2020 and prior to December 16, 2024;
- (f) 2% of the five-year average earnings, reduced by the positive difference between:
 - (i) 0.9% of the five-year average earnings, up to the average of the year's additional maximum pensionable earnings for the five years preceding the date of termination of employment, death, retirement or normal retirement if the member takes a postponed retirement; and
 - (ii) 0.25% of the five-year average earnings;multiplied by the number of years of contributory service after December 15, 2024.

4.1A) The bridging benefit, which terminates on the first day of the month immediately following the member's 65th birthday, is equal to the sum of the following:

(a) The higher of the following amounts:

(i) 0.7% of the five-year average earnings, up to the average of the year's maximum pensionable earnings for the five years preceding the date of termination of employment, death, retirement or normal retirement if the member takes a postponed retirement; and

(ii) 0.25% of the five-year average earnings;

multiplied by the number of years of contributory service after December 31, 1991 and prior to December 21, 2020;

(b) The higher of the following amounts:

(i) 0.9% of the five-year average earnings, up to the average of the year's maximum pensionable earnings for the five years preceding the date of termination of employment, death, retirement or normal retirement if the member takes a postponed retirement; and

(ii) 0.25% of the five-year average earnings;

multiplied by the number of years of contributory service after December 20, 2020 and prior to December 16, 2024;

(c) The higher of the following amounts:

(i) 0.9% of the five-year average earnings, up to the average of the year's additional maximum pensionable earnings for the five years preceding the date of termination of employment, death, retirement or normal retirement if the member takes a postponed retirement; and

(ii) 0.25% of the five-year average earnings;

multiplied by the number of years of contributory service after December 15, 2024.

4.2 The annual pension calculated in 4.1(a) and 4.1(b) above and increased, where applicable, by retirement benefits payable under 5.2(c) shall not exceed, prior to indexing as provided for in Section 13, 80% of the five-year average earnings.

However, for the calculation of this maximum, the adjustment provided for in 5.5(c)(ii) shall not be taken into account.

4.3 Beginning on the 1st day of the month immediately following the 65th birthday, the retirement benefit provided for in 4.1 and 4.2 shall be reduced by the sum of the following:

(a) 0.7% of the five-year average earnings, up to the average of the year's maximum pensionable earnings for the five years preceding the date of termination of employment, death, retirement or normal retirement if the member takes a postponed retirement, multiplied by the number of years of contributory service after December 31, 1965 and prior to January 1, 1990;

(b) 0.7% of the five-year average earnings, up to the average of the year's maximum pensionable earnings for the five years preceding the date of termination of employment, death, retirement or normal retirement if the member takes a postponed retirement, multiplied by the number of years of contributory service after December 31, 1989 and prior to January 1, 1992;

- 4.4 (a) An additional retirement benefit calculated, upon retirement, from excess contributions as established in 3.5, if any, accrued with interest from the calculation date provided for in 3.5(b) to the date on which they are used to provide a pension determined on an actuarial equivalence basis shall be added, where applicable, to the retirement benefit calculated in Section 4.
- (b) Repealed.
- (c) An additional retirement benefit calculated from minimum contributions prior to 1990 as established in 3.5A), if any, shall be added to the annual retirement benefit calculated in Section 4. The pension is determined on an actuarial equivalence basis on the date on which the minimum contribution provided for in 3.5A)(b) is calculated.
- 4.5 Notwithstanding any provisions to the contrary, if the pension calculated in accordance with 4.1, 4.1A), 4.2, and 4.3 results in the present value of the pension determined on the date of the member's termination of employment, death or retirement, whichever comes first, for years of contributory service after December 31, 1991 and prior to January 1, 1999, being lower than the present value of such pension calculated as if the provisions of 4.1(d) were replaced by the provisions of (a) below, the provisions of (b) below were added to the provisions of 4.3 and the provisions of 4.1A) were not applied:
- (a) 2% of the three-year average earnings, multiplied by the number of years of contributory service after December 31, 1991 and prior to January 1, 1999;
- (b) 0.3% of the three-year average earnings, up to the average of the year's maximum pensionable earnings for the three years preceding the date of termination of employment, death, retirement or normal retirement if the member takes a postponed retirement, multiplied by the number of years of contributory service after December 31, 1991 and prior to January 1, 1999,
- the pension calculated in 4.1(d) shall be replaced with the pension calculated in (a) above, the pension calculated in (b) above shall be added to the pension calculated in 4.3 and the provisions of 4.1A) shall not be applied.
- 4.6 An additional bridging benefit equal to 0.2% of the five-year average earnings, up to the average of the year's maximum pensionable earnings for the five years preceding the date of termination of employment, death or retirement, multiplied by the number of years of contributory service prior to December 14, 2015, shall be added to the pension calculated in 4.1, 4.1A), 4.2, 4.3 and 4.5. This bridging benefit shall be reviewed in accordance with Section 13 and shall terminate on the 1st day of the month immediately following the 65th birthday.
- 4.7 An additional bridging benefit equal to 0.2% of the five-year average earnings, up to the average of the year's maximum pensionable earnings for the five years preceding the date of termination of employment, death or retirement, multiplied by the number of years of contributory service prior to December 14, 2015, shall be added to the pension calculated in 4.1, 4.1A), 4.2, 4.3, 4.5 and 4.6. This bridging benefit shall be reviewed in accordance with Section 13 and shall terminate on the 1st day of the month immediately following the 60th birthday.

Section 5 RETIREMENT

5.1 Normal retirement

- (a) The normal retirement date is the 1st day of the month immediately following the 65th birthday.
- (b) A member who retires on the normal retirement date shall receive a retirement benefit pursuant to Section 4 and, where applicable, to Section 14.

5.2 Voluntary retirement

- (a) Any member who has at least 15 years of credited service may retire on the 1st day of any month following his 60th birthday.

In addition, any member who has at least 15 years of credited service may retire on the 1st day of any month following his 55th birthday, if:

- (i) the sum of the member's age and years of credited service equals at least 85; or
 - (ii) the sum of the member's age and years of continuous service as of the date he began working, as recognized by Hydro-Québec for the purposes of the plan, equals at least 85, excluding however any period of non-membership in the plan of a company with which there is a transfer agreement and any period of non-contribution to the Hydro-Québec Pension Plan in accordance with the plan, the previous by-laws and By-law no. 12 of Hydro-Québec and any amendments thereto, with years of service with a subsidiary not being considered as periods of non-contribution for the purposes of this subsection.
- (b) The member shall be entitled to a retirement benefit pursuant to Section 4 and, where applicable, to Section 14.
- (c) If the retirement date of a member who chooses retirement under this Section is prior to the normal retirement date of a supplemental plan in which he participated, under Part III, where applicable, of one of the previous by-laws or under Part III of the plan, he shall be entitled, under the following circumstances, to a pension supplement, as of the date of his voluntary retirement:
- (i) in the case of a member who takes early retirement under a supplemental plan, under Part III, where applicable, of one of the previous by-laws, or under Part III of the plan, the amount of the pension supplement shall be equal to the reduction in the retirement benefit accrued under the supplemental plan, under Part III, where applicable, of one of the previous by-laws, or under the applicable provisions of Part III of the plan as a result of early retirement;
 - (ii) in the case of a member who is not entitled to early retirement under a supplemental plan, under Part III, where applicable, of one of the previous by-laws, or under Part III of the plan, the amount of the pension supplement shall be equal to the amount of the pension accrued under the supplemental plan or to the amount of pension established under the provisions of Part III, where applicable, of one of the previous by-laws, or Part III of the plan and shall be paid until such time as the pension accrued under the supplemental plan or the amount of pension established under the provisions of Part III, where applicable, of one of the previous by-laws, or Part III of the plan, becomes payable.

The pension supplement resulting from the application of this Section shall be allocated proportionally to the years of credited service prior to January 1, 1990 and the years of credited service after December 31, 1989 over the total number of years of credited service.

5.3 Retirement at the request of the employer

- (a) The employer may retire a member under the following conditions:
- (i) the member has at least 10 years of credited service; and
 - (ii) retirement is based on:
 - (1) appropriate administrative requirements with the consent of the member; or

- (2) a physical or mental disability such that the member is unable to work for the employer, and the member consents thereto.

Under such circumstances, the member shall retire on the date agreed upon with the employer.

- (b) When retirement precedes or coincides with the normal retirement date, the member shall be entitled to a retirement benefit pursuant to Section 4 and, where applicable, to Section 14. In the case of retirement pursuant to 5.3(a)(ii)(2), the reduction pursuant to 4.3 shall apply as soon as the pensioner receives a disability pension under the Act respecting the Québec Pension Plan and the pension set out under 4.1A), 4.6 and 4.7 is not payable or, as the case may be, ceases to be payable.

Except in the case of the retirement of a member with a total and permanent disability, the annual pension payable from the 1st day of the month immediately following age 65, credited on the retirement date for the years of credited service after December 31, 1991, shall be reduced by 0.25% per month for each month included between the effective retirement date and the 1st day of the month coinciding with or immediately following the earliest of the following dates:

- (i) the date on which the member would have attained age 60;
- (ii) the date on which the member would have completed 30 years of continuous service;
- (iii) the date on which the years of continuous service and the member's age would have totaled 80.

However, the retirement benefit must not be less than the retirement benefit determined by the present value of the retirement benefit the member was entitled to before his retirement date, or, failing that, the present value of the deferred retirement benefit the member would have been entitled to if he had ceased to be a member on the day preceding his retirement for any reason other than retirement.

- (c) If the retirement date is after the normal retirement date, the pension shall be calculated pursuant to 5.5(c) and 5.5 (d).

5.4 Early retirement at the request of the member

- (a) Repealed.
- (b) A member with less than 15 years of credited service may retire on the 1st day of any month following his 55th birthday, based on the following terms and conditions:
 - (i) the member shall be entitled to a retirement benefit determined pursuant to 4.1, 4.1A), 4.5, 4.6 and 4.7 but reduced on an actuarial equivalence basis for the period between the retirement date and the normal retirement date, with such reduction not being less than the one determined pursuant to 12.1.3;
 - (ii) the reduction provided for in 4.3 shall apply as of the 1st day of the month immediately following the 65th birthday;
 - (iii) the provisions of 4.4 and 14 shall apply, where applicable.
- (c) A member with a minimum of 15 years of credited service may retire as of the 1st day of any month following his 55th birthday, based on the following terms and conditions:

- (i) the member shall be entitled to a retirement benefit pursuant to 4.1, 4.1A), 4.2, 4.5, 4.6 and 4.7. However, the pension set out in 4.1, 4.2, 4.4(b), 4.5, 4.6 and 4.7 is reduced by an amount equal to 0.25% of the pension set out under 4.1, 4.1A), 4.2, , 4.5, 4.6 and 4.7, multiplied by the number of months preceding the date on which he would have been entitled to voluntary retirement, based on the years of credited service or years of continuous service at his termination date and on his age at the time of voluntary retirement. However, such reduction shall not exceed the reduction calculated on an actuarial equivalence basis for the period between the retirement date and the voluntary retirement date, whichever method gives the highest amount.

Notwithstanding the above, for contribution years after December 20, 2020, the retirement benefit determined pursuant to 4.1 (e), 4.1(f), 4.1A)(b), and 4.1A)(c) shall be reduced on an actuarial equivalence basis for the period between the retirement date and the voluntary retirement date, based on credited service or years of continuous service as at the date of termination and on his age as at the voluntary retirement date. Such reduction shall not be less than the one that would be determined under 12.1.3;

- (ii) the reduction provided for in 4.3 shall apply as of the 1st day of the month immediately following the 65th birthday;
- (iii) the provisions of 4.4 and 14 shall apply, where applicable.

(d) Repealed.

(e) Repealed.

5.5 Postponed retirement

- (a) A member who remains in the employer's service after his normal retirement date may retire as of the 1st day of any month following this date. The retirement benefit of the member shall be postponed until his actual retirement date, but no later than December 1 of the year in which the member reaches the age limit provided for in applicable legislation, even if he remains in the employer's service after this date.
- (b) During the postponement period, the member may request the payment of his retirement benefit, in whole or in part, but only insofar as is necessary to compensate for any reduction in earnings during this period, including the reduction in earnings as a result of a transfer during this period from a full-time to a part-time schedule, or from the reduction of a part-time schedule. The member may not make such request more than once every 12-month period, and may not receive, in the same year, the benefit provided for herein and the lump sum payment defined in 5.6.
- (c) The amount of the postponed retirement benefit payable on the date of retirement or at the latest on December 1 of the year in which the member reaches the age limit provided for in applicable legislation, shall be equal to the sum of the following:
 - (i) the retirement benefit determined as at the normal retirement date pursuant to Section 4;
 - (ii) the retirement benefit calculated on an actuarial equivalence basis resulting from the adjustment made to offset the decrease in the value of the benefits by reason of the deferral, during the postponement period, of the retirement benefit provided for in (i) above, reduced, where applicable, by any payments made under (b) above.
- (d) The actuarial equivalence shall be established between the normal retirement date and the actual retirement date, but no later than December 1 of the year in which the member reaches the age limit provided for in applicable legislation, based on an interest rate compounded annually equal to the rate prescribed by applicable laws and regulations.
- (e) The provisions pursuant to 14.1 and 14.2 shall apply, where applicable.

5.6 Progressive retirement – Lump sum payment

A member whose earnings are reduced due to a reduction in the workweek, in application of an agreement entered into with the employer, and who is 10 years or less younger than the normal retirement age or who has attained or exceeded this age, is entitled to request payment of a lump sum benefit, in each year covered by the agreement, the amount of which is limited by the applicable legislation. The member may not receive, in the same year, the lump sum payment provided for herein and the benefit defined in 5.5(b) and in 5.7. The member's residual rights resulting from the payment of such benefit are established pursuant to applicable legislation.

5.7 Progressive retirement – Partial retirement benefit

An active member who enters into an agreement with the employer for such purpose shall be entitled to request payment of a progressive retirement benefit established pursuant to this Section provided that he meets the conditions imposed by the Supplemental Pension Plans Act and the Income Tax Act.

The terms and conditions of the progressive retirement benefit shall be established in a progressive retirement agreement. In the event of conflict between this By-law and the terms and conditions of the progressive retirement agreement, the terms and conditions of such agreement shall prevail.

A member who takes a progressive retirement pursuant to the provisions of this Section may not replace it with the optional forms of pension set out in Section 14. Furthermore, the partial retirement benefit received under this Section shall not be subject to the indexation provisions of Section 13.

The payment of progressive retirement benefits shall cease no later than the date on which a member attains age 65.

A member who takes a progressive retirement pursuant to the provisions of this Section shall not be allowed to avail himself of the progressive retirement benefit in the form of an annual amount as provided for in 5.6.

Section 6 DEATH BENEFITS

6.1 Repealed.

6.2 Death prior to the start of pension payments

For the purposes of Section 6.2, the term “member” includes a former member who dies between his retirement date and the start of pension payments.

6.2.1 Repealed.

6.2.2 If a member with less than 10 years of credited service dies before his normal retirement date, his spouse, failing which his successors, shall receive a refund equal to the sum of the following:

- (a) the present value of the benefits to which the member was entitled prior to his death for the years of credited service after December 31, 1989, or, if not applicable, for the same years of credited service, the present value of the deferred retirement benefit to which the member would have been entitled if he had ceased to be a member on the day of his death for any reason other than death. Such amount shall be increased by the present value of any bridging benefits defined in 4.6 and 4.7 to which the member was entitled prior to his death for the years of credited service prior to January 1, 1990 or, failing that, for the same years of credited service, the present value of such deferred bridging benefits to which the member would have been entitled if he had ceased to be a member on the day of his death for any reason other than death;

- (b) the total employee contributions made by the participant for the years of credited service before January 1, 1990, plus interest.
- 6.2.3 (a) If a member with at least 10 years of credited service dies before the normal retirement date, his spouse shall receive a survivor benefit payable for life equal to the sum of the following:
- (i) 50% of the retirement benefit to the member at the date of his death, established pursuant to 4.1(a), 4.1(b), 4.2 and 4.4(c), and reduced, pursuant to 4.3(a), as soon as a survivor benefit is payable to the spouse under the Act respecting the Québec Pension Plan;
 - (ii) the survivor benefit determined as the greater of the following amounts:
 - (1) the present value of the survivor benefit payable to the spouse. This survivor benefit payable to the spouse is equal to 50% of the retirement benefit accrued to the member at the date of his death, pursuant to 4.1(c), 4.1(d), 4.1(e), 4.1(f), 4.1A), 4.4(a), 4.5, 4.6 and 4.7. The reduction pursuant to 4.3(b) shall apply as soon as a pension is payable to the spouse under the Act respecting the Québec Pension Plan and the benefit provided for in 4.1A), 4.6 and 4.7 is not payable or, if applicable, is no longer payable.

and

- (2) the present value of the retirement benefits to which the member was entitled prior to his death for years of credited service after December 31, 1989, or, if not applicable, for the same years of credited service, the present value of the deferred retirement benefit to which the member would have been entitled if he had ceased to be a member on the day of his death for any reason other than death. Such amount shall be increased by the present value of any bridging benefits defined in 4.6 and 4.7 to which the member was entitled prior to his death for the years of credited service prior to January 1, 1990 or, failing that, for the same years of credited service, the present value of such deferred bridging benefits to which the member would have been entitled if he had ceased to be a member on the day of his death for any reason other than death;

However, the spouse who is entitled to a pension pursuant to the foregoing may elect to replace such pension, before payment thereof has commenced, by the benefits provided for in 6.2.2 even if the member had at least 10 years of credited service when he died.

- (b) (i) Subject to the provisions of 6.2.5(c) and 6.2.5(d), if a member referred to in 6.2.3(a) dies without a spouse, the pension provided for in 6.2.3(a)(i) shall be paid to the children. The children may elect to replace such pension, before its payment has begun, by the benefits provided for in 6.2.2(b) even if the member had at least 10 years of credited service when he died. If the member referred to in 6.2.3(a) dies without a spouse and without children, the employee contributions for the years of contributory service prior to January 1, 1990, plus interest, shall be paid to his successors.
- (ii) However, in the two cases referred to in (i) above, the member's successors shall be paid the present value of the pension to which the member would have been entitled before his death for the years of credited service after December 31, 1989 or, failing this, for the same years of credited service, the value of the deferred pension to which the member would have been entitled if he had ceased to be a member on the day of his death for any reason other than death. Such amount shall be increased by the present value of any bridging benefits defined in 4.6 and 4.7 to which the member was entitled prior to his death for the years of credited service prior to January 1, 1990 or, failing that, for the same years of credited service, the present value of such deferred bridging benefits to which the member would have been entitled if he had ceased to be a member on the day of his death for any reason other than death;

6.2.4 (a) When a member dies after his normal retirement date, his spouse shall be entitled to a survivor benefit payable for life, the present value of which shall be equal to the greater of the following amounts:

(i) the sum of the following:

(1) the present value of the survivor benefit payable to the spouse. This survivor benefit payable to the spouse is equal to 60%, or to 50% in the event that the spouse has waived his right to the 60% pension according to the provisions of the plan, of the retirement benefit, pursuant to 5.5(c)(i), to which the member would have been entitled if he had ceased to be a member on the day of his death for any reason other than death;

(2) the value of the pension pursuant to 5.5(c)(ii);

and

(ii) the sum of the following:

(1) the present value of the survivor benefit payable to the spouse. This survivor benefit to the spouse is equal to 50% of the retirement benefit on the normal retirement date pursuant to 4.1(a), 4.1(b), 4.2, 4.3(a) and 4.4(c);

(2) the present value of the retirement benefit on the normal retirement date to which the member was entitled prior to his death for the years of credited service after December 31, 1989;

(3) the value of the pension pursuant to 5.5(c)(ii).

(b)(i) If a member referred to in 6.2.4(a) dies without a spouse, 50% of the retirement benefit pursuant to 5.5(c), but only for the years of credited service prior to January 1, 1990, shall be paid to the children. If the member referred to in 6.2.4(a) dies without a spouse and without children, the employee contributions for the years of contributory service prior to January 1, 1990, plus interest, shall be paid to his successors.

(ii) However, in the two cases referred to in (i) above, the member's successors shall receive the present value of the pension to which the member was entitled before his death for the years of credited service after December 31, 1989.

6.2.5 (a) Subject to the provisions of 6.2.5(c) and 6.2.5(d) below, the entitlement to benefits granted to the spouse in 6.2.2, 6.2.3, 6.2.4, 7.7 and 7.8 shall terminate as a result of a legal separation, regardless of the date on which the judgment granting separation from bed and board was rendered or became effective, of a divorce, of a marriage annulment, of a dissolution or annulment of a civil union or of a cessation of the conjugal relationship.

(b) Repealed.

(c) A member's or a former member's judicially separated spouse is entitled to the benefits provided for in 6.2.2 if he is the successor of the member or the former member.

Also, the member or former member may request, prior to the date on which pension payments begin, that he receive his pension in the form of a joint and survivor pension, with 60% to be paid to the judicially separated spouse in accordance with provisions of Section 14. Such designation of a judicially separated spouse as the spouse shall be irrevocable. For purposes of the application of 6.3 and 14, the judicially separated spouse shall be assumed to be the spouse.

- (d) A member's or a former member's former spouse is entitled to the benefits provided for in 6.2.2 if he is the successor of the member or the former member. However, the entitlement of the former spouse to the benefits as the successor shall cease, where applicable, if the member or former member had already recognized a new spouse at the date of his death and such spouse has not waived any benefit under 6.2.6 below.

Furthermore, the member or former member may request, prior to the date on which pension payments begin if he does not have a spouse on such date, that he receive his pension in the form of a joint and survivor pension, with 60% to be paid to the former spouse, in accordance with the provisions of Section 14. Such designation of the former spouse as the spouse shall be revocable. In the event of revocation, the Committee shall be notified thereof in writing by the pensioner before his death. The entitlement of the former spouse to the benefits defined in sections 6.3 and 14, where applicable, shall cease if the pensioner had a recognized spouse on the date of his death. For purposes of this paragraph, the former spouse means the last spouse in the life of the member or former member.

- 6.2.6 Notwithstanding the provisions of 6.2.2, 6.2.3, 7.7 and 7.8, the spouse may waive the survivor benefit to which he is entitled upon the death of the member or former member by notifying the Committee in writing. Such waiver may be revoked provided that the spouse notifies the Committee in writing of such revocation before the death of the member or former member.

Notwithstanding the provisions of 6.2.4, the spouse of a member whose entire retirement benefit has been postponed may waive the survivor benefit to which he is entitled upon the death of the member by notifying the Committee in writing. Such waiver may be revoked provided that the spouse notifies the Committee in writing of such revocation before the death of the member.

In the event of such waiver, for the purposes of 6.2, the member is considered to be without a spouse.

6.3 Death after the start of pension payments

- 6.3.1 Subject to 6.3.2 and 14.2, on the death of a pensioner, his spouse or if there is no spouse, his recognized spouse, shall be paid a lifetime pension equal to 50% of the pension established according to the provisions of By-law no. 83 before application of Sections 38 and following, or according to the provisions of Part I of By-law no. 278, or according to the provisions of Part I of By-law no. 534, before application of 4.4, or according to the provisions of Part I of By-law no. 582 or By-law no. 653, before application of 14.1, or before application of 14.1 according to the provisions of Part I of By-law no. 676, of By-law no. 679, of By-law no. 681, of By-law no. 699, of By-law no. 707, of By-law no. 734, of By-law no. 749 or of the plan. The spouse or recognized spouse shall also receive a lifetime payment equal to 50% of the indexation paid to the pensioner for the pension established under the preceding provisions.

If the pension established under the preceding provisions has not been reduced in accordance with Section 7 of By-law no. 83 or Section 4.3, where applicable, of one of the previous by-laws or of the plan, 50% of any reduction shall apply as soon as a survivor benefit is payable to the spouse under the Act respecting the Québec Pension Plan and the benefit provided for in 4.1A), 4.6 and 4.7 is not payable or shall cease to be paid, as the case may be.

Notwithstanding the second paragraph hereof, if the member's employment was terminated after December 31, 2008 and if the retirement benefit established according to the foregoing provisions has not been reduced in compliance with 4.3, the reduction, if any, shall apply on the 1st day of the month immediately following the date on which the pensioner would have attained age 65, and the benefits provided in 4.1A) and 4.6 shall cease to be paid on that same date, while the pension set out in 4.7 shall cease to be paid on the last day of the month in which the pensioner would have attained age 60.

- 6.3.2 Subject to 14.2, on the death of a pensioner whose retirement commenced after December 31, 1989, if the spouse has not waived entitlement to a 60% pension under the provisions, where applicable, of one of the previous by-laws or of the plan, the spouse shall be paid a lifetime pension equal to 60%, or if there is no spouse, the recognized spouse shall be paid a lifetime pension equal to 50%, of the pension paid to the pensioner in accordance with the provisions of Part I of By-law no. 534, of By-law no. 582, of By-law no. 653, of By-law no. 676, of By-law no. 679, of By-law no. 681, of By-law no. 699, of By-law no. 707, of By-law no. 734, of By-law no. 749, or of the plan, provided the pension had been adjusted on an actuarial equivalence basis according to 4.4 of By-law no. 534 or according to 14.1 of By-law no. 582, of By-law no. 653, of By-law no. 676, of By-law no. 679, of By-law no. 681, of By-law no. 699, of By-law no. 707, of By-law no. 734, of By-law no. 749 or of the plan, to provide the spouse with a 60% pension.

If the pension established according to the preceding provisions has not been reduced in compliance with 4.3, the reduction, if any, shall apply on the 1st day of the month immediately following the date of the pensioner's 65th birthday, and the pension set out under 4.1A) and 4.6 shall cease to be payable at this same date, while the pension set out in 4.7 shall cease to be paid on the last day of the month in which the pensioner would have attained age 60.

- 6.3.3 (a) Subject to the provisions of 6.3.3(b) below, the entitlement to benefits pursuant to 6.3.1 and 6.3.2 shall terminate by legal separation, regardless of the date on which the judgment granting separation from bed and board was rendered or became effective, as well as by divorce or marriage annulment, by the dissolution or annulment of a civil union, or by cessation of the conjugal relationship.
- (b) A pensioner may notify the Committee in writing to pay the survivor benefit provided for in the 2nd paragraph of 6.2.5(c) and 6.2.5(d), and in 6.3.1 and 6.3.2 to his former spouse or his judicially separated spouse. However, if the court judgment has taken effect or, if applicable, the conjugal relationship has ceased after August 31, 1990 but before January 1, 2001, this designation may be made only if there has been no division of benefits accrued by the pensioner under the plan. Notwithstanding the above provisions, in the case of a legal separation, if the designation was made before payment of the pension commenced, such designation may be allowed even if the benefits accrued by the pensioner under the plan have been divided.

If the former spouse or the judicially separated spouse thus designated is the spouse who elected or waived, as applicable, entitlement to the 60% pension on the retirement date of the member or former member, the designation of the former spouse or judicially separated spouse as the spouse shall be irrevocable. Such former spouse's or judicially separated spouse's entitlement to the benefits shall not cease, where applicable, if the pensioner has a recognized spouse when he dies. The recognized spouse, if any, shall not be entitled to any benefit under the plan.

If the former spouse or judicially separated spouse thus designated is not the spouse who elected or waived, as applicable, entitlement to the 60% pension on the retirement date of the member or former member, the designation of the former spouse or judicially separated spouse as the spouse shall be revocable. In the event of revocation, the Committee shall be notified thereof in writing by the pensioner before his death. Such former spouse's or judicially separated spouse's entitlement to the benefits shall cease, where applicable, if the pensioner has a recognized spouse when he dies. For the purposes of this paragraph, a former spouse means the last recognized spouse in the life of the pensioner.

(c) Repealed.

6.3.3A) Notwithstanding the provisions of 6.3.1, 6.3.2, 14.1 and 14.2, the spouse or, where appropriate, the recognized spouse may waive the benefit to which he is entitled upon the death of the pensioner by notifying the Committee in writing. The spouse or, where appropriate, the recognized spouse may also revoke such waiver provided that the Committee is notified in writing of such revocation before the death of the pensioner.

In the event of such waiver, for the purposes of 6.3, the member is considered to be without a spouse.

6.3.4 Subject to the provisions of 6.3.3(b), if a pensioner dies without a spouse or a recognized spouse, the survivor benefit pursuant to 6.3.1, 6.3.2 and 14.2 shall be paid to the children.

6.3.5 Repealed.

6.3.6 If a pensioner who elected, on his retirement date, a pension guaranteed for 10 years, as provided for in Section 14.2, dies in the first 10 years of his retirement without a spouse, recognized spouse or children, or in the event of the death of such spouse, recognized spouse or children prior to the 10th anniversary of the retirement date, or if payments to the children cease in the first 10 years of the pensioner's retirement, the present value of the pension amounts payable until the 10th anniversary of the retirement date shall be payable to the pensioner's successors.

6.4 Death of surviving spouse or surviving recognized spouse

If the surviving spouse of a member or of a pensioner dies, or if the surviving recognized spouse of a pensioner dies, the survivor benefit that was being paid to the spouse or recognized spouse shall continue to be paid to the children.

6.5 Upon termination of the pension payable pursuant to one of the previous by-laws or the plan, or when no pension is payable, any excess of the contributions paid by the member pursuant to Part I, where applicable, of one of the previous by-laws or of the plan, plus interest on the sum of the pensions already paid, shall be paid to the pensioner's successors. For the purpose of this subsection, the benefits paid pursuant to Sections 38 and following of By-law no. 83, and pursuant to Parts II and III, as applicable, of the former by-laws or of the plan are not to be considered.

Section 7 TERMINATION BENEFITS

7.1 Following termination before the normal retirement date, the member shall receive a deferred retirement benefit payable at the normal retirement date. The characteristics and conditions of this benefit shall be the same as those of a normal retirement benefit and its amount shall be the sum of the following benefits:

(a) the pension accrued on the date of termination, calculated pursuant to the provisions of 4.1(a), 4.1(b), 4.2, 4.3(a) and 4.4(c);

- (b) the pension accrued on the date of termination, calculated pursuant to the provisions of 4.1(c), 4.1(d), 4.1(e), 4.1(f), 4.1A), 4.3(b), 4.5, 4.6, 4.7 and 13.6, adjusted in accordance with 4.4(a) at retirement.

7.2 Repealed.

7.3 Repealed.

7.4 Repealed.

7.5 When the employment of a member referred to in 2.3 is terminated, he must leave his employee contributions, if any, in the pension fund for a maximum of 24 months, and there shall be no interruption of the years of continuous service for pension plan purposes. If the member is not rehired within a maximum period of 24 months, the years of continuous service shall be considered to have terminated at the end of this period.

7.6 The provisions in respect of retirement at the request of the employer and postponed retirement shall not apply to deferred retirement benefits.

The provisions in respect of voluntary retirement, with the exception of the provisions of 5.2(c), and early retirement at the request of the member shall apply to deferred pensions.

Notwithstanding the previous paragraph, for contribution years after December 20, 2020, if, before the member's right to an immediate pension has been vested, the member's termination occurs for reasons other than death, physical or mental incapacity in cases where the member's life expectancy is declared by a physician to be less than 12 months, or the plan is terminated, the provisions governing voluntary retirement shall not apply to deferred pensions. The provisions governing early retirement, applicable to deferred pensions for those contribution years, are those stated in 5.4(b), even if the member had 15 or more years of credited service when terminated.

The retirement date shall be set as either the 1st day of any month requested in writing by the former member, or as the 1st day of the month following receipt of the request in writing of the former member to commence retirement, whichever occurs later, but no later than December 1 of the year in which the former member reaches the maximum age stated in the applicable legislation.

7.7 The provisions with respect to survivor benefits payable to the spouse, failing which, to the children, shall apply to a deferred retirement benefit when a former member dies after one of the following dates:

- (a) the date on which he would have been entitled to an early retirement at the request of the member according to the provisions of 5.4(c);
- (b) the date on which he would have been entitled to a voluntary retirement;
- (c) the normal retirement date.

7.8 When on the death of a former member no retirement benefit is payable pursuant to 7.7 above, his contributions for years of contributory service prior to January 1, 1990, plus interest, shall be payable in a single lump sum to the spouse or, if there is no spouse, to the former member's successors, except for the years of contributory service prior to January 1, 1966 if these have already been refunded. Moreover, the present value of the deferred retirement benefit at the termination of employment date pursuant to 7.1(b) shall be payable in a single lump sum to the spouse or, if there is no spouse, to the former member's successors for the years of credited service after December 31, 1989, in addition to the present value of the deferred bridging benefits set out in 4.6 and 4.7 at the termination of employment date for the years of credited service prior to January 1, 1990.

- 7.9 Any terminated or former member shall be entitled, according to the provisions of the Supplemental Pension Plans Act, to transfer the present value of the deferred retirement benefit pursuant to 7.1 to another pension plan regulated by the Supplemental Pension Plans Act or defined by the regulations adopted pursuant to such Act.

The member or former member may make an election as to his available options within the following periods:

- (a) within 90 days of receiving a statement informing him of the type(s) and amount(s) of the benefit(s) to which he is entitled under the plan or within 90 days following his termination of employment, whichever is later;
- (b) thereafter, as long as the provisions in respect of voluntary retirement and early retirement do not apply to the former member, every five years, within 90 days following the anniversary date of his termination of employment date;
- (c) as of the date on which the provisions in respect of voluntary retirement or early retirement shall apply to the former member, within 90 days of receiving a statement informing the former member of the type(s) and amount(s) of the benefits to which he is entitled under the plan, such statement being issued following a request from the former member, as defined in the last paragraph of 7.6;
- (d) within 90 days of an arbitration award or agreement signed by the parties confirming the dismissal of a former member.

In all cases, the transfer is to be carried out before payment of the pension commences and within 60 days of the exercise of the transfer option by the member. If the Committee fails to receive all the documents needed to proceed with the transfer within such time limit, the member or former member shall be considered as not having exercised his transfer option.

A new present value of the deferred retirement benefit provided for in 7.1 shall be determined:

- (e) In the cases provided for in (b), on the date of the request;
- (f) In the cases provided for in (c), on the retirement date, as defined in the last paragraph of 7.6;
- (g) In the cases provided for in (d), on the date of the arbitration award or agreement signed by the parties;

but no later than the date of retirement of the former member.

Notwithstanding any provision to the contrary,

- (h) a member or former member with a physical or mental disability may request the transfer provided for in the first paragraph of 7.9 at all times, in the form of a reimbursement, if a physician certifies that his life expectancy is less than 12 months.
- (i) a member whose retirement has been postponed is entitled to transfer the present value of his vested pension at his termination of employment date or on December 1 of the year in which the member reaches the age limit provided for in applicable legislation, whichever comes first.

- 7.10 The provisions of 7.9 above shall not apply to retirement at the request of the employer, regardless of the member's age.

- 7.11 When the present value of the deferred retirement benefit provided for in 7.1 is less than 20% of the year's maximum pensionable earnings for the year of termination, the member's accrued benefits shall be paid to him by refunding an amount corresponding to the present value of the deferred retirement benefit. Before doing so, the Committee shall ask the former member in writing to choose a payment method. If the former member does not respond within 90 days of receipt of a notice to this effect, the Committee shall proceed with the refund.
- 7.12 The provisions of paragraph 7.11 apply also to all former members who are entitled to a deferred retirement benefit and whose employment was terminated before January 1, 2001.
- 7.13 A former member may request full and immediate payment of the value of his accrued benefit upon presentation of proof that the Committee deems acceptable that on the date of such request, the former member had not been a resident of Canada for at least two years.
- 7.14 Any amount transferred to any registered plan under this Section shall be subject to the Income Tax Act and to any regulations adopted by the Government of Canada pursuant to that Act.

Section 8 TRANSFER OF BENEFITS BETWEEN SPOUSES

For the purposes of this section, the term "spouse" means spouse as defined in 1.29 or recognized spouse as defined in 1.28A), as applicable.

- 8.1 In the event of a legal separation, a divorce or marriage annulment, or a dissolution other than by death or annulment of the civil union, the benefits accrued to a member, former member or pensioner under the plan shall, upon application in writing to the Committee, be divided between the member and his spouse to the extent provided for in the Civil Code of Québec or by a court judgment.

Where the court awards to the spouse of a member, former member or pensioner, as payment for a compensatory allowance, the benefits accrued to such member, former member or pensioner under the plan, the benefits shall, upon application in writing to the Committee, be transferred to the spouse to the extent provided for by the court judgment.

- 8.2 In the event of the cessation of the conjugal relationship between a spouse and a member, former member or pensioner, within the meaning of 1.24(b), the member, former member or pensioner and spouse may, within 12 months, agree in writing to a partition of the accrued benefits of the member, former member or pensioner under the plan, in accordance with the provisions of the Supplemental Pension Plans Act.
- 8.3 Upon presentation of an application for separation from bed and board, a divorce, a marriage annulment, a dissolution or annulment of the civil union or a payment of a compensatory allowance, a member, former member or pensioner and his spouse shall be entitled, upon application in writing to the Committee, to obtain a statement of the accrued benefits of the member, former member or pensioner under the plan and of the present value thereof as at the date of the institution of the action. The member, former member or pensioner and his spouse may also request such a statement upon cessation of their conjugal relationship, while pursuing a joint request for the dissolution of their civil union before a notary or while attending mediation sessions prior to instituting legal proceedings in family law. In such a case, the value of the accrued benefits of the member, former member or pensioner under the plan shall be determined as at the date of cessation of the conjugal relationship. Such application shall also contain the following documents and information or any other documents or information prescribed by the regulations adopted pursuant to the Supplemental Pension Plans Act:
- (a) the name and address of the member, former member or pensioner and his spouse;
 - (b) in the case of married or civilly united spouses, a document attesting to their date of marriage or civil union, a document attesting to the date of presentation of an application for separation from bed and board, a divorce, a marriage annulment, a dissolution or annulment of the civil union or a payment of a compensatory allowance;

If the request is presented during mediation, a joint declaration stating the date on which their conjugal relationship has ended must be supplied. In addition, the request must contain a written confirmation by a certified mediator to the effect that he has been given a family mediation mandate;

- (c) in the case of spouses who are neither married nor civilly united, a joint declaration stating the dates on which their conjugal relationship began and ended and, if they have lived in a conjugal relationship for at least 1 year but less than 3 years, proof of one of the events set out in 1.29(b).

The Committee shall provide the applicant and his spouse with such statement within 60 days following its reception of a request to that effect and with the information as set out in the Supplemental Pension Plans Act and any regulations adopted pursuant thereto.

- 8.4 Any application for the partition or transfer of benefits of the member, former member or pensioner must be made in writing to the Committee. Such application shall specify which of the various payment methods prescribed by the regulations adopted pursuant to the Supplemental Pension Plans Act the spouse has chosen, and it shall be accompanied by a copy of the following documents, if applicable, and any other documents prescribed by the regulations adopted pursuant to the Supplemental Pension Plans Act:

- (a) the judgment for separation from bed and board, divorce, marriage annulment, dissolution or annulment of the civil union or payment of a compensatory allowance and, where applicable, the agreement entered into between the married or civilly united spouses in respect of the partition or transfer of the benefits of the member, former member or pensioner or the notarized joint declaration of dissolution of a civil union;
- (b) any other judgment related to the partition or transfer of the benefits of the member, former member or pensioner;
- (c) the certificate of no appeal;
- (d) in the case of spouses who are neither married nor civilly united, the agreement between them with respect to the partition of benefits of the member, former member or pensioner.

- 8.5 Unless it is a joint application for partition or transfer of benefits, the Committee shall provide the member, former member or pensioner with a written notice informing him of such application and the present value of the benefits claimed by his spouse.

The Committee may not proceed with the execution of the partition or transfer until 60 days have elapsed since such notice is sent to the member, former member or pensioner. Moreover, the Committee may not proceed if it is notified that the spouse of the member, former member or pensioner has duly waived his rights to benefits or that the member, former member or pensioner has initiated a legal action in opposition to the application for partition or transfer.

- 8.6 The value of the accrued benefits of the member, former member or pensioner shall be determined in accordance with the provisions of the regulations adopted pursuant to the Supplemental Pension Plans Act. However, the “period of membership” as defined in the Regulation respecting Supplemental Pension Plans is determined in days rather than months.

- 8.7 Unless it has been notified of the spouse’s waiver of or a judicial opposition to the partition or transfer of the benefits of the member, former member or pensioner, the Committee shall, within 60 days of the expiry of the period provided for in the second paragraph of 8.5, transfer any amount to which the spouse is entitled as a result of such partition or transfer into a pension plan, as defined by the Supplemental Pension Plans Act and any regulations adopted pursuant thereto.

When the benefits to which the spouse is entitled as a result of the partition or transfer are a refund to which the member would have been entitled at the date of institution of the action or at the date of cessation of the conjugal relationship, as applicable, the Committee shall pay the spouse the amount corresponding to such benefits or transfer same into a pension plan as defined by the Supplemental Pension Plans Act and any regulations adopted pursuant thereto.

8.8 The procedure provided for in 8.5 and 8.7 shall be subject to the provisions of any regulations adopted pursuant to the Supplemental Pension Plans Act, and any provisions of such regulations adopted amending such procedure shall form part of and amend this Section.

8.9 Subject to the provisions of the Supplemental Pension Plans Act and any regulations adopted pursuant thereto, the benefits allocated to the spouse following the partition of the benefits of the member, former member or pensioner or as payment of a compensatory allowance may be used solely to purchase a life annuity, and shall be transferred to another plan.

However, any benefit allocated to the spouse following garnishment for unpaid spousal support must be paid in a lump sum pursuant to the provisions of the Supplemental Pension Plans Act and any regulations adopted pursuant thereto.

8.10 Execution of the partition or transfer shall reduce the benefits of the member, former member or pensioner pursuant to the provisions of the Supplemental Pension Plans Act and any regulations adopted pursuant thereto.

A pensioner's retirement benefit, after having been recalculated, where applicable, in accordance with Section 8.11, shall be reduced proportionally to the fraction that the value of the benefits allocated to the spouse on the partition or transfer represents vis-à-vis the value of the benefits which were paid to the pensioner on the day preceding the effective date of the judgment, it being understood that such latter value was determined on the basis of the same assumptions as those used for determining the value of the benefits allocated to the spouse.

Such reduction in the benefits of the member or former member shall be calculated by taking into account early retirement and voluntary retirement benefits applicable to the deferred pension of the former member or of the member, if he terminated employment on the date on which the value of the accumulated benefits was determined. The actuarial assumptions provided in Division VIII.1 of the Regulation respecting supplemental pension plans and which applied on the date that the value of the accumulated benefits covered by the reduction was determined shall be used.

If a member or a former member retires, the reduction in such member's pension shall be adjusted as his deferred pension would have been had he terminated employment on the date that the value of the accumulated benefits was determined.

If a member or a former member retired between the date that the value of the benefits was determined and that the partition or transfer was effected, the adjustment calculated in compliance with the previous paragraph, which would have been applied as of the retirement date, shall be recalculated to take into account the period between the retirement date and the partition or transfer.

Where the value of the reduction in a member's pension or a former member's pension calculated under this section is required, the value must take into account early retirement and voluntary retirement benefits applicable to the reduction such as described in the third paragraph of this section.

Notwithstanding the above, the reduction in benefits, as defined in the above paragraphs of Section 8.10, shall not have the effect of reducing the benefits of the member or the former member by a greater amount than what would have resulted pursuant to the provisions of the Supplemental Pension Plans Act and any regulations adopted pursuant thereto.

- 8.11 If a pensioner's retirement benefit is calculated to take into account his spouse's right to a benefit as provided for in 6.3.2 and his spouse subsequently becomes ineligible for this benefit pursuant to 6.3.3(a), the pensioner may, unless he has elected to avail himself of the provisions of 6.3.3(b), ask the Committee to recalculate his retirement benefit as at the effective date of the judgment granting him separation from bed and board, a divorce or an annulment of marriage, as at the date of a dissolution or annulment of the civil union or as at the date of cessation of the conjugal relationship, provided that this date is later than December 31, 2000. The amount and characteristics of this benefit shall be the same as those of the retirement benefit that would have been payable to the pensioner as at the date of the recalculation if he had no spouse on the date when payment of his retirement benefit began.

Unless it has received the written notification provided for in 6.3.3(b), the Committee must also recalculate the pensioner's retirement benefit as at the date of the judgment granting him separation from bed and board, a divorce or an annulment of marriage, as at the date of a dissolution or annulment of the civil union or as at the date of cessation of the conjugal relationship, provided that this date is later than December 31, 2000, when the partitioning of the accrued benefits of the member under the plan applies in accordance with the provisions of 8.1 to 8.10 above.

Unless he has given written notice to the Committee as provided for in 6.3.3(b), a pensioner whose divorce, marriage annulment, legal separation or termination of the conjugal relationship has become effective before January 1, 2001 may ask the Committee to recalculate his retirement benefit as if he had no spouse on the date when payment of his retirement benefit began, whether or not any partitioning of benefits has taken place in accordance with the provisions of 8.1 to 8.10 above. The date as at which the benefit is recalculated shall be the date of the pensioner's written request.

The sole recalculation of a pension under this section shall not result in the reduction of the amount of the pension paid on retirement.

Section 9 CALCULATION OF INTEREST

- 9.1 Employee contributions provided for in 3.1 and 3.3, and contributions with respect to the redemption of years of contributory service in accordance with Sections 3, 10 and 11 shall bear interest at the rate provided for in 1.21 as of the date they are paid into the pension fund, until the date of payment thereof or until the date used to determine the present value of the vested benefit of the member, former member or pensioner.
- 9.2 In the case of a member or former member who avails himself of the provisions of 7.9 or 7.11, the various components of the retirement benefit shall bear interest as follows:
- a) employee contributions shall bear interest at the rate provided for in 1.21 until the date used to determine the present value of the deferred benefit or until the date of refund of the contributions or their transfer to another plan;
 - b) excess contributions, if any, shall bear interest at the rate provided for in 1.21 as of the date of their calculation pursuant to 3.5(b) and until such time as they are used to provide an additional benefit, refunded or transferred to another plan;
 - c) the present value of the deferred retirement benefit shall bear interest for the period between the date on which such value was established and the date of transfer at the rate used to establish this value.
- 9.3 Repealed.
- 9.4 In calculating the benefit provided for in 6.5, no interest shall be credited on employee contributions after the date on which the member, former member or beneficiary starts to receive the pension, whichever comes first. However, the benefit provided for in 6.5 shall bear interest at the rate indicated in 1.21 until it is transferred or reimbursed to another plan.

- 9.5 Employee contributions shall bear interest starting only on January 1, 1966.
- 9.6 From January 1, 1990 to December 31, 2000, interest shall be determined as follows:
- (a) for the first 6 months of a year, the interest shall correspond to the average of the rates in 1.21 for the 6 months ended on October 31 of the previous year;
 - (b) for the last 6 months of a year, the interest shall correspond to the average of the rates in 1.21 for the 6 months ended on April 30 of the same year.
- 9.7 From January 1, 2001, interest shall be determined as follows:
- a) each month, the interest shall correspond to the rate of return obtained by the pension fund for the current month;
 - b) if the rate provided for in (a) above is not known at the time the calculation is performed, an external rate shall be used for that month. This rate shall be the same as the one used to determine the present value of a deferred retirement benefit as at the same date.

Section 10 REDEMPTION OF YEARS OF CONTRIBUTORY SERVICE

10.1 A member who:

- (a) starts to receive benefits under a long-term disability plan of the employer after January 6, 1982;
- (b) receives an indemnity from the Commission des normes, de l'équité, de la santé et de la sécurité du travail as a result of a preventive leave under the Act respecting occupational health and safety, R.S.Q., c. S-2.1, or an occupational accident under the Act respecting industrial accidents and occupational diseases, R.S.Q., c. A-3.001 and who did not avail himself, after December 31, 1989, of the provisions set out in 3.6(b)(ii);
- (c) avails himself of unpaid leave under the parental benefits plan and who did not avail himself of the provisions set out in 3.6(d)(ii)(2);
- (d) avails himself of an unpaid leave that an employer must grant under any applicable legislation, and who did not avail himself of the provisions set out in 3.6(d)(ii)(2);
- (e) has part-time work for medical reasons certified in writing by a physician designated by the employer, and did not avail himself of the provisions set out in 3.6(d)(iv);

and who returns to work or to a full-time schedule before his retirement date or retires immediately following one of the events described above, may have all or part of the period of temporary leave of absence counted as a year of contributory service, provided he pays the employee contributions, plus interest, subject to the following terms and conditions:

- (i) the contributions are calculated on the basis of the earnings rate appearing on his employer's payroll during the temporary leave of absence, the year's maximum pensionable earnings, the basic exemption and the rate of contribution in effect during the period of temporary leave of absence;
- (ii) the member avails himself of this option and selects his method of redemption pursuant to 10.4.

Notwithstanding the foregoing, a member who has periods of non-contributory service as provided for in 10.1(a) who does not return to work or 10.1(e) and who, instead of retiring immediately, elects to defer the payment of his retirement benefit or transfer the present value of his retirement benefit, may avail himself of the redemption provisions described above.

10.2 If a member elects to have only part of his period of temporary leave of absence counted as a year of contributory service, the years of contributory service thus credited shall be presumed to be those just prior to his return to work. However, these years of contributory service thus credited shall not apply to a period of service after the normal retirement date.

10.3 A member on temporary leave of absence as a result of his election to the Québec National Assembly or the House of Commons, who returns to work before his retirement date or retires immediately following this temporary leave of absence, may have all or part of his years as elected representative counted as years of contributory service, provided he pays the employee contributions, plus interest, in accordance with the terms and conditions as set out in 10.1 and 10.2. This provision shall not apply if for this period of leave of absence the member is entitled to a pension under a pension plan for the members of the Québec National Assembly or of the House of Commons.

10.4 A member shall make a request in writing for a redemption proposal and the Committee must receive the request within the following time limits:

- (a) in order to avail himself of the option provided for in 10.1(a), (b), (c) and (d) as well as in 10.3, within 180 days following his return to work or on the last day of absence, without however going beyond the date of termination of employment, the date of death or the date of retirement, whichever comes first;

The member who avails himself of the provisions set out in 10.1(b) may, if required, obtain an additional delay, which is not however to exceed 30 days beyond the date on which he is informed of his eligibility for the payment of an indemnity by the Commission des normes, de l'équité, de la santé et de la sécurité du travail;

- (a.1) in order to avail himself of the option provided for in 10.1(a), (b), (c) and (d) as well as in 10.3 for a member who does not return to work and retires immediately after such absence, within the same time limit as the retirement application;
- (b) in order to avail himself of the option provided for in 10.1(e), within 180 days following his return to a full-time schedule, without however going beyond the date of termination of employment, the date of death or the date of retirement, whichever comes first;

The member who avails himself of the provisions set out in 10.1(e) and who does not return to work full time may also, once a year, submit a redemption proposal for previous non-contributory service periods. The request must be made in writing and received by the Committee by the date of termination, death or retirement, whichever occurs first.

- (b.1) in order to avail himself of the option provided for in 10.1(e), for a member not returning to work full time and retiring immediately after such absence, within the same time limit as the retirement application;
- (c) in order to avail himself of the option provided for in 10.9 and 10.9A), within the time limits stipulated in the aforesaid sections;
- (d) in order to avail himself of the option provided for in 11.1, except in the case of reinstatement following a dismissal, within 180 days of his rehiring.

The member shall avail himself of his redemption option within 90 days of receiving a redemption proposal informing him of the cost and the method of redemption to which he is entitled under the plan. Should a reply not be received within 90 days following the receipt of the redemption proposal by the member, the redemption proposal shall be considered to have been rejected by the member irrevocably.

The redemption may be made:

- (e) in a single lump sum payment within 90 days following the receipt of the redemption proposal provided the payment, plus interest at the rate set out in 10.12, is made before the payment date of a plan benefit;

- (f) through payroll deductions at each pay period of which the amount, plus interest at the rate set out in 10.12, shall be established by Hydro-Québec; however, the full refund shall not exceed 5 years as of the date the option is exercised, without however going beyond the date of termination of employment, the date of death or the date of retirement, whichever comes first;
- (g) through several payments, the first of which shall be made within 90 days following the receipt of the redemption proposal, provided that the payments, plus interest at the rate set out in 10.12, are made within 5 years of the date the option is exercised, without however going beyond the date of termination of employment, death or retirement, whichever comes first.

Interest shall accrue from the date contributions are due to be made into the pension fund until the last day of absence covered by the redemption proposal. The time limits for exercising said option and the terms of payment described above shall not in any way delay or cancel the charging of interest at the rate set out in 10.12. Should the member fail to make a payment, interest accrued at the rate set out in 10.12 shall be added to the balance of the redemption.

The member may decide to terminate his redemption at any time by submitting a written notice to the Committee. This decision shall be irrevocable. The recognized years of contributory service shall then be established in relation to the amounts redeemed as at the date of termination of the redemption.

- 10.5
- (a) A member who avails himself of the provisions set out in 3.6(b)(ii), 3.6(d)(i), 3.6(d)(ii)(2) or 3.6(d)(iv) must advise the Committee in writing. This choice applies to payments subsequent to the application;
 - (b) A member shall receive from the Committee confirmation of the period for which the contributions will be made. Such payments shall be made as follows:
 - (i) by cheque or any other means supported by the employer's billing system, if the member does not receive any earnings during the pay period in question or if the earnings paid are not sufficient to cover the contributions due; or
 - (ii) by deductions at source each pay period, in other cases.
 - (c) Any unpaid contribution at the due date shall be increased by the interest accumulated until the balance is paid. The member may pay the balance of unpaid payments, plus accumulated interest, at the end of his temporary leave of absence, provided the date of full payment is no later than 90 days after the end of said temporary leave of absence and does not extend beyond the payment date of a plan benefit.
 - (d) The member may decide to terminate his redemption at any time by submitting a written notice to the Committee. The years of contributory service shall then be established in relation to the payments made as at the date of termination of the redemption.

10.6 Repealed.

10.7 Repealed.

10.8 Repealed.

- 10.9 A member who did not avail himself of the periodic payment option pursuant to 3.6(d)(i) and who returns to work or to a full-time schedule before his retirement date may avail himself of the provisions set out in 10.4 for the redemption of the years of contributory service which correspond to these temporary leaves of absence. However, only a temporary leave of absence or part of a temporary leave of absence taken between January 1, 1997 and December 13, 2015 may be redeemed. The member shall make a request in writing, one time only, for a redemption proposal and the Committee must receive the request no later than on the earlier of the following three dates, namely:
- (i) within 180 days following his return to work for the leaves of absence defined in 3.6(d)(i)(1) and (2) or his return to a full-time schedule for the leaves of absence defined in 3.6(d)(i)(3), (4) and (5); or
 - (ii) June 30, 2016; or
 - (iii) the date of termination of employment, the date of death or the date of retirement, whichever comes first.
- 10.9A) A member who, between January 1, 1997 and December 13, 2015, takes a leave of absence without pay because he is a permanent employee with a reduced work schedule, as defined by Hydro-Québec, may have all or part of his temporary leave of absence counted as a year of contributory service provided that the employee and employer contributions are made, plus interest, pursuant to the following terms and conditions:
- (a) the contributions shall be calculated on the basis of the earnings rate shown on the employer's payroll during the temporary leave of absence, the year's maximum pensionable earnings, the basic exemption and the employee and employer contribution rates for the plan in effect during the period of the temporary leave of absence;
 - (b) the member shall make a request in writing, one time only, for a redemption proposal and the Committee must receive the request no later than the earliest of the following three dates, namely:
 - (i) within 180 days of his return to a full-time schedule;
 - (ii) on June 30, 2016; or
 - (iii) the date of termination of employment, the date of death or the date of retirement, whichever comes first.
- Subject to the time limits prescribed above, the member may also request a redemption proposal covering the leave of absence periods during the previous year. The request must be made in writing, one time only, and be received by the Committee in the first six months of each year.
- (c) the member shall exercise his option and elect the method of redemption pursuant to the provisions in 10.4.
- 10.9B) If a member avails himself of the provisions set out in Sections 10.1, 10.3 or if a member has not availed himself of the periodic payment option pursuant to 3.6(d)(i)(5) and wishes to avail himself of the provisions set out in 10.4, the employer shall make its employer contribution, plus interest, until the last day of absence covered by the redemption proposal, in accordance with the following terms and conditions:
- (a) the contributions shall be calculated on the basis of the earnings rate shown on the employer's payroll during the temporary leave of absence, the year's maximum pensionable earnings, the basic exemption and the employee and employer contribution rates for the plan in effect during the period of the temporary leave of absence;
 - (b) interest at the rate set out in 10.12, depending on the option exercised by the member regarding the method of redemption provided for in 10.4.

10.10 The provisions of this Section shall be subject to the Income Tax Act and any regulations adopted by the Government of Canada pursuant thereto.

10.11 Temporary Plan for the Redemption of Non-Contributory Leaves of Absence

10.11.1 (a) For the purposes of section 10.11 and 10.11 A), "Plan" shall refer to the Temporary Plan for the Redemption of Non-Contributory Leaves of Absence.

(b) Any individual eligible for the Plan is a member of the plan pursuant to By-law no. 681, which came into force on January 1, 2000.

10.11.2 Non-contributory leaves of absence eligible for the Plan must correspond to years of service with the employer or a subsidiary or to years during which the individual has fulfilled a function with one of the preceding. Non-contributory leaves of absence shall be eligible according to the following priority:

(a) an unpaid leave under the parental benefits plan;

(b) a period of service prior to membership in the Plan and during which the individual had the status of a temporary employee and would have contributed to the Plan had it not been for his status;

(c) any other temporary unpaid leave of absence.

A maximum of 2 years is applicable for each of (a), (b) and (c) above, subject to 10.11.5.

Notwithstanding the foregoing, unpaid leaves of absence which are unauthorized or owing to a strike or a suspension and leaves of absence during which an individual is entitled to recall rights following his termination of employment and to whom provisions in 7.5 apply shall not be eligible for the Plan.

10.11.3 Any eligible individual may have all or a part of the period of non-contributory leave of absence eligible for the Plan counted as a year of contributory service. Terms and conditions set out in 10.2 are applicable. The required employee contribution provided for in 10.11.4 must be calculated and made according to the following terms and conditions:

(a) if the required employee contribution corresponds to the employee and employer contributions, if any, plus interest, it is based on the earnings rate shown on the employer's payroll during the eligible non-contributory leave of absence, the year's maximum pensionable earnings, the basic exemption and the rate of contribution in effect during the eligible non-contributory leave of absence;

(b) in other cases, the required employee contribution is calculated as a function of the earnings rate shown on the employer's payroll at the date he avails himself of the option and the current service contribution for the member and is based on the actuarial valuation report prepared by the actuary and filed with Retraite Québec, applicable at the date the member avails himself of the option;

(c) the eligible individual avails himself of the option and selects a method of redemption pursuant to the provisions set out in 10.4, except as regards the 180-day time limit, and in accordance with the time limit set out in the Plan. The redemption must be made while the eligible individual is in continuous service. Notwithstanding the foregoing, for eligible members who are retired at the date they avail themselves of the option, the redemption must be made in a single lump sum payment within 90 days following the exercise of the option.

10.11.4 Required employee contributions are as follows:

(a) for an eligible non-contributory leave of absence provided for in 10.11.2(a) and 10.11.2(b), an amount corresponding to the employee contributions, plus interest;

(b) for an eligible non-contributory leave of absence provided for in 10.11.2(c), the contribution provided for in 3.6, 10.1, 10.3 or 10.9, as the case may be, plus interest;

- (c) for an eligible non-contributory leave of absence provided for in 10.11.2(c) and for which the contribution is not provided for in 3.6, 10.1, 10.3 or 10.9, the required employee contribution is calculated as a function of the earnings rate shown on the employer's payroll at the date the member avails himself of the option and the current service contribution for the member and is based on the actuarial valuation report prepared by the actuary and filed with Retraite Québec, applicable at the date the member avails himself of the option.

Notwithstanding (c) hereinabove, for union activities and leaves of absence eligible under the Programme de bourses universitaires d'Hydro-Québec, the required employee contribution corresponds to the employee contributions, plus interest.

- 10.11.5 Any unfunded actuarial liabilities resulting from the Plan in excess of the amounts paid by the eligible individuals, cannot exceed \$50,000,000 as at January 1, 2000.

To respect the cumulative limit set out in the preceding paragraph, eligible individuals may redeem eligible leaves of absence, up to the above-mentioned limit, according to the priority set out in 10.11.2.

10.11A) Extension of Temporary Plan for the Redemption of Non-Contributory Leaves of Absence

- 10.11A.1) (a) For the purposes of section 10.11A), "Extension" shall refer to the extension of Temporary Plan for the Redemption of Non-Contributory Leaves of Absence.
- (b) An individual eligible for the Extension is one who meets all of the following conditions:
 - (1) the individual was a member at May 28, 2003;
 - (2) the individual is a member concerned pursuant to By-law no. 707 effective January 1, 2004 or would have been a member concerned had there not been a break in continuous service after May 28, 2003;
 - (3) the individual exercised his option as described under the Plan in 10.11 and was not able to redeem all the non-contributory leaves of absence to which he was eligible, given the ceiling under 10.11.5;
 - (4) the individual did not put an end to his redemption of non-contributory leaves of absence under the Plan in 10.11;

Notwithstanding the foregoing, in the case of a unionized employee whose union has not signed an agreement in principle with Hydro-Québec as at May 23, 2003, this date shall be replaced by one agreed on between Hydro-Québec and the union when such an agreement is signed.

- 10.11A.2) The non-contributory leaves of absence eligible for the Extension are those defined in 10.11.2 that were not able to be redeemed under the Plan in 10.11, given the ceiling under 10.11.5.

- 10.11A.3) The eligible individual can have all or part of his non-contributory leaves of absence eligible for the Extension counted as a year of contributory service. The terms and conditions of 10.11.3 and 10.11.4 apply.

Notwithstanding the foregoing, the eligible individual who is no longer in the service of the employer must pay the required contribution in one lump sum within 90 days following the date on which he avails himself of the option.

10.11B) Temporary Plan for the Redemption of Periods of Temporary Status Prior to May 21, 1990

10.11B.1) (a) For the purposes of Section 10.11B), “Plan” shall refer to the Temporary Plan for the Redemption of Periods of Temporary Status Prior to May 21, 1990.

(b) Any individual eligible for the Plan is a member concerned, in accordance with By-law no. 734 effective January 1, 2009, who makes a request in writing to the Committee, prior to January 1, 2010, for a redemption proposal.

Notwithstanding the foregoing, in the case of a unionized employee whose union has not signed an agreement in principle with Hydro-Québec as at January 1, 2009, the dates of January 1, 2009 and January 1, 2010 shall be replaced by those agreed on between Hydro-Québec and the union when such an agreement is signed.

10.11B.2) The non-contributory periods eligible for the Plan must correspond to years or fractions of a year of service with the employer or a subsidiary during which the individual had the status of a temporary employee and would have contributed to the plan had it not been for such status. These years or fractions of a year must be prior to membership in the Plan and before May 21, 1990.

10.11B.3) The required employee contribution shall be calculated as at January 1, 2009 on the basis of the earnings rate shown on the employer’s payroll at that date and the actuarial valuation report prepared by the actuary and filed with Retraite Québec, applicable as at January 1, 2009. This required employee contribution will be calculated so as not to generate any additional actuarial liability on a capitalization basis. Therefore, the required employee contribution is equal to the increase in actuarial liability, on a capitalization basis, generated by the cost of the redemption. After January 1, 2009, interest shall be added to the employee contribution at the rate set out in 10.12, until the payment date.

10.11B.4) The eligible individual may have all or part of his non-contributory period eligible for the Plan counted as a year of contributory service. The terms and conditions of 10.2 shall apply. The required employee contribution stipulated in 10.11B3) must be calculated and made according to the following terms and conditions:

(a) the eligible individual shall avail himself of the option and select a method of redemption pursuant to the provisions set out in 10.4, except for the 180- and 90-day time limits, and in accordance with the time limits prescribed by the Plan;

(b) The redemption must be made while the eligible individual is in continuous service. Notwithstanding the foregoing, for eligible individuals who are no longer in the service of the employer when they avail themselves of their option, as set out in the Plan, the amount due must be paid in a single lump sum payment within 90 days following the receipt of the redemption proposal informing them of the cost and method of redemption to which they are entitled under the Plan.

10.12 Notwithstanding the provisions of 1.21, the interest provided for in Section 10.4, which is to apply as of the day following the last day of absence covered by the redemption proposal, is as follows:

(a) for redemptions provided for in 10.1, 10.3, 10.5, 10.7, 10.9 and 11.1 and whose date of election of option is prior to January 1, 2003, the rate shall correspond to the rate obtained monthly on personal five-year term deposits for chartered banks as reported by the Bank of Canada and for each year in accordance with the provisions of 9.6(a) and 9.6(b);

(b) for redemptions provided for in 10.11, the rate shall be a fixed rate of 5.43%;

- (c) for redemptions provided for in 10.1, 10.3, 10.5, 10.7, 10.9, 10.9A) and 11.1 and whose date of election of option is later than December 31, 2002, the rate shall be the rate used to determine the present value of a deferred pension as at the date of the last day of absence covered by the redemption proposal. This fixed rate shall remain in force until the redemption has been fully paid.
- (d) for redemptions provided for in 10.11A), the rate shall be the rate used to determine the present value of a deferred pension as at the date on which the member exercised his option as set out in the Extension in 10.11A). This fixed rate shall remain in force until the redemption has been fully paid.
- (e) for redemptions provided for in 10.11B), the rate shall be the rate used to determine the present value of a deferred pension as at January 1, 2009. This fixed rate shall remain in force until the redemption has been fully paid.

Section 11 REHIRING

- 11.1 Any member who has received a refund of contributions or who would have received such a refund had it not been for the partial or total reduction in employee contributions resulting from 3.4A) under one of the previous by-laws may, if he is rehired, and subject to the provisions of the Income Tax Act and of any regulations adopted by the Government of Canada pursuant thereto, have all or a portion of the years of contributory service prior to his termination of employment counted, provided he pays the amount required, according to the terms and conditions set out in 10.4.

The amount required equals the amount reimbursed to the member upon termination of employment plus interest for the period elapsed between the date of the refund and the rehiring date, multiplied by the number of years of contributory service that the member wishes to have counted, and divided by the number of years of contributory service preceding his termination of employment.

The period redeemed must correspond to the refunded years closest to the year during which the redemption occurred.

This provision shall not apply to the amounts of the retirement benefits transferred or refunded under the provisions of Section 7 or 27.7, except in the case of reinstatement following a dismissal, if the pension amounts transferred or refunded, plus interest, are paid into the pension fund. In the event of such reinstatement, the time limits and terms and conditions of redemption shall be set by Hydro-Québec, and the terms and conditions set out in 10.4 shall not apply.

- 11.2 Any person who receives a retirement benefit under the plan, or one of the previous by-laws may request to cease to receive the retirement benefit if he is rehired as a member prior to his normal retirement date. However, he shall retain all the years of contributory service prior to his retirement date for which he has not received a refund of contributions. At his retirement, he will receive a retirement benefit based on his total years of contributory service, according to Section 4.

Any person who receives a retirement benefit under the plan or any of the by-laws may request to cease to receive the retirement benefit if he is rehired as a member after his normal retirement date but before December 1 of the year in which he reaches the age limit provided for in applicable legislation. Such retirement benefit shall then be postponed pursuant to 5.5(d) by replacing the normal retirement date by the date of termination of payment of the pension benefit and, where applicable, Section 19.

- 11.3 Any person who is entitled to a deferred retirement benefit under the plan or one of the previous by-laws shall forfeit his right to such deferred retirement benefit if he is rehired as a member before his normal retirement date. However, he shall retain all the years of contributory service prior to his termination date for which he has not received a refund of contributions.

- 11.4 Any member who has been retired pursuant to 5.3(a)(ii)(2) and who before reaching his 60th birthday becomes capable of carrying out duties equivalent to those he held prior to his retirement, may be rehired by the employer. If he refuses the position offered him, the retirement benefit he receives shall be replaced by a deferred retirement benefit pursuant to Section 7, even if he does not satisfy the conditions pursuant to 7.1.

- 11.5 Repealed.

Section 12 MAXIMUM BENEFITS

- 12.1 From the normal retirement date

- 12.1.1 The annual pension payable starting from the normal retirement date credited to the member for years of contributory service after December 31, 1991 shall be subject to the limit described in 12.1.2.

- 12.1.2 The annual pension established in 12.1.1 shall be limited to the defined benefit limit established on the date of event, multiplied by the number of years of contributory service after December 31, 1991.

- 12.1.3 The limit obtained in 12.1.2 shall be reduced by 0.25 % per month, if applicable, for each month between the retirement date and the 1st day of the month coinciding with or immediately following the earliest of these dates:

- (a) the date on which the member would have attained age 60;
- (b) the date on which the member would have completed 30 years of continuous service;
- (c) the date on which the years of continuous service plus the member's age would have totaled 80.

- 12.2 Before the normal retirement date

- 12.2.1 The annual pension payable from the retirement date up to the normal retirement date shall be subject to the limits described in 12.2.2 and 12.2.3.

- 12.2.2 The annual pension payable from the retirement date up to the normal retirement date, credited to the member for the years of contributory service after December 31, 1991, shall be subject to the limit established on the date of event and shall correspond to the sum of the following amounts :

- (a) the defined benefit limit, multiplied by the number of years of contributory service after December 31, 1991;
- (b) 25% of the average of the year's maximum pensionable earnings of the current year and of the previous 2 years, multiplied by the ratio expressed by the number of years of contributory service after December 31, 1991 over 35; this ratio shall not exceed 1.

- 12.2.3 The annual pension payable from the retirement date up to the normal retirement date shall be subject to the limit established on the date of event and shall correspond to the sum of the following amounts:

- (a) the annual pension obtained in 12.1;
- (b) the annual pension payable from the normal retirement date, credited to the member for the years of contributory service after December 31, 1991;

(c) the sum of:

- (i) the maximum annual pension payable under the Old Age Security Act;
- (ii) the maximum annual pension that would be payable to the member under the Act respecting the Québec Pension Plan if he were 65 years of age, multiplied by the ratio of his three-year average compensation to the corresponding average year's maximum pensionable earnings, subject to a maximum of 1.

This amount shall be reduced by 0.25 % per month, as applicable, for each month between the retirement date and the date of the member's 60th birthday, and multiplied by the ratio representing the member's number of years of continuous service over 10; this ratio shall not exceed 1.

- 12.3 The application of the provisions of 12.1 and 12.2 shall take into account, as the case may be, any pension resulting from the surplus distributed at the time the plan is wound up.
- 12.4 The application of the provisions of 12.1 and 12.2 shall not take into account, as the case may be, any benefits transferred to the spouse under Section 8 and any lump sum payments made pursuant to 5.6.
- 12.5 The provisions of 12.1 and 12.2 shall not apply to the portion of the annual pension provided by excess contributions determined according to the provisions of 3.5.
- 12.6 The reductions provided for in 12.1.3 and in the last paragraph of 12.2.3(c) shall not apply in the case of pension payable for total and permanent disability under 5.3(a)(ii)(2).
- 12.7 The date of event for the purposes of 12.1 and 12.2 shall correspond to the date pension benefits become payable, except under the following conditions:
 - (a) repealed;
 - (b) in the case of termination of employment, the date of termination of employment shall be used;
 - (c) in the case of dissolution of the plan, the date on which the plan is dissolved shall be used;
 - (d) in the case of legal separation, divorce or marriage annulment, or the dissolution or annulment of the civil union of a member, the date of the application for separation from bed and board, divorce or marriage annulment, or the dissolution or annulment of the civil union, or, where applicable, the date of cessation of conjugal relationship shall be used;
 - (e) in the case of cessation of a conjugal relationship between a member and his spouse as defined in 1.29(b), the date on which the conjugal relationship ceased shall be used.
 - (f) in the case of progressive retirement, the benefit payment date as established under 5.6 or the date of the first benefit payment as established under 5.7 shall be used.
- 12.8 All pension benefits provided under the plan shall be subject to the limits imposed by the Income Tax Act and by any regulations adopted pursuant to that Act regarding pension adjustments.
- 12.9 The annual pension established in the first paragraph of 18.2 shall be subject to the limits in 12.1 and 12.2, determined using the years of continuous service rather than the years of contributory service.

12.10 Postponed retirement

Notwithstanding any of the above, in the case of postponed retirement, the limit applicable to the annual retirement benefit of a member is the higher of:

- (i) The limit referred to in application of 12.1, 12.3, 12.4 and 12.5 with the date of event for the purposes of 12.1 as the normal retirement date. This limit is then adjusted by actuarial equivalence to reflect the postponement of pension benefits until the date at which pension benefits become payable.
- (ii) The limit referred to in application of 12.1, 12.3, 12.4 and 12.5 with the date of event for the purposes of 12.1 as the date at which pension benefits become payable.

Section 13 INDEXATION

13.1 On January 1 of each year, the amount of the retirement and survivor benefits being paid under the plan, previous by-laws and the supplemental plans shall be updated to reflect the change in the pension index, in the following manner:

- (a) The amount of the retirement or survivor benefit expressed as an annual amount and paid as at December 31 of the preceding year shall be multiplied by the greater of:
 - (i) the pension index for the year in question, reduced by 3%;
 - (ii) the pension index for the year in question, subject to a maximum of 102%.

Any retirement or survivor benefit, the payment of which has begun during the year, shall be updated on the following January 1 and prorated according to the number of months that have elapsed since payment of the benefit began, with the exception of a survivor benefit paid to the spouse, the recognized spouse or children of a deceased pensioner, which benefit shall be indexed for the entire year in which it began to be paid.

In the event that a pensioner dies in the year during which he began to receive his retirement benefit, the survivor benefit paid to the spouse, the recognized spouse or children shall be updated on the following January 1 and prorated according to the number of months that have elapsed since his retirement date.

- (b) If the method of calculation of the consumer price index for any particular year is changed, Hydro-Québec shall determine the method of calculation of the pension index for the said year.

13.2 Retirement and survivor benefits paid under a supplemental plan shall be indexed according to this Section only when the adjustment rate provided for in the plan is higher than that provided for in the supplemental plan, and in such case, the indexing shall be based solely on the difference between those adjustment rates.

13.3 Indexation of retirement and survivor benefits under supplemental plans, under Part III of the previous by-laws, where applicable, or under Part III of the plan as provided for under this Section, shall not be paid to the pensioner, his spouse, or if there is no spouse, his recognized spouse, or his children under either of the following conditions:

- (a) the spouse has not waived the right to the 60% survivor benefit, as this indexation is considered in the actuarial equivalence provided for in 4.4 of By-law no. 534, or in 14.1 of one of the previous by-laws, where applicable, or the plan;
- (b) the member or former member has elected, before payment of the pension has begun, to replace it with a pension whose payment is guaranteed for 10 years, as this indexation is considered in the actuarial equivalence provided for in 14.2 of one of the previous by-laws or the plan.

- 13.4 Indexation of deferred retirement benefits shall apply in the manner provided for in 13.1(a), as of January 1 of the year following the date on which they start to be paid.
- 13.5 Repealed.
- 13.6 Subject to the second paragraph of this Section, beginning on January 1, 2001, any member who is less than 55 years of age upon termination or death, whichever occurs first, shall be entitled to receive an additional benefit with respect to his years of credited service after December 31, 2000. This additional benefit shall be equal to the positive difference between:
- (a) the present value of the indexed benefit described hereinafter, increased by his excess contributions pursuant to 3.5, calculated as if the member was entitled to this indexed benefit on the date of termination or death.

For the purposes of this paragraph, the indexed benefit shall be the deferred benefit payable on the normal retirement date, indexed for the period between the date of termination or death and the member's 55th birthday. This indexation is for the purpose of increasing the amount of the benefit, up to the month of the member's 55th birthday, by a percentage corresponding to 50% of the expected increase of the all-item consumer price index for Canada, not seasonally adjusted, made public by Statistics Canada. This percentage shall not exceed 2% per year;

and

- (b) the present value of the benefit to which the member is entitled under the plan on the date of termination or death, plus the value of the member's excess contributions as at that date.

Notwithstanding the above, following a member's termination for reasons other than death or physical or mental incapacity, if the member's life expectancy is declared by a physician to be less than 12 months or if the plan is terminated, the additional benefit described above is based on the credited years of service after December 31, 2000 and prior to December 21, 2020.

Upon termination of employment, the value of such additional benefit is payable as a deferred lifetime pension pursuant to an indexation before the first pension payment subject to the limits stipulated in the Income Tax Act. The pension is determined by actuarial equivalence. The portion of the value of the additional benefit that cannot be converted to a deferred lifetime pension shall be paid to the member, upon termination of employment, in a lump sum payment.

Section 14 OPTIONAL FORMS OF PENSION

14.1 Waiver of the spouse's 60% pension

Prior to the date on which pension payments begin, the employee's spouse, if any, may waive the death benefit provided for in 6.3.2 by so notifying the Committee in writing. This waiver may be revoked by notifying the Committee in writing before the date on which the member's retirement benefit begins.

If the employee's spouse, if any, has not waived the benefit provided for in 6.3.2, the annual pension calculated in Section 4 increased, where applicable, by the pension benefit provided for in 5.2(c), shall be adjusted on an actuarial equivalence basis with the normal pension provided for in 6.3.1, to pay the spouse a 60% pension.

For any member who retires as of January 1, 2004, the adjustment determined on the actuarial equivalence basis in this section shall be reduced by 50%. This reduction does not apply to a former member who retires.

14.2 Payment of pension guaranteed for 10 years

A member or former member who retires shall be entitled, before the payment of his pension begins, to replace such pension by a pension whose payment is guaranteed for 10 years. To avail himself of this option, the member or former member must request it in writing before payment of his pension begins.

- (a) If the employee's spouse, if any, has not waived the benefit provided for in 6.3.2 and, if applicable, the member or former member elects to receive a pension whose payment is guaranteed for 10 years, the annual pension calculated in Section 4 and increased, as the case may be, by the pension provided for in 5.2(c) shall be adjusted to its actuarial equivalent to the normal pension provided for in 6.3.1 to provide the pensioner with a pension whose payment is guaranteed for 10 years.

In such a case and other provisions to the contrary under the plan notwithstanding, if the pensioner dies before the end of the 10-year period, the pension that would have been paid to him were he not deceased shall continue to be paid to his spouse or recognized spouse, as applicable, or if there is none, to his children for the remainder of the 10-year period. After this date, a pension corresponding to 60% of the pension that would have been paid to the pensioner shall be paid to his spouse or, if there is no spouse, 50% of the pension that would have been paid to the pensioner shall be paid to the recognized spouse. If, however, the pensioner dies without a spouse or a recognized spouse after the end of the 10-year period, a pension corresponding to 60% of the pension that would have been paid to the pensioner shall be paid to his children. If the pensioner dies without a surviving spouse, recognized spouse or without surviving children, or should the surviving spouse, recognized spouse or children die prior to the end of the 10-year period, or if the children's benefits cease before the end of the 10-year period, the present value of the pension payable until the end of the 10-year period shall be paid to the pensioner's successors.

For any member who retires as of January 1, 2004, the adjustment determined on the actuarial equivalence basis in this section shall be reduced by 50%. This reduction does not apply to a former member who retires.

- (b) If the employee's spouse has waived the benefit provided for in 6.3.2 or if there is no spouse, and if, where applicable, the member or former member elects to receive a pension whose payment is guaranteed for 10 years, the annual pension calculated in Section 4 and increased, as the case may be, by the pension provided for in 5.2(c) shall be adjusted on an actuarial equivalence basis to the normal pension provided for in 6.3.1 to provide the pensioner with a pension whose payment is guaranteed for 10 years.

In such a case and other provisions to the contrary under the plan notwithstanding, if the pensioner dies before the end of the 10-year period, the pension that would have been paid to him were he not deceased shall continue to be paid to his spouse or recognized spouse, as applicable, or if there is none, to his children for the remainder of the 10-year period. After this date, a pension corresponding to 50% of the pension that would have been paid to the pensioner following the reduction provided for in 4.3 and the termination of the bridging benefit provided for in 4.1A), 4.6 and 4.7, shall be paid to his spouse or recognized spouse, as applicable, or if there is none, to his children. Notwithstanding the foregoing, for a member who retires after January 1, 2009, following the end of the 10-year period, 50% of the pension that would have been paid to the pensioner shall be paid to the spouse or recognized spouse, as applicable, or if there is none, to the children. If the pensioner dies without a surviving spouse or recognized spouse or without surviving children, or should the spouse, recognized spouse or children die before the end of the 10-year period, or if the children's benefits cease before the end of the 10-year period, the present value of the pension payable until the end of the 10-year period shall be paid to the pensioner's successors.

For any member who retires as of January 1, 2004, the adjustment determined on the actuarial equivalence basis in this section shall be reduced by 50%. This reduction does not apply to a former member who retires.

14.3 Temporary pension

- (a) A member, a former member or a spouse who is entitled to a pension from the plan and who is at least 55 years old may elect to replace such pension, in whole or in part, with a temporary pension ceasing no later than the last day of the month following the month in which he attains the age of 65.

The annual amount of this temporary pension, including, as the case may be, its variations until age 65, is set by the member, former member or spouse. Each year while it is paid, the amount of such temporary pension may not exceed 40% of the maximum pensionable earnings for the year in which payment of the temporary pension began, less any other temporary benefit payable that year under the plan.

- (b) Notwithstanding the provisions hereinabove in (a), the member, former member or spouse who has not attained age 55 and is entitled to a pension under the plan may elect, before its payment has begun, to replace such pension by a pension whose amount is adjusted to take into account the equivalent amount that will be payable under the Old Age Security Act, the Canada Pension Plan or the Québec Pension Plan Act.

In such a case, the annual amount of the temporary pension plus any other temporary benefit payable under the plan shall not exceed the lesser of the following:

- i) 40% of the maximum pensionable earnings for the year in which payment of the temporary pension began;
- ii) the amount that would result from the conversion of the entire lifetime annuity into a temporary pension ending when the member, former member or spouse attains age 65.

Starting on the first day of the month following the month in which the pensioner attains age 55, he shall be entitled to replace the temporary pension payable in accordance with the present paragraph by the temporary pension payable in accordance with (a) hereinabove.

- (c) The member, former member or spouse who elects to receive a temporary pension in accordance with (a) or (b) hereinabove must so advise the Committee in writing, in accordance with the regulations adopted pursuant to the Supplemental Pension Plans Act. The pensioner who, after the first day of the month following the month in which he attains age 55, elects to replace the temporary pension payable in accordance with paragraph (b) by the temporary pension payable in accordance with (a) hereinabove must also give such written notice.

The amount of pension resulting from the election of the option provided for in (a) and (b) hereinabove shall be the actuarial equivalent of the normal pension payable from the plan. The pension shall have the same features as the normal retirement benefit.

Section 15 ADMINISTRATION OF THE PLAN

- 15.1 Administration of the plan shall be the responsibility of the Committee; however, Hydro-Québec, as trustee, shall be responsible for management of the pension fund.

15.2 Hydro-Québec Pension Fund

- (a) The pension fund shall consist of:
- (i) funds from the Hydro-Québec Pension Plan, employee, employer and equalizing contributions, as well as investment income derived therefrom;
 - (ii) funds paid as a result of an agreement to participate in the plan, pursuant to 29;

and, from January 1, 1999:

- (iii) funds from the Pension plan for employees of the Compagnie d'électricité du Sud du Québec;
 - (iv) funds from the Pension plan for employees of the Compagnie d'électricité du nord du Québec;
 - (v) funds from the Pension plan for employees of the Compagnie électrique du Saguenay;
 - (vi) funds from the Pension plan for employees of the Compagnie de Pouvoir du Bas St-Laurent.
- (b) The Hydro-Québec Pension Fund may receive any amount transferred from a registered plan for the purpose of meeting the obligations pursuant to Sections 10, 11 and 28.
- (c) All expenses related to the administration of the plan and the management of the fund shall be assumed by the pension fund.
- (d) Retirement benefits granted by Montreal Light, Heat & Power Consolidated before April 15, 1944 and by Hydro-Québec after this date, under Section 17 of the By-laws of Montreal Light, Heat & Power Consolidated or the benefits payable under By-law no. 12 of Hydro-Québec, shall be paid directly from the pension fund.
- (e) The payment of benefits shall be a debit to the pension fund.

15.3 Accounting

Separate accounts shall be kept for the premiums, contributions and investment income derived therefrom, as a result of the application of Sections 38 and following of By-law no. 83, of Part II, where applicable, of the previous by-laws, and the plan, as well as for the payment of related benefits and indexation of said benefits.

Separate accounts shall also be kept for the funds identified in sub-paragraphs (iii) to (vi) of 15.2(a) and the income derived therefrom, for the expenses defined in 15.2(c) attributable to the administration and management of Part III, where applicable, of the previous by-laws or the plan, together with the payment of corresponding benefits.

15.4 Management of the pension fund

Hydro-Québec shall manage the pension fund pursuant to the provisions of the Hydro-Québec Act and the applicable provisions of the Supplemental Pension Plans Act. Specifically, Hydro-Québec shall:

- (a) prepare, within six months of the end of each fiscal year of the plan, the financial statements of the plan for the most recently completed fiscal year. These financial statements must be prepared according to generally accepted accounting principles and audited by the auditors of Hydro-Québec, designated under the Hydro-Québec Act;
- (b) prepare a written investment policy that takes into account the characteristics of the plan, its financial liabilities, its funding policy and the applicable provisions of the Supplemental Pension Plans Act and any regulations adopted pursuant thereto;
- (c) determine on the investments to be made with the assets of the plan and ensure that these are made in accordance with the investment policy and applicable legislation;
- (d) authorize the payment of amounts required to discharge the obligations pursuant to Section 28;
- (e) have the actuary prepare an actuarial valuation of the plan or, if applicable, a notice informing Retraite Québec of the plan's financial position at the dates prescribed by the Supplemental Pension Plans Act or any regulations adopted pursuant thereto;

- (f) send Retraite Québec the actuarial valuation report and, if applicable, the notice provided for in (e) above within the time limits prescribed by the Supplemental Pension Plans Act or any regulations adopted pursuant thereto;
- (g) provide the Committee with any information it deems necessary for the sound administration of the plan, in particular the financial statements provided for in (a) above, the actuarial valuation report provided for in (f) above, and if applicable, the notice provided in (f) above.

15.5 Hydro-Québec Pension Committee

- (a) The Committee shall be made up of 13 voting members, including seven representatives of Hydro-Québec, one independent member and five members elected by the plan members, former plan members and pensioners; three of these five members shall be selected from among the unionized employees who are plan members, one among the non-unionized employees who are plan members, and one among the pensioners or former plan members.
- (b) The Committee members elected in accordance with subsection (a) shall be chosen from among the plan members, pensioners and former plan members; they shall be elected in accordance with the procedures set out by the Committee. The term of office of such Committee members shall be three years.
- (c) The Hydro-Québec representatives on the Committee and the independent member shall be appointed by Hydro-Québec, for a three-year mandate. The independent member must qualify pursuant to the provisions of the Supplemental Pension Plans Act.
- (d) During the annual meeting provided for in 15.6(n), the plan members, former plan members, pensioners and beneficiaries may choose to appoint additional Committee members to those already elected in accordance with (a) and (b) above. In that event, the plan members may appoint two additional Committee members: one who is entitled to vote and one who is not, and the former plan members, pensioners and beneficiaries may appoint two other Committee members, one who is entitled to vote and one who is not. The term of office of such additional Committee members shall last until the following annual meeting.
- (e) Hydro-Québec shall appoint to the Committee additional representatives which number will correspond to the number of voting Committee members appointed by the plan members, former plan members, pensioners and beneficiaries pursuant to (d) above. The term of office of such Committee members shall last until the following annual meeting.
- (f) The Committee shall elect its chairman and vice-chair from among the voting Committee members appointed by Hydro-Québec. The Committee shall designate a secretary, who does not have to be a Committee member.
- (g) Repealed.
- (h) A committee member whose term has expired shall remain in office until he is reappointed or replaced. Unless otherwise indicated by Hydro-Québec, the mandates of Hydro-Québec-appointed members are renewed automatically on expiry. Any new Committee member shall take office as at the first meeting following his election or appointment.
- (i) Subject to (e) above, Hydro-Québec representatives on the committee shall remain in office until such time as their successors are appointed.
- (j) In the event of any vacancy on the committee, the voting members who remain, if they represent a quorum, may continue to exercise the powers and rights of the committee until such time as a replacement is appointed or elected.
- (k) The chairman shall preside over the meetings of the committee, ensure that its decisions are executed, and sign the appropriate documents. The vice-chair shall perform the duties of the chairman whenever he is absent.

- (l) The secretary shall write up the minutes of the Committee meetings and shall keep them in the record book maintained for that purpose. He shall be responsible for maintaining all records and books prescribed by the Committee.
- (m) The quorum for the Committee meetings shall be seven voting members when the Committee consists of thirteen voting members, eight when the Committee consists of fifteen voting members, and nine when the Committee consists of seventeen voting members, and any decision shall be made by a majority of those voting members present, subject to the provisions of 15.6(g). The chairman shall have the deciding vote in the case of a tie.
- (n) With the exception of the independent member, the Committee members shall not be entitled to any remuneration.

15.6 Duties of the Committee

Subject to the provisions of 15.1 and 15.4 in respect of the role of trustee of the pension fund exercised by Hydro-Québec, the Committee shall have the duties it is assigned under the Supplemental Pension Plans Act, in particular to:

- (a) provide Retraite Québec with the application for registration of the plan or its amendments, together with the information and documents provided for under the Supplemental Pension Plans Act and any regulations adopted pursuant thereto;
- (b) inform the members, former members, pensioners and beneficiaries when it plans to apply for the registration of an amendment to the plan, in accordance with the Supplemental Pension Plans Act and any regulations adopted pursuant thereto;
- (c) see to the application of the provisions of the plan;
- (d) interpret the provisions of the plan in the case of doubt;
- (e) authorize the payment of benefits by Hydro-Québec;
- (f) adopt internal by-laws under the Supplemental Pension Plans Act and any regulations pursuant thereto;
- (g) hold meetings at least once a month or at another frequency agreed upon by at least two-thirds of the voting Committee members;
- (h) Repealed;
- (i) transmit to Hydro-Québec its recommendations for improving the administration of the plan or increasing the efficiency thereof;
- (j) allow employees, plan members, former plan members, pensioners, beneficiaries or their agents who so request, to review, during regular business hours, within 30 days following receipt of such written request, any document prescribed by the Supplemental Pension Plans Act and any regulations adopted pursuant thereto, under the terms and conditions established by the act and regulations;
- (k) allow employees, plan members, former plan members, pensioners, beneficiaries or their agents who so request, to review, during regular business hours, within 30 days following receipt of such written request, any plan provision in force at any time during the period in which such person was a plan member;
- (l) requests for documents or the review of documents may be made free of charge by an individual not more than once in a 12-month period. A fee may be charged for any additional request(s) by an individual within such period;

- (m) provide every plan member, within 90 days of his joining the plan or of the date of registration of the plan, with a copy of the applicable provisions of the plan, a description of the rights and obligations of the member as well as a description of the most important benefits of plan membership. In the event of any amendment to the plan, the employer shall provide every plan member, former plan member or pensioner with such document within 90 days of the registration date of the amendment by Retraite Québec;
- (n) within nine months of every fiscal year-end of the plan or within the additional period granted by Retraite Québec, convene a meeting, as per the procedure adopted by the Committee, by written notice to every member, former member, pensioner, beneficiary and the employer to:
 - (i) inform them of the amendments made to the plan, any conflict of interest reported by a Committee member, the plan's financial position, the main funding risks identified in the funding policy, and the measures taken in the plan's last fiscal year to manage those risks;
 - (ii) allow the plan members, former plan members, pensioners and beneficiaries to decide whether or not to appoint members to the Committee pursuant to 15.5(d), and, where applicable, proceed with such appointments;
 - (iii) report on its administration;
- (o) transmit to every plan member, former plan member, pensioner and beneficiary, no later than 9 months following each fiscal year end, a document summarizing the changes made to the plan provisions during the fiscal year concerned as well as a short description of the rights and obligations that follow from those changes, and a statement containing the information prescribed by the Supplemental Pension Plans Act and any regulations adopted pursuant thereto;
- (p) within 60 days of the date on which the Committee is informed that a person has ceased to be a plan member, provide such person or provide any other person who is entitled to a refund or to any other benefits with a statement containing the information prescribed by the Supplemental Pension Plans Act and any regulations adopted pursuant thereto;

in addition, within 60 days of a written request to such effect, provide free of charge such statement updated to reflect the most recent data available;

in addition, within 30 days of a written request, provide free of charge the data used to determine such statement or update of same and more particularly those used to calculate the benefits to which he is entitled;
- (q) within six months of each fiscal year-end, forward to Retraite Québec an annual return with such information as prescribed by the regulations adopted pursuant to the Supplemental Pension Plans Act;
- (r) transferred to 15.4(f) ;
- (s) delegate all or part of its powers, or have itself represented by a third party for any particular action;
- (t) within 30 days following the coming into office of a voting Committee member, review the delegations of responsibilities to determine which are to be maintained and which are to be revoked, except in the case of a mandate renewal or designation of a new member under 15.8(c).

15.7 Vacancy

- (a) A person shall cease to be a Committee member on the occurrence of one of the following:
 - (i) his death;

- (ii) his termination of employment unless he remains a member as defined in the plan;
 - (iii) his absence for more than 50% of meetings of the Committee in the course of one year;
 - (iv) his resignation, or in the case of a Hydro-Québec representative or of the independent member, revocation of his mandate;
 - (v) when he ceases to belong to the group he represents.
- (b) Any Committee member may resign by giving the Committee prior written notice of a minimum of 30 days.

15.8 Replacement

A vacancy on the Committee shall be filled as follows:

- (a) in the case of a Hydro-Québec representative and the independent member, the replacement shall be appointed by Hydro-Québec within a reasonable timeframe;
- (b) in the case of a representative of unionized employees, non-unionized employees or pensioners and of former plan members, the replacement shall be the defeated candidate who received the most votes at the most recent election held within the group in question, and this person shall remain in office until the end of the term of the person he replaces;
- (c) in the case of a voting Committee member appointed during the annual meeting, the Committee shall appoint a new member to fill the vacancy until the next annual meeting is held.

PART II – SUPPLEMENTARY PROVISIONS

Section 16 INTERPRETATION CLAUSES

16.1 Unless the context indicates otherwise, the terms below shall have the following meaning:

“Vested Pension”: either of the following amounts:

- (a) the amount of retirement benefit payable under a supplemental pension plan, assuming it is paid to the pensioner or beneficiary as soon as he is entitled thereto;
- (b) the amount of retirement benefit payable under the provisions of Part III, where applicable, of one of the previous by-laws, or of Part III of the plan, assuming it is paid to the pensioner or beneficiary as soon as he is entitled thereto;
- (c) the sum of the following amounts calculated pursuant to 4.2, 4.5 and 5.2(c):
 - (i) the amount of retirement benefit calculated pursuant to 4.1(a) and 4.1(b);
 - (ii) the amount of retirement benefit calculated pursuant to 4.1(c), 4.1(d), 4.1(e), 4.1(f), 4.1A), 4.6 and 4.7.

“Total Pension”: the sum of the vested pensions.

16.2 Repealed.

Section 17 CONTRIBUTIONS

The contributions required for the complete funding and indexation of the benefits pursuant to Sections 38 and following of By-law no. 83, Part II, where applicable, of the previous by-laws and of the plan shall be paid entirely by the employer.

The contributions required to the funding and indexation of benefits for retirement at the request of the employer pursuant to 5.3(a)(ii)(1) shall be paid entirely by the employer. However, in such a case, the unfunded actuarial liability for each such retirement, as calculated immediately prior to the retirement date, and an amount equal to this liability shall be transferred from Part I of the plan to Part II of the plan.

Section 18 RETIREMENT BENEFIT GUARANTEE FORMULA**18.1 Eligibility**

The following persons shall be deemed eligible for a retirement benefit guarantee formula, with the exception of holders of deferred retirement benefits or of spousal or children's benefits pursuant to deferred retirement benefits:

- (a) a member in the employ of a subsidiary prior to January 1, 1966, whose effective date of employment is recognized by Hydro-Québec to precede this date, and who retires subsequent to December 20, 2020 pursuant to the plan and who has at least 10 years of credited service or at least 15 years of credited service in the case of a member who retires pursuant to 5.4;
- (b) the spouse, or if there is no spouse, the recognized spouse, of a pensioner eligible under (a) or 16.1(a) of By-law no. 534 or under 18.1(a) of By-law no. 582, of By-law no. 653, of By-law no. 676, of By-law no. 679, of By-law no. 681, of By-law no. 699, of By-law no. 707, of By-law no. 734 or of By-law no. 749 who dies after December 20, 2020;
- (c) the spouse of a member in the employ of a subsidiary prior to January 1, 1966, whose effective date of employment recognized by Hydro-Québec precedes this date, who dies while still in service after December 20, 2020 and who, at the time of death, has at least 10 years of credited service.

18.2 Calculation method

The purpose of the retirement benefit guarantee formula is to provide:

- (a) the eligible member at the time of retirement with a pension at least equal to 2.00% of five-year average earnings times the total number of years of continuous service with Hydro-Québec or a subsidiary, as of the effective date of employment as recognized by Hydro-Québec for the purposes of the plan. However, the pension payable for years of continuous service prior to January 1, 1990 shall be limited to 80% of the five-year average earnings.

If the years of contributory service total less than 5, the five-year average earnings, for the purposes of this Section, shall be calculated pursuant to 1.41, considering, for the purposes of said Section, the years of certified service as years of contributory service and the basic pay received during these years.

If the total pension, which will vary depending on the expiry dates of the bridging benefits defined in 4.6 and 4.7, is less than the amount calculated above, the pensioner shall receive the difference.

If the eligible spouse's right to 60% of the deceased's retirement benefit was not waived pursuant to the provisions, where applicable, of the previous by-laws or of the plan, or if the eligible member has availed himself of the option of receiving a retirement benefit guaranteed for 10 years as provided for in the provisions, where applicable of the previous by-laws or of the plan, the amount referred to in the third paragraph above shall be adjusted on an actuarial equivalence basis. For any member who retires as of January 1, 2004, the adjustment determined on the actuarial equivalence basis in this section shall be reduced by 50%. This reduction does not apply to a former member who retires.

If applicable, this amount shall be increased by an additional amount calculated on an actuarial equivalence basis to take into account the guaranteed pension paid for a determined period under a supplemental plan, under Part III, where applicable, of one of the previous by-laws or under Part III of the plan and the resulting pension, where applicable, pursuant to Section 20.

- (b) the eligible spouse under 18.1(b) with a survivor benefit equal to the greater of the following amounts:
 - (i) 50% of the amount referred to in the first paragraph of 18.2(a) after the reduction provided for in 4.3;
 - and
 - (ii) 50% of the total pension, after the reduction provided for in 4.3 and the end of the bridging benefits provided for in 4.1A), 4.6 and 4.7.

Notwithstanding the foregoing, for a member who retired after January 1, 2009, 50% of the pension that would have been paid to the pensioner shall be paid to the eligible spouse.

If the pension payable to an eligible spouse under a supplemental plan, under Part III, where applicable, of one of the previous by-laws or under Part III of the plan prior to the application of Part II of the plan, is less than the greater of the above amounts, the eligible spouse shall receive the difference.

Notwithstanding the foregoing, if the eligible spouse's right to 60% of the pension was not waived pursuant to the provisions of the previous by-laws or the plan, the eligible spouse shall receive 60% of the amount referred to in the fourth and fifth paragraphs of 18.2(a).

Notwithstanding the foregoing, if the member has availed himself of the option of receiving a retirement benefit guaranteed for 10 years as provided for in the previous by-laws or the plan, the eligible spouse shall receive, until the 10th anniversary of the retirement date of the member, a survivor benefit equal to the benefit that the pensioner would have received in accordance with the fourth and fifth paragraphs of 18.2(a) if he had not died. After that date, the spouse shall receive a survivor benefit equal to 50% of the benefit that would have been payable to the pensioner after the reduction provided for in 4.3 and the end of the bridging benefit provided for in 4.1A), 4.6 and 4.7, or if the eligible spouse's right to 60% of the retirement benefit of the deceased was not waived pursuant to 6.3.2, a survivor benefit equal to 60% of the benefit that would have been payable to the pensioner shall be paid to the spouse, and a survivor benefit equal to 50%, to a recognized spouse. Notwithstanding the foregoing, for a member who retired after January 1, 2009 and whose spouse waived her right to a retirement benefit equal to 60% under 6.3.2, after the 10th anniversary of the retirement date of the member, the eligible spouse shall be paid a retirement benefit equal to 50% of the benefit that the pensioner would have received .

- (c) the eligible spouse referred to in 18.1(c) with a survivor benefit equal to the greater of the following amounts:

- (i) (1) 50% of the amount referred to in paragraph 1 of 18.2(a), prorated according to the total number of years of continuous service between the effective date of employment as recognized by Hydro-Québec for the purposes of the plan and December 31, 1989, over the total number of years of continuous service between said effective date of employment and the date of the eligible member's death; plus
- (2) the survivor benefit resulting from the greater of the following amounts:
 - (a) the present value of the amount referred to in the first paragraph of 18.2(a) to which the eligible member was entitled before his death, prorated according to the total number of years of continuous service between January 1, 1990 and the date of the eligible member's death, over the total number of years of continuous service between the effective date of employment as recognized by Hydro-Québec for the purposes of the plan and the date of his death;and
 - (b) the present value of the survivor benefit payable to the eligible spouse. This survivor benefit shall be equal to 50% of the amount referred to in the first paragraph of 18.2(a), prorated according to the total number of years of continuous service between January 1, 1990 and the date of the eligible member's death over the total number of years of continuous service between the effective date of employment as recognized by Hydro-Québec for the purposes of the plan and the date of his death.and
- (ii) (1) 50% of the vested pension pursuant to 16.1(a), 16.1(b) and 16.1(c)(i); plus
- (2) the survivor benefit equal to the greater of the following amounts:
 - (a) the present value of the survivor benefit payable to the eligible spouse. This survivor benefit is equal to 50% of the retirement benefit credited to the eligible member as at the date of his death pursuant to 16.1(c)(ii);and
 - (b) the present value of the retirement benefit to which the eligible member was entitled before his death for years of credited service after December 31, 1989. This amount shall be increased by the present value of the bridging benefits defined in 4.6 and 4.7 to which the member was entitled prior to his death for the years of credited service prior to January 1, 1990.

If the survivor benefit payable to the eligible spouse under the supplemental plans, under Part III, where applicable, of one of the previous by-laws or under Part III of the plan prior to the application of Part II of the plan is less than the greater of the amounts referred to in (i) or (ii) above, the eligible spouse shall receive the difference.

18.3 Terms and conditions of application

- (a) If an eligible spouse receives a separation allowance following the death of an eligible employee in the service of Southern Canada Power Company, Limited, the retirement benefit guarantee formula shall apply only at the end of the number of weeks used as the basis for calculating the allowance.

If said allowance is less than the amount established pursuant to the last paragraph of 18.2(c), the retirement benefit guarantee formula shall not apply during such number of years as obtained by dividing A by B below:

A amount of the separation allowance;

B annual amount of the supplement resulting from the retirement benefit guarantee.

- (b) If an eligible spouse's survivor benefit under a supplemental plan, under Part III, where applicable, of one of the previous by-laws or under Part III of the plan before the application of Part II of the plan is greater than the amount established pursuant to 18.2(b)(i) or 18.2(c)(i), only for a limited period of time, the retirement benefit guarantee formula shall apply at the end of this limited period. In the case of an eligible spouse of a pensioner, this paragraph shall apply only if the eligible spouse's right to 60% of the deceased's retirement benefit has been waived and if the pensioner did not avail himself of his right to a benefit guaranteed for 10 years, in accordance with the provisions of 14.2.
- (c) If an eligible spouse elects to receive the survivor benefit to which he is entitled under a supplemental plan, under Part III, where applicable, of one of the previous by-laws or under Part III of the plan as a lump sum payment, said survivor benefit shall be deemed to be paid out for the period provided for in the supplemental plan, under Part III, where applicable, of one of the previous by-laws or under Part III of the plan, and the retirement benefit guarantee formula shall apply as pursuant to (b) above. In the case of an eligible spouse of a pensioner, this subsection shall apply only if the eligible spouse's right to 60% of the deceased's retirement benefit has been waived and if the pensioner did not avail himself of his right to a benefit guaranteed for 10 years, in accordance with the provisions of 14.2.
- (d) If under a supplemental plan, under Part III, where applicable, of one of the previous by-laws or under Part III of the plan, an eligible spouse is entitled to a refund of contributions, the retirement benefit guarantee formula shall not apply for such number of years as obtained by dividing A by B below:

A total amount of the refund of contributions;

B annual amount of the supplement resulting from the retirement benefit guarantee.

- (e) For purposes of the application of 18.2(b) and 18.2(c), any amount payable upon the death of an eligible member or pensioner under a supplemental plan, under Part III, where applicable, of one of the previous by-laws or under Part III of the plan shall be deemed as being paid to the eligible spouse. In the case of an eligible spouse of a pensioner, this subsection applies only if the eligible spouse's right to 60% of the deceased's retirement benefit has been waived and if the pensioner did not avail himself of his right to a benefit guaranteed for 10 years, in accordance with the provisions of 14.2.

18.4 Spouse, or if there is no spouse, the recognized spouse of a pensioner as at December 31, 1989

- (a) Upon the death of a pensioner who is in receipt of a retirement benefit as at December 31, 1989, his eligible spouse shall be entitled, for his lifetime, to a survivor benefit equal to 50% of the retirement benefit payable to the pensioner under a supplemental plan, under Part III, where applicable, of one of the previous by-laws or under Part III of the plan, and 50% of the supplement as calculated pursuant to 15.2(a) and 15.4(b)(i) of By-law no. 278, less the amount of survivor benefit paid to the beneficiary under the supplemental plan, under Part III, where applicable, of one of the previous by-laws or under Part III of the plan.

(b) The survivor benefit calculated in (a) above shall be subject to the following terms and conditions:

(i) if a pensioner with a retirement benefit guaranteed which is payable for a limited period of time under a supplemental plan, under Part III, where applicable, of one of the previous by-laws or under Part III of the plan dies before the end of this limited period, his eligible spouse shall be entitled to the excess, if any, between 50% of the sum of the following amounts:

(1) the supplement pursuant to the retirement benefit guarantee formula in force as at December 31, 1989; plus

(2) the retirement benefit payable under a supplemental plan, under Part III, where applicable, of one of the previous by-laws or under Part III of the plan if said plan or Part III of the plan does not provide for payment of a survivor benefit to the spouse;

and the retirement benefit payable under a supplemental plan, under Part III, where applicable, of one of the previous by-laws or under Part III of the plan, until the end of the period provided for in the supplemental plan. At the end of this period, the eligible spouse shall be entitled, until death, to the survivor benefit calculated in (a) above.

(ii) if the eligible spouse elects to receive the survivor benefit to which he is entitled under a supplemental plan, under Part III, where applicable, of one of the previous by-laws or under Part III of the plan as a lump sum payment, such benefit shall be deemed to be paid and the eligible spouse shall receive the excess, if any, between 50% of the sum of the following amounts:

(1) the supplement pursuant to the retirement benefit guarantee formula in force as at December 31, 1989; plus

(2) the retirement benefit payable under a supplemental plan, under Part III, where applicable, of one of the previous by-laws or under Part III of the plan when this plan or Part III of the plan does not provide for payment of a survivor benefit to the spouse;

and the retirement benefit payable under the supplemental plans, under Part III, where applicable, of one of the previous by-laws or under Part III of the plan, until the end of the period as provided for in the supplemental plan, Part III, where applicable, of one of the previous by-laws or under Part III of the plan. At the end of this period, the eligible spouse shall be entitled, for his lifetime, to the benefit as calculated in (a) above.

(iii) for the purposes of application of this Section, any amount payable upon the death of a pensioner under a supplemental plan, under Part III, where applicable, of one of the previous by-laws or under Part III of the plan shall be deemed as being paid to his eligible spouse.

Section 19 RETIREMENT BENEFIT GUARANTEE FORMULA - POSTPONED RETIREMENT

19.1 The provisions of this Section 19 shall apply to a member or his spouse, or if there is no spouse, to the recognized spouse, who is eligible under 18.1.

19.2 If an eligible member remains in the employ of the employer subsequent to his normal retirement date, the supplement resulting from the application of 18.2(a) shall be determined as at the normal retirement date and shall be postponed until the actual retirement date, but no later than December 1 of the year in which the member reaches the age limit provided for by applicable legislation, even if the member remains in the employ of the employer after that date.

- 19.3 During the postponement period, an eligible member may request payment of the supplement, in full or in part, but only to the extent necessary to compensate for a reduction in earnings, if any, during this period, including any decrease in earnings during such period which is the result of a change in status from a full-time to a part-time schedule or of a reduction of a part-time schedule, and not compensated pursuant to the application of 5.5(b). The member may not make such a request more than once during any 12-month period; nor may he receive in the same year the benefit provided for in this subsection and the lump sum amount defined in 5.6.
- 19.4 The amount of the postponed supplement payable on the retirement date or a date no later than December 1 of the year in which the eligible member reaches the age limit provided for by applicable legislation, shall be equal to the sum of the following amounts:
- (a) the supplement established as at the normal retirement date pursuant to the provisions of 18.2(a); plus
 - (b) the retirement benefit determined on an actuarial equivalence basis resulting from the adjustment made to offset the decrease in the value of the benefits by reason of the deferral, during the postponement period, of the supplement provided for in (a) above, less, where applicable, any payments made pursuant to 19.3.
- The actuarial equivalence shall be determined pursuant to the provisions of 5.5(c) and (d).
- 19.5 Upon the death of an eligible member subsequent to the normal retirement date but before December 1 of the year in which he reaches the age limit provided for by applicable legislation, the eligible spouse shall be entitled, for his lifetime, to the greater of the following amounts:
- (a) (i) the supplement determined pursuant to 18.2(c) as at the normal retirement date; plus
 - (ii) the retirement benefit determined on an actuarial equivalence basis resulting from the adjustment made to offset the decrease in the value of the benefits by reason of the deferral, during the postponement period, of the supplement provided for in (i) above, less, where applicable, payments made pursuant to 19.3;
- and
- (b) (i) the supplement determined pursuant to 18.2(b) as at the normal retirement date; plus
 - (ii) the retirement benefit determined on an actuarial equivalence basis resulting from the adjustment made to offset the decrease in the value of the benefits by reason of the deferral, during the postponement period, of the supplement provided for in (i) above, less, where applicable, any payments made pursuant to 19.3.
- 19.6 Upon the death of a pensioner who retired subsequent to his normal retirement date or who died while still in the employ of the employer after December 1 of the year in which he reached the age limit provided for by applicable legislation, the eligible spouse shall be entitled, for his lifetime, to the sum of the following amounts:
- (a) the supplement determined in 18.2(b) as at the normal retirement date and revised pursuant to Section 13;
 - (b) (i) 60% of the retirement benefit provided in 19.4(b) and as revised pursuant to Section 13, or 50% if the eligible spouse's right to 60% of the retirement benefit has been waived pursuant to the provisions of one of the previous by-laws or of the plan or if the pensioner had no spouse as at the normal retirement date. If there is no spouse at the time of death, 50% of the retirement benefit provided for in 19.4(b) and as revised pursuant to Section 13 shall be paid to the recognized spouse;

- (ii) if the pensioner has availed himself of the right to a retirement benefit guaranteed for 10 years as provided for in 14.2 of the plan, the amount determined pursuant to 19.4(b) and as revised pursuant to Section 13 that would have been payable to the pensioner if he had not died, until the 10th anniversary of the pensioner's retirement and, after that date, a survivor benefit equal to 50% or, if the eligible spouse's right to 60% of the retirement benefit of the deceased under 6.3.2 was not waived, a survivor benefit equal to 60% of the benefit that would have been payable to the pensioner. If there is no spouse at the time of death, the amount of the retirement benefit determined pursuant to 19.4(b) and as revised pursuant to Section 13 that would have been payable to the pensioner if he had not died, until the 10th anniversary of the pensioner's retirement and, after that date, a survivor benefit equal to 50% of the benefit that would have been payable to the pensioner, shall be paid to the recognized spouse.

19.7 The provisions of 18.3 shall apply, *mutatis mutandis*, to the survivor benefit payable to a spouse pursuant to 19.5 and 19.6.

Section 20 MINIMUM RETIREMENT BENEFIT

20.1 Eligibility

Subject to the provisions of 20.2, the following persons shall be deemed eligible for an increase in benefits resulting from the application of the minimum retirement benefit:

- (a) the pensioner who begins receiving a retirement benefit after December 20, 2020;
- (b) the spouse, or the recognized spouse if there is no spouse, of any pensioner deceased after December 20, 2020;
- (c) the spouse of any member deceased after December 20, 2020 whose years of contributory service plus years of certified service is greater than or equal to 10 years.

20.2 The following persons shall not be eligible for an increase in benefits resulting from the application of the minimum retirement benefit:

- (a) the holder of a deferred retirement benefit or of a benefit payable to a spouse, recognized spouse or children pursuant to a deferred retirement benefit;
- (b) the member who retires with less than 10 years of credited service;
- (b.1) the spouse, or the recognized spouse if there is no spouse, of a member who retired when he had less than 10 years of credited service;
- (c) the member who retires pursuant to the provisions of 5.4(b).
- (d) the spouse, or the recognized spouse if there is no spouse, of a member who retired pursuant to the provisions of 5.4(b).

20.3 Method of calculation

- (a) The total pension paid to the eligible pensioner or eligible spouse under the plan of one of the previous by-laws and under the supplemental plans shall be increased, where applicable, in order to guarantee a minimum annual pension of \$2,200.
- (b) The increase resulting from the application of this Section shall be allocated proportionally to the years of credited service prior to January 1, 1990 and the years of credited service subsequent to December 31, 1989 over the total years of credited service.

20.4 Terms and conditions of application

- (a) If the pension of any eligible person under 20.1 is greater than the minimum pension only for a limited period of time, the minimum pension shall apply at the end of such period.
- (b) The amount of the increase shall be calculated on the assumption that a member's vested pension under a supplemental plan, under Part III, where applicable, of one of the previous by-laws or under Part III of the plan shall be paid upon his becoming eligible therefor.
- (c) For the purposes of the determination of the minimum survivor benefit payable to an eligible spouse, any amount payable under a supplemental plan, under Part III, where applicable, of one of the previous by-laws or under Part III of the plan shall be deemed paid to the eligible spouse.
- (d) The amount of the increase is calculated without taking into account any benefit transferred to the spouse under Section 8, as well as any lump sum payment made pursuant to 5.6.

20.5 If the spouse's right to 60% of the retirement benefit has not been waived or if the eligible pensioner has availed himself of his right to a benefit guaranteed for 10 years as set out in 14.2, the minimum retirement benefit provided for in 20.3 shall be adjusted on an actuarial equivalence basis pursuant to the provisions of the fourth and fifth paragraphs of 18.2(a).

Section 21 SPECIAL PROVISIONS

21.1 For the purposes of calculating the vested pension and total pension, as well as the supplements and increases established pursuant to the retirement benefit guarantee formula and minimum retirement benefit, the following items shall not be taken into consideration:

- (a) any annuities purchased by the member with additional or voluntary contributions under a supplemental plan, under Part III, where applicable, of one of the previous by-laws or under Part III of the plan;
- (b) options exercised in respect of the terms of payment;
- (c) any amount resulting from the application of Section 13;
- (d) the adjustment provided for in 4.4 of By-law no. 534, applied to the benefit under this plan or under a supplemental plan to grant a spouse a 60% survivor benefit;
- (e) the benefit provided for in 4.5 of By-law no. 534 and 4.4 of By-law no. 582, of By-law no. 653, of By-law no. 676, of By-law no. 679, of By-law no. 681, of By-law no. 699, of By-law no. 707, of By-law no. 734, of By-law no. 749 or of the plan;
- (f) options pursuant to Section 14 of By-law no. 582, of By-law no. 653, of By-law no. 676, of By-law no. 679, of By-law no. 681, of By-law no. 699, of By-law no. 707, of By-law no. 734, of By-law no. 749 or of the plan.

21.2 If a pensioner dies without a spouse or a recognized spouse, or if the surviving spouse or surviving recognized spouse dies after this date, the survivor benefit payable to the spouse provided for in Part II of the plan shall be paid to the children.

21.3 If a member dies without a spouse:

- (a) the survivor benefit payable to the spouse under Part II of the plan, based on the years of credited service prior to January 1, 1990, shall be paid to the children;
- (b) the present value of the retirement benefit to which the member was entitled prior to his death under Part II of the plan, based on the years of credited service after December 31, 1989, shall be paid to the member's successors.

- 21.4 Upon the death of a pensioner who retired prior to January 1, 1990 and who received a retirement benefit under a supplemental plan, under Part III, where applicable, of one of the previous by-laws or under Part III of the plan, Sections 38 and following of By-law no. 83, Part II of By-law no. 278, the survivor benefit to which his spouse, or if there is no spouse, his recognized spouse, is entitled shall be increased by 50% of the amount of indexation to which the pensioner was entitled for such retirement benefit at the date of his death.

Upon the death of a pensioner who retired after December 31, 1989 but prior to January 1, 2001, or upon the death of a pensioner who retired after December 31, 2000 and who did not avail himself of the option of receiving a retirement benefit guaranteed for 10 years in accordance with the provisions of 14.2 of the plan, and who received a retirement benefit under Part II, where applicable, of one of the previous by-laws or Part II of the plan, the survivor benefit to which his spouse is entitled shall be increased by 60%, or by 50% in the case of his recognized spouse, if there is no spouse, of the amount of indexation to which the pensioner was entitled for such retirement benefit at the date of his death. If the spouse's right to 60% of the retirement benefit has been waived, the survivor benefit of such spouse, or of the recognized spouse if there is no spouse, shall be increased by 50% of the amount of indexation to which the member was entitled under a supplemental pension plan, Part III, where applicable, of one of the previous by-laws or Part III of the plan and under Part II, where applicable, of one of the previous by-laws or Part II of the plan.

Upon the death of a pensioner who retired after December 31, 2000, who availed himself of the option of receiving a retirement benefit guaranteed for 10 years in accordance with the provisions of 14.2 of the plan and who received a retirement benefit under Part II, where applicable, of one of the previous by-laws or Part II of the plan, the survivor benefit to which his spouse, or if there is no spouse, his recognized spouse, is entitled shall be increased by the amount of indexation, if any, that would have been payable to the pensioner had he not died, such indexation to be added until the tenth anniversary of the pensioner's retirement. After that date, the survivor benefit to which his spouse is entitled shall be increased by 60%, or by 50% in the case of his recognized spouse if there is no spouse, of the amount of indexation to which the pensioner would have been entitled for such retirement benefit on that date had he not died. If the spouse's right to 60% of the retirement benefit has been waived, the survivor benefit of the spouse, or of the recognized spouse if there is no spouse, shall be increased by 50% of the amount of indexation to which the member would have been entitled on that same date under a supplemental pension plan, under Parts II and III, where applicable, of one of the previous by-laws and under Parts II and III of the plan, if he had not died.

- 21.5 Benefits in this Part shall be subject to the Income Tax Act and to any regulations adopted pursuant to this Act.
- 21.6 When a member referred to in 18.1(a) or 19.2 avails himself of the transfer right under 7.9, the present value of the retirement benefit guarantee formula under 18.2(a) or 19.2 is added to the transferable amount.

PART III – PROVISIONS REGARDING THE SUBSIDIARIES' MERGED PLANS

Section 22 PENSION PLAN FOR EMPLOYEES OF THE COMPAGNIE D'ÉLECTRICITÉ DU SUD DU CANADA LTÉE

- 22.1 Provisions of Section 22 are added to the Hydro-Québec Pension Plan further to the merger of the Compagnie d'électricité du sud du Canada Ltée Employees Pension Plan with the Hydro-Québec Pension Plan. These provisions correspond to the provisions of the Compagnie d'électricité du sud du Canada Ltée Employees Pension Plan with the required adaptations. Subject to applicable legislation, benefits payable to an employee who has left the Company prior to January 1, 1999 are determined according to provisions of the Southern Canada Power Company Limited Employees Pension Plan or the Compagnie d'électricité du sud du Canada Ltée Employees Pension Plan, as the case may be. Provisions of this Section apply only to benefits arising from participation in the Compagnie d'électricité du sud du Canada Ltée Employees Pension Plan.

22.2 Definitions

For purposes of Section 22, the following terms mean:

“Company”: the Compagnie d’électricité du sud du Canada Ltée and its subsidiary, the Compagnie de chemins de fer et d’électricité de Sherbrooke Ltée, its successors or assigns;

“Employee”: a permanent employee of the Company of either gender. An active employee at December 31, 1965 who participates in the Hydro-Québec Pension Plan as of January 1, 1966 remains an employee for purposes of this Section 22, even if he becomes employed by Hydro-Québec or of one of its subsidiaries;

“Normal retirement age”: sixty-five (65) years old for men and sixty (60) years old for women;

“Participation date”: the date set in the agreement between the Company and Hydro-Québec from which Company employees became members of the Hydro-Québec Pension Plan, i.e., January 1, 1966;

“Pensioner”: a person, other than a beneficiary or a successor, receiving pension benefits under the Southern Canada Power Company Limited Employees Pension Plan or the Compagnie d’électricité du sud du Canada Ltée Employees Pension Plan or under this Section 22.

22.3 Special provisions

Employees in active service on the participation date have ceased to accrue pension credits under the Southern Canada Power Company Limited Employees Pension Plan and the Compagnie d’électricité du Sud du Canada Ltée Employees Pension Plan.

Employees in active service on the participation date retain all their pension credits for service or participation prior to that date. These credits will be paid to them according to provisions of this Section 22.

Where Section 22 mentions the average of an employee’s total monthly earnings received during his last 10 years of service, it means the average of total monthly earnings received by an active employee on participation date for his last 10 years of service in the employment of either the Company or Hydro-Québec.

For purposes of this Section 22, years of service accrued after the participation date by permanent or regular employees of Hydro-Québec or one of its subsidiaries count as years of service with the Company for purposes of establishing the right to a pension, but not to establish the amount of such pension. In this case, only the years of service prior to January 1, 1966 are computed.

22.4 Benefits

(a) Normal retirement

Employees who have reached normal retirement age and who have been continuously employed by the Company for 10 years or more are entitled, from the first day of the month following the month during which they have reached the normal retirement age, to a monthly pension equal to 1% for each year of service with the Company, based on their average total monthly earnings during their last 10 years of service, subject to a minimum of \$50 per month or 50% of the average of such monthly earnings, whichever is lower.

The determination of any additional amount required to bring the pension benefits to the \$50 monthly minimum takes into account the amount of pension paid under Part I and Part II of the Plan, excluding any additional amount payable on account of provisions regarding minimum pension or half-pension.

(b) Early retirement at the request of the employee

An employee who has reached 55 years of age and has been continuously employed by the Company for a period of 15 years or more may retire at any time prior to his normal retirement date. In such a case, the monthly pension payable from the first day of the month following his retirement is equal to 1% for each year of service with the Company, based on the average of his total monthly earnings during the last 10 years of service, multiplied by a factor determined as per the following table:

Age on due date of first monthly payment	Factor	
	Men	Women
55	0.60	0.80
56	0.64	0.84
57	0.68	0.88
58	0.72	0.92
59	0.76	0.96
60	0.80	1.00
61	0.84	
62	0.88	
63	0.92	
64	0.96	
65	1.00	

Age is computed in complete months; where required, the factor is determined using straight line interpolation. In such a case, however, the minimum monthly pension provision set out under (a) above does not apply.

(c) Early retirement at the request of the employer

An employee who has reached 55 years of age and has been continuously employed by the Company for a period of 15 years or more may be retired by the employer before having reached his normal retirement age. In such a case, the monthly pension payable from the first day of the month following his retirement is equal to 1% for each year of service with the Company, based on the average of his total monthly earnings during the last 10 years of service, multiplied by a factor determined as per the following table:

Age on due date of first monthly payment	Factor	
	Men	Women
55	0.80	0.90
56	0.84	0.92
57	0.88	0.94
58	0.86	0.96
59	0.88	0.98
60	0.90	1.00
61	0.92	
62	0.94	
63	0.96	
64	0.98	
65	1.00	

Age is computed in complete months; where required, the factor is determined using straight line interpolation. In such a case, however, the minimum monthly pension provision set out under (a) does not apply.

(d) Disability benefits

An employee who has been continuously employed by the Company for 10 years or more, and who can no longer perform his regular tasks on account of physical or intellectual disability, is entitled (but only during the period where such physical or intellectual disability prevents him from going back to full active service with the Company) to receive a monthly retirement pension equal to 1% for each year of service with the Company, based on the average of his total monthly earnings during the last 10 years of service. In such a case, however, the minimum monthly pension provision set out under (a) above does not apply.

(e) Death benefits

On the death of a male employee who was receiving a pension pursuant to (a) above, a monthly pension equal to half the monthly pension payable to such employee is paid to his widow for life. Such half-pension is not payable to widows of employees who retired prior to September 23, 1955.

On the death of a male employee who was receiving or was entitled to a pension pursuant to (b) above, a monthly pension equal to half the monthly pension payable to such employee if he was retired or to half the pension which he would have been entitled to had he retired on the date immediately preceding the date of his death, pursuant to the provisions of (b) above, is paid to his widow for life. Such half-pension only applies to widows of employees who become entitled to a pension pursuant to (b) above on or after December 1, 1962.

On the death of a male employee who was receiving a pension pursuant to (c) above, a monthly pension equal to half the monthly pension payable to such employee pursuant to the provisions of (c) above is paid to his widow for life. Such half-pension only applies to widows of employees who retired pursuant to (c) above on or after December 1, 1962.

On the death of a male employee who was in active service with the Company on December 1, 1962 and who, after this date and while in active service with the Company, became eligible to a pension pursuant to (d) above, a monthly pension equal to the product of (i) and (ii) below is paid to his widow for life.

- (i) the monthly pension payable to such pensioner, and
- (ii) a factor of: $0.01 \times X - 0.15$

(Where X is the age of the retired employee in complete years at the date on which the Company began paying him the pension to which he was entitled pursuant to (d) above.)

22.5 Miscellaneous provisions

- (a) Subject to the provisions of (f) below, the pension payment commencement date is the first day of the month following the month during which the employee retired, or any other date determined by the Committee. The pension payment commencement date for any widow, as established above, is the first day of the month following the month during which the employee died.
- (b) Subject to the provisions of 22.4(d), employee retirement pensions granted to employees are paid from the retirement date until death.
- (c) The service period includes fractions of year.
- (d) Leaves of absence or temporary lay-offs due to staff reductions, or leaves to satisfy military obligations are not considered as breaks in service.
- (e) Former employees who left the service of the Company on or after December 1, 1962 with more than 15 years of continuous service and who are rehired lose only the period during which they were not in the service of the Company.
- (f) Termination benefits

Any employee having reached 45 years and counting 15 years or more of continuous service who terminated employment with the Company on or after December 1, 1962 is entitled to a monthly pension payable from his normal retirement age. This pension is equal to 1% for each year of service with the Company, based on the average of the employee's total monthly earnings during the last 10 years of service. In such a case, however, the minimum monthly pension provision set out under 22.4(a) does not apply. The retirement pension set out in this paragraph (f) is not payable to employees who already receive a pension under 22.4(d).

22.6 This Section adds to the preceding provisions of Section 22, without reducing the rights conferred by such Section 22.

- (a) Deferred pension

Any employee who meets the following conditions at the time he leaves the service of the employer is entitled to a deferred pension at least equal to the monthly pension payable from the normal retirement age:

- (i) having reached 45 years of age but not the normal retirement age;
- (ii) having completed at least 10 years of continuous service.

- (b) Early retirement

An employee who has completed a minimum of 10 years of continuous service and whose period of continuous service ends in the 10 years immediately preceding the date on which he attains the normal retirement age is entitled to receive an early retirement pension. The early retirement pension is the actuarial equivalent of the pension payable at normal retirement age.

(c) Postponed retirement

An employee who remains in the employer's service after his normal retirement date may retire as of the first day of any month following this date. The employee's monthly retirement benefit shall be postponed until his actual retirement date, but no later than December 1 of the year in which the employee reaches the age limit provided for in applicable legislation, even if he remains in the employer's service after this date. The amount of the postponed retirement benefit is an actuarial equivalent based on the retirement benefit payable at normal retirement age and the length of the postponement period.

During the postponement period, the employee may request payment in whole or in part of his retirement benefit, but only insofar as is necessary to compensate for any reduction in earnings during this period. The employee may not make such request more than once per 12-month period; nor may he receive in the same year the benefit provided in this paragraph and the lump sum amount defined in 5.6.

Should the employee die during the postponement period, his spouse is entitled to a pension, the value of which is equal to the value of the pension that would have been payable to the employee, had payment of the pension began on the day preceding the date of death.

(d) Pension of the spouse or of the recognized spouse if there is no spouse

Upon the death of a pensioner who had retired after December 31, 1989 or of an employee whose period of continuous service had ended after this date and who is expecting the commencement of a benefit payable pursuant to Section 22, and provided the employee's spouse has not waived the right to a 60% pension at the time of the employee's retirement pursuant to Part I of the plan, the employee's spouse shall receive a lifetime pension equal to 60%, or if there is no spouse, the recognized spouse shall receive a lifetime pension equal to 50%, of the pension that the pensioner was receiving or was entitled to receive at the time of his death, such pension payable to the pensioner being established on an actuarial equivalence basis with the monthly pension he would have received in the absence of the right conferred herein to the spouse.

Prior to the date on which pension payments begin, the employee's spouse, if any, may waive the right to a spousal pension provided for above by so notifying the Committee in writing. This waiver may be revoked by notifying the Committee in writing within the period provided for above.

(e) Payment of benefits and transfer

The provisions of 7.9, 7.10, 7.11, 7.12, 7.13, 7.14 and 27.7 shall apply, *mutatis mutandis*, to the benefits provided under Section 22.

(f) Payment of retirement benefits guaranteed for 10 years

The provisions of 14.2 of the plan shall also apply, *mutatis mutandis*, to the benefits provided under Section 22 with the exception of the 50% reduction of the adjustment on an actuarial equivalence basis.

(g) Repealed.

(h) Designation of former spouse as beneficiary

The provisions of 6.2.5(c), 6.2.5(d) and 6.3.3(b) of the plan shall also apply, *mutatis mutandis*, to the benefits provided under Section 22.

(i) Partition of entitlements between spouses and adjustment of the pensioner's entitlements

The provisions of Section 8 shall also apply, *mutatis mutandis*, to the benefits provided under Section 22.

**Section 23 PENSION PLAN FOR EMPLOYEES OF THE COMPAGNIE D'ÉLECTRICITÉ DU
NORD DU QUÉBEC LIMITÉE**

23.1 Provisions of Section 23 are added to the Hydro-Québec Pension Plan further to the merger of the Compagnie d'électricité du nord du Québec Limitée Employees Pension Plan with the Hydro-Québec Pension Plan. These provisions correspond to the provisions of the Compagnie d'électricité du nord du Québec Limitée Employees Pension Plan, with the required adaptations. Subject to applicable legislation, benefits payable to an employee who has left the Company prior to January 1, 1999 are based on the provisions of the northern Quebec Power Company, Limited Employees Pension Plan or the Compagnie d'électricité du nord du Québec Limitée Employees Pension Plan, as the case may be. The provisions of this Section apply only to benefits arising from participation in the Compagnie d'électricité du nord du Québec Limitée Employees Pension Plan.

23.2 Definitions

For purposes of Section 23, the following terms mean:

“Company”: the Compagnie d'électricité du nord du Québec Limitée, its successors or assigns;

“Employee”: a permanent employee of the Company of either gender. An active employee at December 31, 1965 who participates in the Hydro-Québec Pension Plan from January 1, 1966 continues to be an employee for purposes of this Section 23, even if he becomes employed by Hydro-Québec or of one of its subsidiaries.

“Normal retirement age”: sixty-five (65) years old for men and sixty (60) years old for women;

“Participation date”: the date set in the agreement between the Company and Hydro-Québec from which the Company employees become members of the Hydro-Québec Pension Plan, i.e., January 1, 1966;

“Pensioner”: a person, other than a beneficiary or a successor, receiving pension benefits under the Northern Québec Power Company, Limited Employees Pension Plan or the Compagnie d'électricité du nord du Québec Limitée Employees Pension Plan or under this Section 23.

23.3 Special provisions

Employees in active service on the participation date have ceased to accrue pension credits under the Northern Québec Power Company, Limited Employees Pension Plan and the Compagnie d'électricité du nord du Québec Limitée Employees Pension Plan.

Employees in active service on the participation date retain all their pension credits for service or participation prior to that date. These credits will be paid to them according to the provisions of this Section 23.

Where Section 23 mentions the average of an employee's total monthly earnings received during his final 10 years of service, it means the average of total monthly earnings received by an active employee on participation date during his last 10 years of service in the employment of either the Company or Hydro-Québec.

For purposes of this Section 23, years of service accrued after the participation date by permanent or regular employees of Hydro-Québec or one of its subsidiaries count as years of service with the Company for purposes of establishing the right to a pension, but not to establish the amount of such pension. In this case, only the years of service prior to January 1, 1966 are computed.

23.4 Benefits

(a) Normal retirement

Employees who have reached normal retirement age and who have been continuously employed by the Company for 10 years or more are entitled to the payment of the accrued pension.

(b) Disability pension

Employees who have been continuously employed by the Company for a period of 10 years or more and who can no longer perform their regular tasks on account of physical or intellectual disability are entitled to receive payment of their accrued pension (but only during the period where such physical or intellectual disability prevents them from going back to full active service with the Company).

(c) Accrued pension

The amount of the monthly pension is 1% for each year of service with the Company, based on the employee's average total monthly earnings during his last 10 years of service, subject to a minimum of \$50 per month or 50% of the average of such monthly earnings, whichever is lower.

The determination of any additional amount required to bring the pension benefits to the \$50 monthly minimum takes into account the amount of pension paid under Part I and Part II of the Plan, excluding any additional amount payable on account of provisions regarding minimum pension or half-pension.

(d) Death benefits

On the death of a male employee who was receiving a pension pursuant to (a) above, a monthly pension equal to half the monthly pension payable to such employee is paid to his widow for life. Such half-pension is not payable to widows of employees who retired prior to January 1, 1956.

23.5 Miscellaneous provisions

(a) The pension payment commencement date is the first day of the month following the month during which the employee retired, or any other date as determined by the Committee.

(b) Retirement pensions granted to employees are paid from the employees' retirement dates until death.

(c) The service period includes fractions of year.

(d) Leaves of absence or temporary lay-offs due to staff reductions, or leaves to satisfy military obligations are not considered as breaks in service.

(e) Former employees counting 20 years or more of continuous service who have left and been rehired by the Company lose only the period during which they were not employed by the Company.

(f) Termination benefits

Any employee aged 50 or more having completed 20 years or more of continuous service with the Company is entitled to a monthly pension payable from his normal retirement age if he terminates his employment prior to normal retirement age. This monthly pension is based on accrued service as of the first of the following dates:

- (i) the employee's termination date, or
- (ii) the employee's date of participation.

However, in such cases, the provision relevant to the minimum monthly retirement benefit pursuant to 23.4(c) does not apply.

23.6 This section adds to the preceding provisions of Section 23, without reducing the rights conferred by such Section 23.

(a) Deferred pension

Any employee who meets the following conditions at the time of his termination of employment at the employer's service is entitled to a deferred pension at least equal to the monthly pension payable from the normal retirement age:

- (i) having reached age 45, but not the normal retirement age;
- (ii) having completed at least 10 years of continuous service.

(b) Early retirement

An employee who has completed a minimum of 10 years of continuous service and whose period of continuous service ends in the 10 years immediately preceding the date on which he reaches his normal retirement age is entitled to receive an early retirement pension. The early retirement pension is the actuarial equivalent of the pension payable at normal retirement age.

(c) Postponed retirement

An employee who remains in the employer's service after his normal retirement date may retire as of the first day of any month following this date. The monthly retirement benefit of the employee shall then be postponed until his actual retirement date, but no later than December 1 of the year in which the employee reaches the age limit provided for in applicable legislation, even if he remains in the employer's service after this date. The amount of the postponed retirement benefit is an actuarial equivalent based on the retirement benefit payable at normal retirement age and the length of the postponement period.

During the postponement period, the employee may request the total or partial payment of his retirement benefit, but only insofar as is necessary to compensate for any reduction in earnings during this period. The employee may not make such request more than once in any 12-month period; nor may he receive in the same year the benefit provided in this paragraph and the lump sum amount defined in 5.6.

Should the employee die during the postponement period, his spouse is entitled to a pension, the value of which is equal to the value of the pension that would have been payable to the employee, had payment of the pension began on the day preceding the date of death.

(d) Pension of the spouse or of the recognized spouse if there is no spouse

Upon the death of a pensioner who had retired after December 31, 1989 or of an employee whose period of continuous service had ended after this date and who is expecting the commencement of a benefit payable pursuant to Section 23, and provided the spouse has not waived the right to a 60% pension at the time of the employee's retirement pursuant to Part I of the plan, the employee's spouse shall receive a lifetime pension equal to 60%, or if there is no spouse, the recognized spouse shall receive a lifetime pension equal to 50%, of the pension that the pensioner was receiving or was entitled to receive at the time of his death, such pension payable to the pensioner being established on an actuarial equivalence basis with the monthly pension he would have received in the absence of the right conferred herein to the spouse.

Prior to the date on which pension payments begin, the employee's spouse, if any, may waive the right to a spousal pension provided for above by so notifying the Committee in writing. This waiver may be revoked by notifying the Committee in writing within the period provided for above.

(e) Payment of benefits and transfer

The provisions of 7.9, 7.10, 7.11, 7.12, 7.13, 7.14 and 27.7 shall apply, mutatis mutandis, to the benefits provided under Section 23.

(f) Repealed.

(g) Designation of former spouse as beneficiary

The provisions of 6.3.3(b) of the plan shall also apply, mutatis mutandis, to the benefits provided under Section 23.

(h) Partition of entitlements between spouses and adjustment of the pensioner's entitlements

The provisions of Section 8 shall also apply, mutatis mutandis, to the benefits provided under Section 23.

Section 24 PENSION PLAN FOR EMPLOYEES OF THE COMPAGNIE ÉLECTRIQUE DU SAGUENAY

24.1 The provisions of Section 24 are added to the Hydro-Québec Pension Plan further to the merger of the Compagnie électrique du Saguenay Employees Pension Plan with the Hydro-Québec Pension Plan. These provisions correspond to the provisions of the Compagnie électrique du Saguenay Employees Pension Plan, with the required adaptations. Subject to applicable legislation, benefits payable to an employee who has left the Company prior to January 1, 1999 are based on the provisions of the Supplément à la caisse de retraite et d'assurance-vie des employés de la Compagnie électrique du Saguenay or the Compagnie électrique du Saguenay Employees Pension Plan, as the case may be. The provisions of this Section apply only to benefits arising from participation in the Compagnie électrique du Saguenay Employees Pension Plan.

24.2 Definitions

For purposes of Section 24, the following terms mean:

“Company”: the Compagnie électrique du Saguenay, its successors or assigns;

“Employee”: a permanent employee of the Company of either gender. An active employee at December 31, 1965 who participates in the Hydro-Québec Pension Plan since January 1, 1966 continues to be an employee for purposes of the Supplément à la caisse de retraite et d'assurance-vie des employés de la Compagnie électrique du Saguenay even if he becomes employed by Hydro-Québec or of one of its subsidiaries;

“Normal retirement age”: sixty-five (65) years old for men and sixty (60) years old for women;

“Participation date”: the date set in the agreement between the Company and Hydro-Québec from which Company employees become members of the Hydro-Québec Pension Plan, i.e., January 1, 1966;

“Pension and life insurance fund”: the plan or funds accumulated as of January 1, 1966 under any of the following contracts:

- Contract no. G.22 issued by the Department of Labour of Canada, Annuities Branch
- Policy no. 8918 G., issued by Sun Life Assurance Company of Canada
- Policy no. P.W. 10805, issued by the Standard Life Assurance Company;

“Pensioner”: a person, other than a beneficiary or a successor, receiving pension benefits under the Supplément à la caisse de retraite et d’assurance-vie des employés de la Compagnie électrique du Saguenay or the Compagnie électrique du Saguenay Employees Pension Plan;

24.3 Special provisions

Employees in active service on the participation date have ceased to accrue pension credits under the Supplément à la caisse de retraite des employés de la Compagnie électrique du Saguenay or the Compagnie électrique du Saguenay Employees Pension Plan.

Employees in active service on the participation date retain all their pension credits for service or participation prior to that date. These credits will be paid to them according to the provisions of this Section 24.

For purposes of this Section 24, years of service accrued after the participation date by permanent or regular employees of Hydro-Québec or one of its subsidiaries count as years of service with the Company for purposes of establishing the right to a pension, but not to establish the amount of such pension. In this case, only the years of service prior to January 1, 1966 are computed.

24.4 Benefits

(a) Retirement benefits

Employees in active service on December 31, 1965 who become members of the Hydro-Québec Pension Plan after that date are entitled to a retirement pension equal to the difference between the amount of pension accrued to them under the pension and life insurance fund before any option and the amount established as follows, if such amount is higher:

1.5% of the annual average earnings for the 36 consecutive months during which such earnings are the highest, whether these months have been spent in the service of the Company, Hydro-Québec or one of its subsidiaries, multiplied by the number of years of credited service prior to January 1, 1966, up to 50% of such average annual earnings. However, a deduction is made for any pension payable under the federal Old Age Security Act at the time the employee retires, such government pension being reduced for purposes of this calculation in proportion of the number of years of credited service as of January 1, 1966 over such number increased by the number of years of participation from such date.

(b) Early retirement reduction

Should the employee retire prior to his normal retirement date, any pension benefits payable under 24.4(a) shall be reduced by actuarial equivalence, as shall be any retirement income to which he may be entitled to receive from the retirement and life insurance fund.

(c) Death after retirement

In the event of the death of an employee before 60 monthly pension payments have been made, the remaining monthly payments will continue to be made to his designated beneficiaries or, failing that, to his successors, until 60 monthly payments have been made in total.

24.5 Miscellaneous provisions

The provisions, definitions, conditions and privileges set out under the pension and life insurance fund shall also apply to the benefits provided for under this Section 24 unless it is obvious that they are not applicable or that the provisions of Section 24 are contrary to such provisions, definitions, conditions and privileges or different in nature. In any instance where interpretation is required, the decision of the Committee is final.

24.6 This section adds to the preceding provisions of Section 24, without reducing the rights conferred by such Section 24.

(a) Deferred pension

Is entitled to a deferred pension at least equal to the monthly pension payable from the normal retirement age any employee who meets the following conditions at the time he leaves the service of the employer:

- (i) having attained age 45, but not the normal retirement age;
- (ii) having completed at least 10 years of continuous service.

(b) Early retirement

An employee who has completed a minimum of 10 years of continuous service and whose period of continuous service ends in the 10 years immediately preceding the date on which he attains his normal retirement age is entitled to receive an early retirement pension. The early retirement pension is the actuarial equivalent of the retirement benefit payable at normal retirement age.

(c) Postponed retirement

An employee who remains in the employer's service after his normal retirement date may retire as of the first day of any month following this date. The monthly retirement benefit of the employee shall then be postponed until his actual retirement date, but no later than December 1 of the year in which the employee reaches the age limit provided for in applicable legislation, even if he remains in the employer's service after this date. The amount of the postponed retirement benefit is an actuarial equivalent basis based on the retirement benefit payable at normal retirement age and the length of the postponement period.

During the postponement period, the employee may request the payment of his retirement benefit, in whole or in part, but only insofar as is necessary to compensate for any reduction in earnings during this period. The employee may not make such request more than once per 12-month period; nor may he receive in the same year the benefit provided in this paragraph and the lump sum amount defined in 5.6.

Should the employee die during the postponement period, his spouse is entitled to a pension, the value of which is equal to the value of the pension that would have been payable to the employee, had payment of the pension commenced on the day preceding the date of death.

(d) Pension of the spouse or of the recognized spouse if there is no spouse

Upon the death of a pensioner who had retired after December 31, 1989 or of an employee whose period of continuous service had ended after this date and who is expecting the commencement of a benefit payable pursuant to Section 24, and provided the employee's spouse has not waived the right to a 60% pension at the time of the employee's retirement pursuant to Part I of the plan, the employee's spouse shall receive a lifetime pension equal to 60%, or if there is no spouse, the recognized spouse shall receive a lifetime pension equal to 50%, of the pension that the pensioner was receiving or was entitled to receive at the time of his death, such pension payable to the pensioner being established on an actuarial equivalence basis with the retirement benefit he would have received in the absence of the right conferred herein to the spouse.

Prior to the date on which pension payments begin, the employee's spouse, if any, may waive the right to such spousal pension provided for above by so notifying the Committee in writing. This waiver may be revoked by notifying the Committee in writing within the period provided for above.

(e) Payment of benefits and transfer

The provisions of 7.9, 7.10, 7.11, 7.12, 7.13, 7.14 and 27.7 shall apply, mutatis mutandis, to the benefits provided under Section 24.

(f) Repealed.

(g) Designation of former spouse as beneficiary

The provisions of 6.3.3(b) of the plan shall also apply, mutatis mutandis, to the benefits provided under Section 24.

(h) Partition of entitlements between spouses and adjustment of the pensioner's entitlements

The provisions of Section 8 shall also apply, mutatis mutandis, to the benefits provided under Section 24.

Section 25 PENSION PLAN FOR EMPLOYEES OF LA COMPAGNIE DE POUVOIR DU BAS ST-LAURENT

25.1 The provisions of Section 25 are added to the Hydro-Québec Pension Plan further to the merger of La Compagnie de Pouvoir du Bas St-Laurent Employees Pension Plan with the Hydro-Québec Pension Plan. These provisions correspond to the provisions of La Compagnie de Pouvoir du Bas St-Laurent Employees Pension Plan, with the required adaptations. Subject to applicable legislation, benefits payable to an employee who has left the Company prior to January 1, 1999 are based on the provisions of the Caisse de retraite des employés de La Compagnie de Pouvoir du Bas St-Laurent or La Compagnie de Pouvoir du Bas St-Laurent Employees Pension Plan, as the case may be. The provisions of this Section apply only to benefits arising from participation in La Compagnie de Pouvoir du Bas St-Laurent Employees Pension Plan.

25.2 Definitions

For purposes of Section 25, the following terms mean:

“Company”: La Compagnie de Pouvoir du Bas St-Laurent, its successors or assigns;

“Contributions”: the amounts that each member was required to pay to La Compagnie de Pouvoir du Bas St-Laurent Employees Pension Plan prior to the participation date;

“Earnings”: any regular compensation for services rendered to the Company, excluding any additional compensation or bonuses;

“Member”: any regular employee of La Compagnie de Pouvoir du Bas St-Laurent who joined and made regular contributions to the Caisse de retraite des employés de La Compagnie de Pouvoir du Bas St-Laurent;

“Participation date”: the date set in the agreement between the Company and Hydro-Québec from which the employees of the Company participate into the Hydro-Québec Pension Plan, i.e., January 1, 1966;

“Pensioner”: any person who has been a member and who receives a pension pursuant to the provisions of the Caisse de retraite des employés de La Compagnie de Pouvoir du Bas St-Laurent or La Compagnie de Pouvoir du Bas St-Laurent Employees Pension Plan, or pursuant to the provisions of this Section 25.

25.3 Special provisions

Employees in active service from the participation date have ceased to accrue pension credits under the Caisse de retraite des employés de La Compagnie de Pouvoir du Bas St-Laurent, the Pension plan for employees of La Compagnie de Pouvoir du Bas St-Laurent or this Section 25.

Employees in active service on the participation date retain all their pension credits for service or participation prior to that date. These credits will be paid to them according to the provisions of this Section 25.

For purposes of this Section 25, years of service after the participation date accrued by employees as permanent or regular employees of Hydro-Québec or one of its subsidiaries count as years of services with the Company only for the purposes of establishing the right to a pension.

25.4 Benefits

(a) Normal retirement date

The normal retirement date for a male member is the first day of the month following his 65th birthday.

The normal retirement date for a female member is the first day of the month following her 60th birthday.

(b) Annual pension at normal retirement date

The annual pension of a pensioner, payable from the normal retirement date or later, is equal to 2% of the amount of earnings used as the basis for contributions from the date such pensioner joined the Caisse de retraite des employés de La Compagnie de Pouvoir du Bas St-Laurent and until payment of such pension or, for members on the participation date, until such participation date.

(c) Early retirement

Any member may retire during the 10 years immediately preceding the normal retirement date. In the event of total and permanent disability, a member may retire at any time following the completion of 10 years of service. In either case, the member receives an immediate reduced pension, based on the actuarial equivalent of the pension calculated pursuant to 25.5(b).

(d) Death after retirement

In the event of the death of an employee before pension payments have been made for a period of 5 years, and failing his choice of an optional form of payment pursuant to the provisions of 25.5(c) hereinafter, the remaining payments will continue to be made to his designated beneficiaries or, failing that, to his successors.

(e) Death prior to retirement

Subject to the provisions of 25.5(a), in the event of the death of an employee prior to his retirement, his designated beneficiaries or, failing that, his successors shall receive the contributions made by such employee, plus interest.

25.5 Miscellaneous provisions

(a) Payment option

The member, or his designated beneficiary after death, if any, may elect to receive payments spread over a maximum of 10 years, in lieu of the lump sum payment pursuant to 25.4(e).

(b) Termination prior to retirement

A member who terminates employment with the employer prior to being entitled to a retirement pension pursuant to the above shall receive a refund of his contributions, with interest. However, where the member has completed 10 years of service or more, he may elect to leave his contributions in the Pension Plan for Employees of La Compagnie de Pouvoir du Bas St-Laurent and receive, from his normal retirement date, the pension accrued to him from his contributions plus a percentage of or the totality of the balance of the pension accrued to him pursuant to the provisions of 25.4(b), as per the following table:

Years of service	Percentage (%)
10 years but less than 11	25.0
11 years but less than 12	32.5
12 years but less than 13	40.0
13 years but less than 14	47.5
14 years but less than 15	55.0
15 years but less than 16	62.5
16 years but less than 17	70.0
17 years but less than 18	77.5
18 years but less than 19	85.0
19 years but less than 20	92.5
20 years or more	100.0

In the event of the death, prior to the normal retirement date, of a former employee who had elected to leave his contributions in La Compagnie de Pouvoir du Bas St-Laurent Employees Pension Plan, his designated beneficiaries or, failing that, his successors shall receive the contributions made by such former employee, plus interest.

(c) Optional forms of pension

Provided he retires on his normal retirement date or later, any member, prior to his retirement, may elect a form of pension payment other than the 5-year guaranteed pension set out under 25.4(d); in such case, the pension payments are based on the actuarial equivalent of the pension established pursuant to such provisions. The member may select from three optional forms of payment:

Lifetime only pension: payments are made for life.

10 years guaranteed pension: payments are made to the member for life. Should the member's death occur before he has received 10 years of pension payments, the remaining payments will be made to his designated beneficiaries or, failing that, to his successors.

Joint and survivor pension: payments are made to the member for life. After his death, partial or full payments are continued to his surviving spouse based on the choice made by the member at retirement time.

Adjustment to account for the pension payable under the Old Age Security Act: the pension amount is adjusted so that the sum of the pension payable from the Pension plan for employees of La Compagnie de Pouvoir du Bas St-Laurent and the Old Age Security pension payable at the time of retirement by the federal government result in equal monthly payments to the member for life.

25.6 This section adds to the preceding provisions of Section 25, without reducing the rights conferred by such Section 25.

(a) Normal retirement

Notwithstanding any of the above, the member is entitled to receive, from his normal retirement date, a pension at least equal to the pension resulting from his contributions, accumulated with interest.

(b) Deferred pension

Any employee who meets the following conditions at the time he leaves the service of the employer is entitled to a deferred pension at least equal to the monthly pension payable from the normal retirement age:

- (i) having attained age 45, but not the normal retirement age;
- (ii) having completed at least 10 years of continuous service.

In addition, the amount of the deferred pension must be at least equal to the pension resulting from his contributions, accumulated with interest.

(c) Early retirement

Any employee who has completed a minimum of 10 years of continuous service and whose period of continuous service ends in the 10 years immediately preceding the date on which he attains his normal retirement age is entitled to receive an early retirement pension. The early retirement pension is the actuarial equivalent of the pension payable at normal retirement age.

(d) Postponed retirement

An employee who remains in the employer's service after his normal retirement date may retire as of the first day of any month following this date. The employee's monthly retirement benefit shall then be postponed until his actual retirement date, but no later than December 1 of the year in which the employee reaches the age limit provided for in applicable legislation, even if he remains in the employer's service after this date. The amount of the postponed retirement benefit is an actuarial equivalent based on the retirement benefit payable at normal retirement age and the length of the postponement period.

During the postponement period, the employee may request the payment of his retirement benefit, in whole or in part, but only insofar as is necessary to compensate for any reduction in earnings during this period. The employee may not make such request more than once in any 12-month period; nor may he receive in the same year the benefit provided in this paragraph and the lump sum amount defined in 5.6.

Should the employee die during the postponement period, his spouse is entitled to a pension, the value of which is equal to the value of the pension that would have been payable to the employee, had payment of the pension commenced on the day preceding the date of death. In addition, the actual value of the spousal pension must be at least equal to the pension resulting from the member's contribution, accumulated with interest.

- (e) Pension of the spouse or of the recognized spouse if there is no spouse

Upon the death of a pensioner who had retired after December 31, 1989 or of an employee whose period of continuous service had ended after this date and who is expecting the commencement of a benefit payable pursuant to Section 25, and provided the spouse has not waived the right to a 60% pension at the time of the employee's retirement pursuant to Part I of the plan, the spouse shall receive a lifetime pension equal to 60%, or if there is no spouse, the recognized spouse shall receive a lifetime pension equal to 50%, of the pension that the pensioner was receiving or was entitled to receive at the time of his death, such pension payable to the pensioner being established on an actuarial equivalence basis with the pension he would have received in the absence of the right conferred herein to the spouse.

Prior to the date on which pension payments begin, the employee's spouse, if any, may waive the right to a spousal pension by so notifying the Committee in writing. This waiver may be revoked by notifying the Committee in writing within the period provided for above.

- (f) Payment of benefits and transfer

The provisions of 7.9, 7.10, 7.11, 7.12, 7.13, 7.14 and 27.7 shall apply, *mutatis mutandis*, to the benefits provided under Section 25.

- (g) Repealed.

- (h) Designation of former spouse as beneficiary

The provisions of 6.3.3(b) of the plan shall also apply, *mutatis mutandis*, to the benefits provided under Section 25.

- (i) Partition of entitlements between spouses and adjustment of the pensioner's entitlements

The provisions of Section 8 shall also apply, *mutatis mutandis*, to the benefits provided under Section 25.

Section 26 CONTRIBUTIONS

The Employer shall make up any unfunded actuarial liability of Part III of the plan through one or more contributions, the terms and conditions of which shall be determined by the employer, in accordance with the provisions then in force of the Hydro-Québec Act and the Supplemental Pension Plans Act.

PART IV – MISCELLANEOUS PROVISIONS

Section 27 BENEFIT PAYMENTS

- 27.1 The retirement benefit shall be payable as of the retirement date or a date no later than December 1 of the year in which a member reaches the age limit provided for by applicable legislation. The survivor benefits of the spouse, recognized spouse or children shall be payable as of the 1st day of the month following the death of the member, pensioner or spouse.
- 27.2 Retirement benefits shall be paid by cheque on a monthly basis at the end of each month. Benefits shall be payable up to the last day of the month of the death of the pensioner or member who receives it, and the balance of the last month benefit shall be paid to his successors.
- 27.3 The survivor benefits of the spouse or recognized spouse shall be paid in the same manner as provided for in 27.2. This benefit shall be payable up to the last day of the month of the death of the spouse or the recognized spouse, and the balance of the last monthly benefit shall be paid to his successors.

- 27.4 If, pursuant to Section 6, survivor benefits are payable to a member's children, the amount of these benefits shall be split equally among all the children and shall be paid in the manner provided for in 27.2. These benefits shall accrue until the last day of the month of the date on which the last child ceases to be entitled thereto. In the event of the death of a child, the balance of the last monthly benefit to which he was entitled shall be paid to his successors.
- 27.5 Upon his retirement but no later than December 1 of the year in which he reaches the age limit provided for by applicable legislation, a member shall be entitled to the retirement benefit provided for by the plan, but not to a refund of contributions.
- 27.6 Notwithstanding the provisions of 27.2, Hydro-Québec reserves the right to change the method of payment.
- 27.7 Notwithstanding the provisions of 27.5:
- a) the provisions of 7.11 and 7.14 apply to the pensioner's retirement benefit before its payment has begun;
 - b) the provisions of 7.13 apply also to the pensioner, whether or not the payment of his retirement benefit has begun;
 - c) As of January 1, 2004, the member and former member have the right, before they start collecting a retirement benefit, to transfer the present value of the retirement benefit, pursuant to the provisions of 7.9.
- 27.8 When contributions or, where applicable, the value of a benefit are refunded under the plan, the member, the former member, the pensioner or, where applicable, his spouse, may authorize, in writing, the transfer of all or part of the amount payable to him by the pension fund to another registered plan, except if the refund is made pursuant to the last paragraph of 13.6.
- 27.9 The present value of any benefits to which a member, former member or beneficiary is entitled under the plan shall be paid out in a lump sum only in proportion to the degree to which the plan is solvent, up to 100%. The degree of solvency is established according to the applicable laws.
- This Section shall not affect the periodic payments of a benefit which has become payable, the full payment of the benefit provided for in 5.6 of the plan, or the full payment of any amount to which a former spouse is entitled in application of Section 8 of the plan.
- 27.10 The present value of any benefit which cannot be paid out under the terms of 27.9 shall be funded and paid pursuant to the provisions of the Supplemental Pension Plans Act in the following cases:
- (a) if the member or former member dies;
 - (b) if the member's employment is terminated, the member has a physical or mental disability, and a physician attests that the member's life expectancy is less than 12 months.
- In the cases provided for in paragraphs (a) and (b) above, Hydro-Québec shall pay to the pension fund the amounts required by the Supplemental Pension Plans Act, thus enabling the lump-sum payment of 100% of the present value of any benefit to which a member, former member or beneficiary is entitled under the plan.
- 27.11 (a) Unless there are provisions to the contrary in any applicable act, the following shall be non-assignable and exempt from seizure:
- (i) any contributions paid or payable to the Hydro-Québec Pension Fund, plus interest;
 - (ii) any benefits paid or amounts refunded or transferred under the plan;

- (iii) any amount allocated to the spouse of a member, a former member or a pensioner as a result of the partition or transfer of entitlements according to the provisions of Section 8, plus interest.

In addition, the benefits of a member, a former member, a pensioner or a beneficiary shall not be transferred, mortgaged, anticipated or offered in guarantee or waived.

- (b) Notwithstanding the provisions of 27.11(a)(ii) hereinabove, when a benefit or a refund becomes payable on or after January 1, 2001 to a former member, a pensioner, a spouse, a recognized spouse or a beneficiary, the Committee shall be entitled, where applicable, to set off any benefit or refund to which such former member, pensioner, spouse, recognized spouse or beneficiary is entitled as payment for debts incurred by him with respect to the pension fund in the course of the normal administration of the plan. The amount of such setoff shall not exceed the higher of the following:

- i) 25% of the benefit or refund payable;
- ii) 1/12 of the debt to be collected without exceeding 50% of the benefit or refund payable.

However, the amount of such setoff may be 100% of the benefit or refund payable if the former member, pensioner, spouse, recognized spouse or beneficiary agree thereto in writing.

Moreover, the Committee may set off any debt of a member, former member or deceased pensioner with respect to the fund against the total death benefit payable to the successors of the same.

- 27.12 Before the member, former member or beneficiary is entitled to any benefits under this plan, proof of age and any other information or documents as the Committee deems necessary must be provided.

- 27.13 Repealed.

- 27.14 Notwithstanding any provisions to the contrary:

- (a) a member, a former member, a spouse or a recognized spouse who is entitled to a pension may, before the start of payments and to the extent permitted by the applicable laws, elect to replace some or all of such pension by a lump sum payment or request that some or all of the value of such pension be transferred to a life income fund. The residual rights resulting from the payment of the benefit provided under this subsection shall be established pursuant to applicable legislation.

- (b) a spouse or recognized spouse who is entitled to a pension may, to the extent permitted by the applicable laws, request that it be transferred into a retirement plan that is governed by the Supplemental Pension Plans Act or has been established according to the terms and conditions of any regulation adopted under that Act, or into a life income fund. This request:

- (i) shall be made before the pension payments begin, the purpose of this option being to avoid the payment of a pension whose annual amount is less than 1.5% of the year's maximum pensionable earnings;

- (ii) can be made at any time if accompanied by proof that the Committee deems satisfactory to show that, as at the date of the request, the spouse or recognized spouse had not lived in Canada for at least two years.

- 27.15 When, for amounts payable under the plan, the member, former member, pensioner or beneficiary has not made any claim or transaction or issued any instructions as to their use, such amounts are subject to the Unclaimed Property Act and any of its regulations. To the extent permitted by the applicable laws, once the pension payments have started, the Committee may opt to transfer the residual value of the pension to the government.

Section 28 TRANSFER AGREEMENT

Hydro-Québec may draw up an agreement with any government, corporation, company or legal entity who has a pension plan, to facilitate the mutual transfer of their employees and to establish the conditions and terms of transfer for purposes of retirement.

A member who, following termination of his employment, exercises the provisions of this Section, shall not be entitled to any termination benefits. If any payment of benefits has been authorized, it shall be canceled. If the member has received a refund of contributions made prior to January 1, 1966, he shall repay the reimbursed amount plus interest for the period which has elapsed since the date the refund was made and the date on which the option is exercised pursuant to this Section.

A pensioner or member who, on termination of his employment, had contributions or the present value of his deferred retirement benefit reimbursed pursuant to the provisions of 7.9, 7.11, 7.2 or 7.13 may not avail himself of the provisions of this Section.

Section 29 PLAN MEMBERSHIP AGREEMENT

29.1 The plan shall also apply to companies of which Hydro-Québec holds at least 90% of the shares and with which it has drawn up a plan membership agreement, effective as of the date on which the agreement was reached between Hydro-Québec and the said company.

29.2 The plan membership agreement may make provisions for the transfer of the funds accumulated under pension plans of subsidiaries to the Hydro-Québec Pension Fund and for any payments from the Hydro-Québec Pension Fund of benefits already granted under such plans.

Section 30 VESTED BENEFITS

This By-law does not in any way affect the rights and benefits of those receiving a retirement benefit or a survivor benefit payable to a spouse, a recognized spouse or a child as at December 21, 2020, nor of former members for whom entitlement to a deferred retirement benefit was vested as a result of their termination of employment prior to this date.

Section 31 SPECIAL PROVISIONS

31.1 The plan provisions in respect of members who were employed by a subsidiary before January 1, 1966 shall apply to any person who becomes a member as a result of the acquisition by Hydro-Québec of any facility used for the production or distribution of electricity, based on the provisions of the plan.

31.2 Any pension plan in which a member mentioned in 31.1 participated while employed for a company or organization whose facility for the production or distribution for electricity were acquired in whole or in part by Hydro-Québec, shall be deemed a supplemental plan for the purposes of the plan.

31.3 If the member referred to in 31.1 is entitled to a deferred retirement benefit under an individual pension agreement issued after the wind-up or partial wind-up of the supplemental plan, in which the member participated, the said deferred retirement benefit shall be deemed a retirement benefit under a supplemental plan.

31.4 (a) If a member referred to in 31.1 receives a refund of contributions prior to his retirement from a supplemental plan in which he participated, the applicable years of credited service are not to be considered until such time as the member has accumulated 10 years of contributory service.

The retirement benefit guarantee formula shall not apply during the number of years calculated by dividing A by B below:

A total amount of the refund of contributions

B annual amount of supplement resulting from the retirement benefit guarantee

If the member dies before the number of years calculated by dividing A by B above has ended, the retirement benefit guarantee formula shall not apply to the spouse, recognized spouse or children until that period has elapsed.

- (b) Where the member referred to in 31.1 has received an amount representing the present value of a portion of the deferred retirement benefit, the retirement benefit guarantee formula shall not apply during the number of years calculated by dividing A by B below:

A the present value of said portion of the deferred retirement benefit

B the annual amount of supplement derived from the retirement benefit guarantee formula

If the member dies before the number of years calculated by dividing A by B above has expired, the guaranteed retirement benefit shall not apply to the spouse, recognized spouse or children until such period has elapsed.

However, the member shall be credited with the total number of years of certified service.

Where the member receives the present value of the total deferred retirement benefit, Section 31.3 shall apply.

- 31.5 In applying the retirement benefit guarantee formula to a member referred to in 31.1, January 1, 1966 as it appears in Section 18 shall be replaced by the date on which the member was placed on the Hydro-Québec payroll.

Section 32 EFFECTIVE DATE

- 32.1 This By-law shall come into force on the date of its approval by the Government of Québec, but its effective date shall be December 21, 2020.

- 32.2 This By-law shall replace Hydro-Québec By-law no. 749.

104803

Gouvernement du Québec

O.C. 1376-2020, 16 December 2020

Midwives Act
(chapter S-0.1)

Drugs that may be prescribed or administered by a midwife

Regulation respecting the drugs that may be prescribed or administered by a midwife

WHEREAS, under the first paragraph of section 9 of the Midwives Act (chapter S-0.1), the Office des professions du Québec, after consultation with the Institut national d'excellence en santé et en services sociaux, the Ordre des sages-femmes du Québec, the Collège des médecins du Québec and the Ordre des pharmaciens du Québec,

establishes, by regulation, a list of the drugs that may be prescribed or administered by a midwife pursuant to the first paragraph of section 8 of the Act and determines, if necessary, the conditions according to which the drugs may be prescribed or administered;

WHEREAS, after conducting the required consultations, the Office adopted the Regulation respecting the drugs that may be prescribed or administered by a midwife on 24 April 2020;

WHEREAS, in accordance with sections 10 and 11 of the Regulations Act (chapter R-18.1), a draft Regulation respecting the drugs that may be prescribed or administered by a midwife was published in Part 2 of the *Gazette officielle du Québec* of 13 May 2020, with a notice that it could be submitted to the Government for approval, with or without amendment, on the expiry of 45 days following that publication;

WHEREAS, under section 13 of the Professional Code (chapter C-26), every regulation adopted by the Office under the Code or under an Act constituting a professional order must be submitted to the Government, which may approve it with or without amendment;

WHEREAS it is expedient to approve the Regulation without amendment;

IT IS ORDERED, therefore, on the recommendation of the Minister of Higher Education:

THAT the Regulation respecting the drugs that may be prescribed or administered by a midwife, attached to this Order in Council, be approved.

YVES OUELLET,
Clerk of the Conseil exécutif

Regulation respecting the drugs that may be prescribed or administered by a midwife

Midwives Act
(chapter S-0.1, s. 9, 1st par.)

1. A midwife may, in the practice of the profession, prescribe or administer the drugs listed in the Schedule.

2. Despite section 1, a midwife who has obtained a permit to practise before 1 April 2022 must, to prescribe or administer the drugs listed in the Schedule, have completed the training of not more than 12 hours recognized by the Ordre des sages-femmes du Québec on the prescription and administration of drugs in accordance with this Regulation.

3. This Regulation replaces the Regulation respecting drugs that a midwife may prescribe or administer in the practice of midwifery (chapter S-0.1, r. 12).

4. This Regulation comes into force on 1 March 2021.

SCHEDULE

(ss. 1 and 2)

DRUGS THAT MAY BE PRESCRIBED OR ADMINISTERED BY A MIDWIFE

NOTE: The following classification refers to the classification prepared by the American Hospital Formulary Service.

1. Every drug belonging to the following classification, subject to the restrictions indicated:

Restrictions:

AM Only for the purposes of breastfeeding.

CH Only in a hospital centre operated by an institution within the meaning of the Act respecting health services and social services (chapter S-4.2) or the Act respecting health services and social services for Cree Native persons (chapter S-5).

PI Only as part of first-line treatment or if the prescription or administration of the drug as part of second or third-line treatment constitutes a prophylactic measure in accordance with the clinical practices in force.

S May only be prescribed.

T Only while waiting for medical care where transfer of the clinical responsibility of the mother or child to a physician is necessary.

THERAPEUTIC CLASSES	THERAPEUTIC SUBCLASSES	SUB-SUBCLASSES THERAPEUTIC	RESTRICTIONS
Antihistamines	First generation antihistamines	Ethanolamine derivatives	
Anti-infective agents	Antibacterial agents	Aminoglycosides	PI and T
		Cephalosporins	PI
		Macrolides	PI
		Penicillins	PI
		Sulfonamides	PI
		Other antibacterial agents	PI
	Antifungals	Azoles	
		Polyenes	
	Antivirals	Nucleoside and nucleotide analogs	
	Antiprotozoals	Miscellaneous antiprotozoals	
	Urinary anti-infective agents		
Autonomic nervous system (A.N.S.) drugs	Sympathomimetics	Alpha and beta adrenergic agonists	T
Blood medication	Antianemics		
Cardiovascular drugs	Vasodilators	Nitrates and nitrites	T
	Beta-adrenergic blockers		T
	Calcium channel blocker	Dihydropyridines	T except for a drug for treating nipple vasospasm
Central nervous system (C.N.S) drugs	Analgesics and antipyretics	Non-steroidal anti-inflammatories	
		Opiate agonists	CH
		Opiate partial agonists	CH
		Miscellaneous analgesics and antipyretics	
	Narcotic antidotes		T and CH
	Anticonvulsants	Miscellaneous anticonvulsants	T
	Anxiolytics, sedatives and hypnotics	Benzodiazepines	
	Miscellaneous (C.N.S) drugs		T
Diagnostic agents	Diabetes mellitus		
	Urine and stool analyses		

THERAPEUTIC CLASSES	THERAPEUTIC SUBCLASSES	SUB-SUBCLASSES THERAPEUTIC	RESTRICTIONS
Electrolytes-diuretics	Replacement agents		
	Caloric agents		
Eye, ear nose and throat (E.E.N.T.) preparations	E.E.N.T. anti-infective agents	Antibiotics	
	Antiemetics	Antihistamines Other antiemetics	
Gastrointestinal drugs	Antiulcer agents and antacids	Histamine H2-receptor antagonists	
		Prostaglandins	
		Gastro-duodenal cytoprotective agent	AM
		Proton pump inhibitor	
	Procinetics		AM
Hormones and substitutes	Corticosteroids		T
	Oral contraceptives		S
	Progestogens		
Local anesthetics			
Oxytocics			
Immunizing agents	Passive immunotherapy agents		
	Active immunotherapy agents		
Skin and mucous membranes	Anti-infective agents	Antibacterial agents	
		Antifungals	
		Other local anti-infective agents	
	Anti-inflammatories		
	Antipruritics and local anesthetics		
Vitamins			

2. Any other drug that is not listed in Schedule I of the Regulation respecting the terms and conditions for the sale of medications (chapter P-10, r. 12).

3. Any combination of drugs in this Schedule, subject to applicable restrictions.

Gouvernement du Québec

O.C. 1379-2020, 16 December 2020

General and Vocational Colleges Act
(chapter C-29)

College Education — Amendment

Regulation to amend the College Education Regulations

WHEREAS, under the first paragraph of section 18 of the General and Vocational Colleges Act (chapter C-29), the Government establishes, by regulation, the College Education Regulations;

WHEREAS the Government made the College Education Regulations (chapter C-29, r. 4);

WHEREAS it is expedient to amend this regulation;

WHEREAS, in accordance with section 18 of the Act, a draft copy of the regulation has been submitted to the Conseil supérieur de l'éducation for preliminary examination;

WHEREAS, in accordance with sections 10 and 11 of the Regulations Act (chapter R-18.1), a draft Regulation to amend the College Education Regulations has been published in Part 2 of the *Gazette officielle du Québec* of 26 August 2020 with a notice that it could be made by the Government upon the expiry of 45 days following that publication;

WHEREAS it is expedient to make the Regulation without amendment;

IT IS ORDERED, therefore, on the recommendation of the Minister of Higher Education:

THAT the Regulation to amend the College Education Regulations, attached to this Order in Council, be made.

YVES OUELLET,
Clerk of the Conseil exécutif

Regulation to amend the College Education Regulations

General and Vocational Colleges Act
(chapter C-29, s. 18)

1. Section 18 of the College Education Regulations (chapter C-29, r. 4) is replaced by the following:

“**18.** During the period beginning on 1 July of a year and ending on 30 June of the following year, a college must organize at least 2 terms, each having a minimum of 82 days allotted to teaching and evaluation.

A college may organize a term having less than 82 days allotted to teaching and evaluation for a program of studies requiring special teaching conditions, insofar as all the program conditions prescribed by the Minister are met.

A college may also, on an exceptional basis and with the approval of the Minister, organize a term ending after 30 June or having less than 82 days allotted to teaching and evaluation, insofar as the term has a minimum of 60 days allotted to teaching and evaluation and the course objectives are otherwise met.”.

2. This Regulation comes into force on the fifteenth day following the date of its publication in the *Gazette officielle du Québec*.

104805

Gouvernement du Québec

O.C. 1407-2020, 16 December 2020

An Act respecting the Ministère de la Santé
et des Services sociaux
(chapter M-19.2)

Implementation of the provisions regarding health in the agreements entered into by the Gouvernement du Québec with international organizations — Amendment

Regulation to amend the Regulation respecting the implementation of the provisions regarding health in the agreements entered into by the Gouvernement du Québec with international organizations

WHEREAS, under subparagraph 2 of the first paragraph of section 10 of the Act respecting the Ministère de la Santé et des Services sociaux (chapter M-19.2) the Minister may, according to law, enter into agreements with any government, one of its departments, with an international organization or with an agency of that government or organization for the purposes of enabling, on a basis of reciprocity, a person to benefit, from the time specified in those agreements and on the conditions determined therein, from all or part of the health services and social services provided for in the Acts administered by the Minister or in the laws of a foreign State to which the agreements apply;

WHEREAS, under the third paragraph of section 10 of the Act, to give effect to such agreements, the Government may, by regulation, determine the manner in which an Act administered by the Minister is to apply in any case covered by the agreements, and adapt the provisions of such an Act;

WHEREAS the Government made the Regulation respecting the implementation of the provisions regarding health in the agreements entered into by the Gouvernement du Québec with international organizations (chapter M-19.2, r. 4);

WHEREAS, in accordance with sections 10 and 11 of the Regulations Act (chapter R-18.1) a draft Regulation to amend the Regulation respecting the implementation of the provisions regarding health in the agreements entered into by the Gouvernement du Québec with international organizations was published in Part 2 of the *Gazette officielle du Québec* the 17 June 2020 with a notice that it will be made by the Government on the expiry of 45 days following that publication;

WHEREAS it is expedient to make the Regulation without amendment;

IT IS ORDERED, therefore, on the recommendation of the Minister of Health and Social Services and the Minister of International Relations and La Francophonie:

THAT be made the Regulation to amend the Regulation respecting the implementation of the provisions regarding health in the agreements entered into by the Gouvernement du Québec with international organizations, attached to this Order in Council.

YVES OUELLET,
Clerk of the Conseil exécutif

Regulation to amend the Regulation respecting the implementation of the provisions regarding health in the agreements entered into by the gouvernement du Québec with international organizations

An Act respecting the Ministère de la Santé et des Services sociaux
(chapter M-19.2, s. 10)

1. The Regulation respecting the implementation of the provisions regarding health in the agreements entered into by the Gouvernement du Québec with international organizations (chapter M 19.2, r. 4) is amended in section 2 by replacing “and International Trade” in subparagraph 3 of the second and third paragraphs by “, Trade and Development”.

2. Sections 5 and 12 are amended by striking out “located in Canada”.

3. This Regulation comes into force on the fifteenth day following the date of its publication in the *Gazette officielle du Québec*.

104806

Extract from the Rules for the conduct of proceedings in the National Assembly

CHAPTER III

RULES FOR THE CONDUCT OF PROCEEDINGS RESPECTING PRIVATE BILLS

32. Objects — A bill relating to private or local matters must be introduced by a Member of the Assembly.

33. Deposit with Law Clerk — A Member who sponsors a bill relating to private or local matters shall deposit such bill with the Law Clerk.

The said Member shall not be answerable for the contents of the bill, nor shall he be required to endorse anything that may be provided therein.
(See S.O. 264 and 265)

34. Documents to be provided — Such bill shall be accompanied by a notice stating the name of the Member who is to introduce it and by a copy of every document mentioned therein and of every other document that may be pertinent thereto.

Any bill relating to a municipal corporation governed by the Cities and Towns Act, the Québec Municipal Code, or a special charter shall likewise be accompanied by a certified true copy of the resolution authorizing its introduction.
(See S.O. 265)

35. Introduction and passage during same sessional period — No bill deposited with the Law Clerk during a sessional period envisaged in Standing Order 19 may be passed within that same period.
2009.04.21
(See S.O. 265)

36. Notice in *Gazette officielle du Québec* — The applicant for a private bill shall cause to be published in the *Gazette officielle du Québec*, over his signature, a notice entitled “Avis de présentation d’un projet de loi d’intérêt privé”.

Such notice shall specify the objects of the bill and state that any party whose interest may be affected by it and who wishes to make submissions with respect thereto must so advise the Law Clerk.
(See S.O. 265)

37. Notices in newspaper — The said notice shall likewise be published in a newspaper in the judicial district wherein the applicant is domiciled; and if there be no newspaper in that district, it shall be published in a newspaper in the nearest district thereto.

Such notice shall be published once in each week for four weeks.

A copy of this notice shall accompany the bill upon its deposit with the Law Clerk.
(See S.O. 265)

38. Reports from Law Clerk — The Law Clerk shall submit to the President of the Assembly a report stating whether such notice has been drafted and published in accordance with these Rules.

The President shall forward a copy of this report to the Government House Leader and to the Member sponsoring the bill.
(See S.O. 265)

39. Private bills register — The Law Clerk shall keep a register in which he shall enter the name, the occupation, and the place of residence of the applicant for a private bill and those of every party who has advised him that his interest is affected by such bill and that he wishes to make submissions with respect thereto.

The Law Clerk shall provide to the Government House Leader and to the Member who is to introduce such bill a list of the parties who have advised him of their wish to make submissions with respect thereto.
(See S.O. 265)

40. Notices to interested parties — The director of the Committee Secretariat shall convene the interested parties not less than seven days before such bill is to be considered in committee.
(See S.O. 267)

41. Annual publication of rules — The Law Clerk shall publish in the *Gazette officielle du Québec*, in January of each year, the rules pertaining to private bills, together with Title III, Chapter IV, of the Standing Orders of the National Assembly.

Extract from the Standing Orders of the National Assembly

TITLE III

CHAPTER IV PRIVATE BILLS

264. Notice and introduction — Any Member may, at the request of an interested person, introduce a bill relating to private or local matters.

He shall give notice of his intent not later than the day preceding that on which such bill is to be introduced and shall provide a copy thereof to the President before the sitting at which it is to be introduced.
(See R.C.P. 33)

265. Report from Law Clerk — Before such bill is introduced, the President shall communicate to the Assembly the contents of the report from the Law Clerk thereon.
(See R.C.P. 33 to 39)

266. Preamble — A private bill shall require no explanatory notes; but every such bill shall contain a preamble setting out the facts on which it is founded.

267. Referral to committee — When a private bill has been introduced the Government House Leader shall move, without notice, that it be referred to a committee; and such motion shall be decided without debate.

The committee shall hear the interested parties, examine the bill clause by clause, and report thereon to the Assembly. The question for concurrence in such report shall be put forthwith and decided without debate.
(See R.C.P. 40)

268. Motions for passage in principle and passage — The passage in principle of the bill shall be set down for a future sitting day. No motion may be made to divide such bill or to defer its passage in principle.

A private bill when passed in principle shall not again be referred to a standing committee but may be passed during the same sitting day, and Standing Order 257 shall apply: Provided that the bill may not then be passed if opposition to its passage is taken by five Members.

269. Debate — During the debates on the passage in principle and the final passage of a private bill, each Member may speak for up to ten minutes: Provided that the Member sponsoring the bill and the leaders of the parliamentary groups may each speak for up to thirty minutes.

270. Procedure — Except as otherwise provided in this chapter of these Standing Orders, the general rules pertaining to bills shall apply to private bills.

104758

M.O., 2020

Order number 2020-23 of the Minister of Transport dated 18 December 2020

Highway Safety Code
(chapter C-24.2)

Suspension of the application of a condition for exemption from registration of snowmobiles belonging to persons not resident in Québec

THE MINISTER OF TRANSPORT,

CONSIDERING paragraph 4 of section 14 of the Regulation respecting road vehicle registration (chapter C-24.2, r. 29), which provides that snowmobiles with a net weight of 450 kg or less belonging to persons not resident in Québec provided that such snowmobiles are registered in accordance with the laws governing the place of residence or business of their owner, that they bear valid licence plates of that place, that proof of such registration is provided at the request of the Société de l'assurance automobile du Québec or of a peace officer and that the exemption granted under the paragraph is granted by the government of the said place to a resident of Québec, are exempt from registration;

CONSIDERING section 633.2 of the Highway Safety Code (chapter C-24.2), which provides that the Minister of Transport may, by order and after consultation with the Société, suspend the application of a provision of the Code or the regulations for the period specified by the Minister, if the Minister considers that it is in the interest of the public and is not likely to compromise highway safety;

CONSIDERING that section 633.2 of the Code also provides that the Minister may prescribe any rule, applicable when using the exemption, that ensures an equivalent level of safety in the Minister's opinion;

CONSIDERING that section 633.2 of the Code provides that the publication requirement set out in section 8 of the Regulations Act (chapter R-18.1) does not apply to an order made under section 633.2;

CONSIDERING that the rules for the registration of snowmobiles may be different in certain North-American jurisdictions, in particular with respect to the issue of licence plates;

CONSIDERING that it is appropriate to suspend the application of the condition set out in paragraph 4 of section 14 of the Regulation respecting road vehicle registration, which provides that snowmobiles bear valid licence plates of the place where they are registered, to the extent that the valid registration number of that place appears on the snowmobiles;

CONSIDERING that the Minister of Transport considers that the suspension of the application of that condition is in the interest of the public and is not likely to compromise highway safety;

CONSIDERING that the Société de l'assurance automobile du Québec has been consulted;

ORDERS AS FOLLOWS:

1. The application of the condition set out in paragraph 4 of section 14 of the Regulation respecting road vehicle registration (chapter C-24.2, r. 29), which provides that snowmobiles bear valid licence plates of the place where they are registered, to the extent that the valid registration number of that place appears on the snowmobiles, be suspended.

2. This Order comes into force on the fifteenth day following the date of its publication in the *Gazette officielle du Québec* and ceases to have effect on 31 December 2025.

Québec, 18 December 2020

FRANÇOIS BONNARDEL,
Minister of Transport

104810

Draft Regulations

Notice

An Act respecting collective agreement decrees
(chapter D-2)

Non-structural metalwork – Montréal — Amendment

Notice is hereby given, in accordance with section 5 of the Act respecting collective agreement decrees (chapter D-2), that the Minister of Labour, Employment and Social Solidarity has received an application from the contracting parties to amend the Decree respecting the non-structural metalwork industry in the Montréal region (chapter D-2, r. 14) and that, in accordance with sections 10 and 11 of the Regulations Act (chapter R-18.1), the draft Decree to amend the Decree respecting the non-structural metalwork industry in the Montréal region, appearing below, may be made by the Government on the expiry of 45 days following this publication.

The draft Decree increases the minimum hourly wage rates provided for in the Decree, amends various other labour standards, and makes the Decree respecting the non-structural metalwork industry in the Montréal region comply with the Act to amend the Act respecting labour standards and other legislative provisions mainly to facilitate family-work balance (2018, chapter 21).

Study of the regulatory impact shows that the amendments will lead to a slight increase in the payroll of the enterprises subject to them, including small and medium-sized businesses, and maintain the purchasing power of employees.

Further information may be obtained by contacting Steven Brooks, Policy Development Advisor, Direction des politiques du travail, Ministère du Travail, de l'Emploi et de la Solidarité sociale, 200, chemin Sainte-Foy, 5^e étage, Québec (Québec) G1R 5S1; telephone: 418 528-9738; fax: 418 643-9454; email: steven.brooks@mtess.gouv.qc.ca.

Any person wishing to comment on the draft Decree is requested to submit written comments within the 45-day period to the Minister of Labour, Employment and Social Solidarity, 425, rue Jacques-Parizeau, 4^e étage, Québec (Québec) G1R 4Z1.

JEAN BOULET,
*Minister of Labour, Employment
and Social Solidarity*

Decree to amend the Decree respecting the non-structural metalwork industry in the Montréal region

An Act respecting collective agreement decrees
(chapter D-2, ss. 2, 4, 6 and 6.1)

1. The Decree respecting the non-structural metalwork industry in the Montréal region (chapter D-2, r. 14) is amended in section 3.01 by replacing “7:00 a.m. and 5:30 p.m.” by “6:00 a.m. and 6:00 p.m.”.

2. The following is added after section 4.02:

“**4.03.** Despite sections 4.01 and 4.02, when an employee must be absent from work during the standard workweek, he or she may agree with the employer to make up for the absence outside the standard workweek, in which case that day is paid at the regular rate.

The first paragraph does not reduce or affect the overtime hours performed beyond the standard workday.”.

3. Section 5.01 is amended by replacing paragraph 1 by the following:

“(1) Zone 1:

“

Trades	As of [insert the date of coming into force of the Decree]	As of 30 May 2021
(a) specialized brake press operator and mechanic:	\$26.14	\$26.79
(b) fitter and blacksmith:	\$23.85	\$24.45
(c) brake press operator, blade shear operator, buffer:	\$23.45	\$24.04
(d) trailer-truck driver:	\$22.71	\$23.28
(e) production worker A:	\$22.36	\$22.92
(f) truck driver:	\$22.36	\$22.92
(g) production worker B and painter:	\$16.50	\$16.91
(h) labourer:	\$15.40	\$15.79

”.

4. Section 5.03 is amended by inserting the following paragraph at the end:

“Employees who are required to work for at least 1 month in a classification paid at a wage that is higher than their usual classification receive the wage paid for their temporary classification as of the first day of the week following the beginning of the assignment.”.

5. Section 6.01 is amended by replacing the second sentence of paragraph 4 by the following:

“This movable holiday may be taken at any time, provided the employer agrees. However, the employer may not refuse that it be taken between 23 December and 2 January, including the half-days of holidays listed in subsection 3.”.

6. Section 6.02 is amended by inserting the following after the first paragraph:

“If the employee must work during a holiday, the employer is not compelled to pay the indemnity provided for in the first paragraph in addition to the wages for the work performed, if the employer grants the employee a compensatory holiday of one day on a date agreed upon between the employer and the employee. Despite the foregoing, if there is no agreement between the employer and the employee, the first paragraph applies.”.

7. Section 6.05 is amended by inserting the following at the end:

“The employer is not compelled to pay the indemnity provided for in the first paragraph in addition to the wages for the work performed, if the employer grants the employee a compensatory holiday of one day on a date agreed upon between the employer and the employee. Despite the foregoing, if there is no agreement between the employer and the employee, the first paragraph applies.”.

8. Section 6.07 is amended by replacing “Any” at the beginning by “Subject to the application of the second paragraph of section 6.02, any”.

9. Section 7.03 is amended by replacing the table by the following:

“

Number of years	Vacation pay	Duration of vacation
1 ^o from 1 year to less than 3 years	4.16%	2 weeks
2 ^o from 3 years to less than 13 years	6.36%	3 weeks
3 ^o from 13 years to less than 20 years	8.64%	4 weeks
4 ^o 20 years and more	11%	5 weeks

”.

10. Section 7.07 is amended by adding “or in the manner applicable for the regular payment of the employee’s wages” at the end of subparagraph 3 of the first paragraph.

11. Section 10.01.1 is amended

(1) by striking out “if the employee has 60 days of continuous service” at the end of the first paragraph;

(2) by inserting “or, if applicable, the termination of pregnancy” at the end of the second paragraph;

(3) by striking out the last paragraph.

12. Section 11.01 is amended by adding the following paragraph at the end:

“One of the days provided for in the first paragraph may be granted subsequently for the interment of the deceased, provided the employee notifies the employer in writing 1 week before the interment.”.

13. Section 13.04 is amended

(1) by replacing “for the blade shear operator, the brake press operator,” in subparagraph *d* of the first paragraph by “for the brake press or blade shear operator,”;

(2) by replacing “the employer reimburses” in the part preceding subparagraph *a* of the second paragraph by “on presentation of vouchers, the employer reimburses to an employee having 3 months of continuous service”;

(3) by striking out the last sentence of subparagraph *a* of the second paragraph;

(4) by replacing “\$160” in subparagraph *b* of the second paragraph by “\$180”;

(5) by striking out “to an employee having 1 year of continuous service. The amount is to be paid on 1 September of each year” in subparagraph *b* of the second paragraph;

(6) by striking out the third paragraph.

14. Section 15.01 is amended by replacing the entire part preceding paragraph *a* by the following:

“Employees’ wages are paid by cheque or bank deposit every Thursday. The cheques and pay slips, as the case may be, are given to employees during regular workhours. The pay slip contains the following particulars:”.

15. This Decree comes into force on the day of its publication in the *Gazette officielle du Québec*.

104799

Draft Regulation

An Act respecting occupational health and safety
(chapter S-2.1)

Occupational health and safety —Amendment

Notice is hereby given, in accordance with sections 10 and 11 of the Regulations Act (chapter R-18.1), that the Regulation to amend the Regulation respecting occupational health and safety, appearing below, may be made by the Commission des normes, de l'équité, de la santé et de la sécurité du travail and submitted to the Government for approval, in accordance with section 224 of the Act respecting occupational health and safety (chapter S-2.1), on the expiry of 45 days following this publication.

The purpose of the draft Regulation is to ensure the health, safety and physical well-being of workers at risk of drowning in water. It specifies the information that must be available on the work site before beginning work. It provides for the wearing of a floatation device or a life jacket adapted to the work conditions where no other safety measure may provide efficient protection against drowning and it specifies the characteristics of the device or life jacket. It also provides for the preparation of a rescue plan and, where the plan provides for the use of a rescue boat, the conditions that the boat must meet. Lastly, it specifies the conditions in which thermal protective clothing must be worn.

Study of the matter has shown no impact on enterprises of any size. Most enterprises may prevent work which involves a risk of drowning without any additional cost. For some enterprises, it was estimated that the initial cost for the purchase of equipment to better prevent drowning would be 1.9 million dollars and 0.4 million dollars annually for maintenance and replacement.

Further information may be obtained by contacting François R. Granger, expert counsellor in prevention-inspection, Commission des normes, de l'équité, de la santé et de la sécurité du travail, 1199, rue De Bleury, Montréal (Québec), H3B 3J1; telephone: 514 906-3010, extension 2019; email: Francoisr.Granger@cnestst.gouv.qc.ca.

Any person wishing to comment on the draft Regulation is requested to submit written comments within the 45-day period to Luc Castonguay, Vice-Président, Prevention, Commission des normes, de l'équité, de la santé et de la sécurité du travail, 1199, rue De Bleury, 14^e étage, Montréal (Québec) H3B 3J1.

MANUELLE OUDAR,
*Chair of the board of directors and Chief Executive
Officer of the Commission des normes, de l'équité,
de la santé et de la sécurité du travail*

Regulation to amend the Regulation respecting occupational health and safety

An Act respecting occupational health and safety
(chapter S-2.1, s. 223, 1st par., subpars. 7, 9, 19 and 42,
and 2nd and 3rd pars.)

1. The Regulation respecting occupational health and safety (chapter S-2.1, r. 13) is amended in section 1 by inserting the following definition after the definition of "instructor":

““ISO”” means the International Organization for Standardization;”.

2. The following is inserted after section 312.91:

“DIVISION XXVI.II WORK WHICH INVOLVES A RISK OF DROWING IN WATER

312.92 Scope: This Division applies to work which involves a risk of drowning in water, subject to the following exclusions:

- (1) it is underwater work;
- (2) the worker is adequately protected from falling into water by common protective devices or equipment.

Despite the first paragraph, this Division also applies to work on a deck boat or an open boat.

312.93 Work which involves a risk of drowning: A worker is at risk of drowning when the worker is above or at less than 2 m from a location where the depth of the water exceeds 1.2 m over more than 2 m in width or a location where the water flow may carry a person away.

312.94 Gathering information and measures for preventing drowning: Before beginning the work, the following information must be available in writing at the workplace:

(1) risks associated to work conditions, according to real data or, if real data is not available, estimated data, in particular information on

(a) the characteristics of the body of water or watercourse, including

- i. the depth and flow of the water;
- ii. waves, currents and tides; and
- iii. the temperature of the water;

(b) the weather conditions during the work;

(c) the characteristics of the work stations and travel-ways, including

- i. the condition of the surface at the water's edge and the slope to reach it; and
- ii. transportation or movement on the water;

(d) the equipment, work methods and site location, including means of communication; and

(e) the clothing and equipment to be worn to perform the work;

(2) the prevention measures to be taken to protect the health and ensure the safety and physical well-being of workers, in particular with respect to

(a) measures for preventing drowning in accordance with section 312.96; and

(b) the rescue measures in the rescue plan provided for in section 312.98 and the time for recovering a person who has fallen into the water.

The information referred to in subparagraphs 1 and 2 of the first paragraph must be determined by a qualified person.

For the purposes of this section, a qualified person means a person who, by reason of knowledge, training or experience, is able to identify, assess and control the risks of drowning.

312.95 Information provided to workers prior to performing work

Before beginning the work, the information referred to in subparagraphs 1 and 2 of the first paragraph of section 312.94 must be conveyed and explained to the worker by a person who is capable of adequately informing the worker on how to perform the work safely.

312.96 Wearing of a personal floatation device or a life jacket: A worker must wear a personal floatation device or a life jacket complying with section 312.97 where no other safety measure may provide efficient protection.

312.97 Characteristics of a personal floatation device or a life jacket: A personal floatation device or a life jacket must be adapted to the work conditions identified for the purposes of subparagraph 1 of the first paragraph of section 312.94 and have enough floatability to keep the worker's head above water.

It must also

(a) be of the right size;

(b) be bright in colour and equipped with reflecting strips visible when in water;

(c) be equipped with a whistle;

(d) be equipped with a locator device, such as a light or locator beacon, where the weather conditions or waves interfere with location in water; and

(e) bear a Transport Canada approval stamp or tag or be approved compliant with ISO Standard 12402, Personal floatation devices. Despite the foregoing, where it is used for navigation, it must indicate the Transport Canada approval number.

Despite the first paragraph, it must have a minimum floatability of 69 N (15.5 lbs) and, in whitewater, floatability must be ensured by buoyant materials regardless of the floatability level required.

For the purposes of the first paragraph, where floatability requires more than 69 N and the site is not in whitewater, floatability may be ensured by buoyant materials, an automatic inflatable system activated upon immersion or a combination of the two.

A personal floatation device or a life jacket must be maintained and checked in accordance with the manufacturer's instructions.

312.98 Rescue plan: A rescue plan including the estimated response time, the equipment and the measures for rescuing a worker who fell into water within that time must be prepared.

The equipment required by a rescue plan and any accessories must be

(a) adapted to the intended use, the conditions specific to the work and the characteristics of the body of water or the watercourse;

(b) checked and kept in good order; and

(c) in place and easily accessible on the work site to be able to respond rapidly.

The rescue plan must include a call and communication protocol to initiate rescue operations and a specific person must be appointed for directing rescue operations.

The rescue plan must be tested through drills that enable in particular workers to become familiar with their role, the communication protocol and the use of the rescue equipment provided.

312.99 Rescue boat: Where the rescue plan provides for the use of a rescue boat, such boat must meet the following conditions in addition to those set out in the second paragraph of section 312.98:

(a) be adapted and equipped for the search and recovery of persons;

(b) be equipped with a propulsion system adapted to the boat;

(c) be equipped with the following rescue equipment:

i. 2 rope bags, each containing 1 single-length buoyant heaving line that remains flexible, with a minimum diameter of 9.5 mm and a minimum length of 15 m;

ii. a life buoy with a minimum outside diameter of 762 mm attached to a buoyant heaving line and approved by Transport Canada as evidenced by the tag or approval stamp affixed to it;

iii. a boat hook;

(d) be used by a team of at least 2 rescue attendants trained in the approach and recovery of a person in the conditions set out in subparagraph 1 of the first paragraph of section 312.94.

312.100 Thermal protection: Where the response time provided for in the rescue plan is greater than 15 minutes and the water temperature is less than 15°C, a worker must wear thermal protective clothing.

The thermal protection must be sufficient to prevent hypothermia during the response time provided for in the rescue plan.”

3. Sections 355 to 357 are revoked.

4. This Regulation comes into force on the fifteenth day following the date of its publication in the *Gazette officielle du Québec*.

104808

Draft Regulation

Professional Code
(chapter C-26)

Chartered appraisers

— Compensation procedure of the Ordre des évaluateurs agréés du Québec

Notice is hereby given, in accordance with sections 10 and 11 of the Regulations Act (chapter R-18.1), that the Regulation respecting the compensation procedure of the Ordre des évaluateurs agréés du Québec, made by the board of directors of the Ordre des évaluateurs agréés du Québec and appearing below, is published as a draft and may be examined by the Office des professions du Québec then submitted to the Government which may approve it, with or without amendment, on the expiry of 45 days following this publication.

The purpose of the draft Regulation is to compensate a claimant in accordance with the compensation procedure of the Order following the use by a chartered appraiser of funds for purposes other than those for which they were entrusted to the chartered appraiser in the practice of the profession.

The draft Regulation has no impact on the public or on enterprises, including small and medium-sized businesses.

Further information on the draft Regulation may be obtained by contacting Lyne Tétreault, Coordinator of Legal Affairs and Assistant Secretary, Ordre des évaluateurs agréés du Québec, 415, rue Saint-Antoine Ouest, bureau 450, Montréal (Québec) H2Z 2B9; telephone: 514 281-9888, extension 205, or 1 800 982-5387, extension 205; email: ltetreault@oeaq.qc.ca.

Any person wishing to comment on the draft Regulation is requested to submit written comments within the 45-day period to Roxanne Guévin, Acting Secretary, Office des professions du Québec, 800, place D'Youville, 10^e étage, Québec (Québec) G1R 5Z3; email: secretariat@opq.gouv.qc.ca. The comments will be forwarded by the Office des professions du Québec to the Minister of Higher Education and may also be sent to the professional order that made the Regulation as well as to interested persons, departments and bodies.

ROXANNE GUÉVIN,
*Acting Secretary of the
Office des professions du Québec*

Regulation respecting the compensation procedure of the Ordre des évaluateurs agréés du Québec

Professional Code
(chapter C-26, s. 89.1)

1. A claimant may be compensated in accordance with this procedure following the use by a chartered appraiser of funds for purposes other than those for which they were entrusted to the chartered appraiser under a regulation of the Ordre des évaluateurs agréés du Québec made under section 89 of the Professional Code (chapter C-26).

2. The board of directors forms a committee charged with examining and deciding claims.

The committee is composed of at least 3 members, including 1 director appointed to the board of directors.

3. To be admissible, a claim must

(1) be sent in writing to the Order within 12 months of the claimant becoming aware that the funds have been used by a chartered appraiser for purposes other than those for which they were entrusted to the chartered appraiser;

(2) be accompanied by proof of the steps taken with the chartered appraiser to recover the funds;

(3) state the facts in support of the claim and be accompanied by all relevant documents; and

(4) indicate the amount claimed.

The period referred to in subparagraph 1 of the first paragraph may be extended by the committee if the claimant shows that, for a reason beyond the claimant's control, the claimant was unable to file the claim within that period.

4. A request made to the Order with regard to facts likely to give rise to a claim is deemed to be a claim if the request is filed within the period referred to in subparagraph 1 of the first paragraph of section 3.

The claim becomes admissible where the conditions set out in subparagraphs 2 to 4 of the first paragraph of section 3 are met.

5. The secretary of the Order sends every admissible claim to the committee and the chartered appraiser within 15 days following the date on which the claim becomes admissible.

6. The secretary of the Order informs the chartered appraiser and the claimant of the date of the meeting during which the claim will be examined and of their right to make representations.

7. The committee decides, within 90 days of the claim, whether it is expedient to accept a claim in whole or in part. Where applicable, it fixes the compensation.

The substantiated decision is final.

8. The maximum amount that may be paid for the period covering the fiscal year of the Order is

(1) \$5,000 for a claimant in respect of a chartered appraiser;

(2) \$25,000 for all the claimants in respect of a chartered appraiser;

(3) \$50,000 for all the claimants.

Where all the claims filed for the period covering the fiscal year of the Order exceeds \$50,000, the amount paid to each claimant is paid in proportion to the amount of each claim.

9. Where the committee believes that a number of claims may be filed in respect of a chartered appraiser and the total of the claims may exceed \$25,000, the board of directors must suspend the payment of the compensations until it has reviewed all claims in respect of the chartered appraiser. If the circumstances allow it, the board of directors must draw an inventory of the funds received by that chartered appraiser and notify in writing the persons likely to file a claim.

10. Where the claimant is in a vulnerable situation, in particular because of age, physical or psychological state or social condition, the committee may, exceptionally and after having obtained the approval of the board of directors, pay an amount greater than those provided for in section 8.

11. This Regulation comes into force on the fifteenth day following the date of its publication in the *Gazette officielle du Québec*.

104811

Draft Regulation

Professional Code
(chapter C-26)

Rules of evidence and practice for the conduct of proceedings relating to complaints lodged with the disciplinary councils of professional orders —Amendment

Notice is hereby given, in accordance with sections 10 and 11 of the Regulations Act (chapter R-18.1), that the Regulation to amend the Rules of evidence and practice for the conduct of proceedings relating to complaints lodged with the disciplinary councils of professional orders, made by the Office des professions du Québec, is published as a draft and may be submitted to the Government which may approve it, with or without amendment, on the expiry of 45 days following this publication.

The draft Regulation amends the Rules of evidence and practice for the conduct of proceedings relating to complaints lodged with the disciplinary councils of professional orders (chapter C-26, r. 8.1) to promote the handling of complaints and the conduct of the hearings.

The draft Regulation has no impact on the public or on enterprises, including small and medium-sized businesses.

Further information on the draft Regulation may be obtained by contacting Ariane Imreh, Direction des affaires juridiques, Office des professions du Québec, 800, place D'Youville, 10^e étage, Québec (Québec) G1R 5Z3; telephone: 418 643-6912, extension 369, or 1 800 643-6912, extension 369; email: ariane.imreh@opq.gouv.qc.ca.

Any person wishing to comment on the draft Regulation is requested to submit written comments within the 45-day period to Roxanne Guévin, Acting Secretary, Office des professions du Québec, 800, place D'Youville, 10^e étage, Québec (Québec) G1R 5Z3; email: secretariat@opq.gouv.qc.ca. The comments will be forwarded by the Office to the Minister of Higher Education and may also be sent to interested persons, departments and bodies.

ROXANNE GUÉVIN,
*Acting Secretary of the Office
des professions du Québec*

Regulation to amend the Rules of evidence and practice for the conduct of proceedings relating to complaints lodged with the disciplinary councils of professional orders

Professional Code
(chapter C-26, s. 184.3)

1. The Rules of evidence and practice for the conduct of proceedings relating to complaints lodged with the disciplinary councils of professional orders (chapter C-26, r. 8.1) are amended in the title by inserting “and motions” after “complaints”.

2. Section 1 is replaced by the following:

“**1.** These Rules apply to the conduct of proceedings relating to complaints and motions lodged with the disciplinary councils of professional orders to promote handling of complaints and motions.”.

3. The following is inserted after section 5:

“**5.1.** For the purposes of these Rules, appropriate technological means that are available to both the parties and the disciplinary council or the chair of the disciplinary council should be used where the circumstances allow, taking into account the technological environment in place to support the activities of the council.

In accordance with the rules of natural justice, the disciplinary council or the chair of the disciplinary council, even on its own initiative, may use such means or order that such means be used by the parties, in particular, for case management, to hold hearings or send and receive documents in a medium other than paper.

Where a document is filed, in whole or in part, using an information technology-based medium, it must allow key-word searches where the information it contains is in the form of words. If there is more than one document in the same file, the documents must be accompanied by an index containing hyperlinks between the index and each document filed.”.

4. Section 6 is replaced by the following:

“**6.** A complaint lodged against a professional must be sent to the secretary of the disciplinary council at the head office of the order.

To be admissible, a complaint must

(1) be made in writing and supported by the oath of the complainant;

(2) indicate the complainant's name, address, telephone number and, where applicable, electronic address as well as fax number;

(3) indicate the professional's name, title and address;

(4) indicate summarily the nature, time and place of the offence with which the professional is charged; and

(5) be accompanied by any notice of disclosure of the exhibits invoked in its support.

The secretary of the disciplinary council offers a complainant whose complaint is incomplete the opportunity to complete it. If the complainant fails to do so, the secretary refuses the complaint.

The date of filing of a complaint is the date on which the secretary of the disciplinary council receives it.”

5. Section 7 is revoked.

6. Section 8 is amended by replacing the second paragraph by the following:

“The secretary sends to the respondent and the complainant, if the complainant is a person other than a syndic, a copy of these Rules.”

7. Section 9 is amended

(1) by inserting “or the chair of the disciplinary council” after “to the disciplinary council” in the first paragraph;

(2) by inserting “or the chair of the disciplinary council” after “council” in the second paragraph.

8. Sections 10 and 12 are revoked.

9. Section 13 is amended by replacing the first paragraph by the following:

“As soon as the reasons to be invoked are known, the party wishing to have the hearing adjourned submits a motion to the senior chair or the chair of the disciplinary council. The motion is sent to the secretary of the disciplinary council and notified to the other party.”

10. Section 14 is amended by replacing “the council” in the second paragraph by “the chair of the disciplinary council or, if the latter has not yet been designated, the senior chair”.

11. Section 15 is amended by adding the following paragraph at the end:

“Every case management conference is recorded.”

12. Section 18 is amended

(1) by replacing the first paragraph by the following:

“A party who intends to produce an exhibit in the party's possession at the hearing must, not less than 30 days before the hearing, send a copy to the other party. The party must also file with the secretary of the disciplinary council proof of the disclosure to the other party.”;

(2) by replacing the second paragraph by the following:

“However, when the complainant intends to produce an exhibit that was disclosed to the respondent in connection with evidence disclosure, the complainant may send to the respondent a notice in which the complainant identifies the respondent. The complainant must then file with the secretary of the disciplinary council proof of the disclosure of the notice to the respondent.

The exhibit must be filed in 6 copies at the hearing, unless determined otherwise at the case management conference, and in 4 copies at the hearing of a motion presented before the chair of the disciplinary council.”

13. Section 19 is amended by replacing “15” by “30”.

14. Section 21 is amended by replacing “relevant” by “necessary”.

15. Section 23 is amended by replacing “15” by “30”.

16. Section 28 is amended by striking out “and an indication that they swore oath” in subparagraph 5 of the second paragraph.

17. This Regulation comes into force on the fifteenth day following the date of its publication in the *Gazette officielle du Québec*.

104812

Decisions

Decision

An Act respecting elections and referendums in municipalities
(chapter E-2.2)

Chief Electoral Officer —Counting the advance poll ballot papers in the municipalities of L’Ancienne-Lorette and Vaudreuil-sur-le-Lac

Decision of the Chief Electoral Officer by the powers conferred upon him under section 90.5 of the Act respecting elections and referendums in municipalities regarding counting the advance poll ballot papers in the municipalities of L’Ancienne-Lorette and Vaudreuil-sur-le-Lac

WHEREAS municipal by-elections shall be held on December 13, 2020, in the municipalities of L’Ancienne-Lorette and Vaudreuil-sur-le-Lac;

WHEREAS Ministerial Order 2020-084 dated October 27, 2020, concerning the provisional measures to protect the health of the population in the current COVID-19 pandemic provides that any polling station during the election must open at 10 or 11 a.m. and close at 7:00 or 8:00 p.m., to distribute the foot traffic within that polling station;

WHEREAS section 185 of the Act respecting elections and referendums in municipalities (CQLR, chapter E-2.2) provides that the deputy returning officer, assisted by the poll clerk, shall proceed with the counting of the advance poll ballot papers beginning at 8:00 p.m. on polling day;

WHEREAS section 229 of the Act respecting elections and referendums in municipalities provides that the deputy returning officer, assisted by the poll clerk, shall proceed with the counting of the votes after the close of the poll;

WHEREAS the municipalities of L’Ancienne-Lorette and Vaudreuil-sur-le-Lac have decided to close their polling stations on polling day at 7:00 p.m.;

WHEREAS Ministerial Order 2020-084 does not provide for any concordance amendment to take into account the new polling station opening hours;

WHEREAS according to the current provisions of section 185 of the Act respecting elections and referendums in municipalities, the counting of the advance poll ballot papers may not begin before 8:00 p.m.;

WHEREAS section 90.5 of the Act respecting elections and referendums in municipalities allows the Chief Electoral Officer to adapt a provision of the Act where he finds that, following an error, the provision does not meet the requirements of the situation;

WHEREAS the Chief Electoral Officer has informed the Minister of Municipal Affairs and Land Occupancy of the decision he intends to make;

The Chief Electoral Officer, by the powers given to him under section 90.5 of the Act respecting elections and referendums in municipalities, has decided to adapt section 185 of this Act as follows:

1. The preamble is integral to this decision;
2. The returning officers of the municipalities of L’Ancienne-Lorette and Vaudreuil-sur-le-Lac are authorized, on polling day, to count the advance poll ballot papers beginning at 7:00 p.m.;
3. The returning officer shall notify each recognized party or team and each independent candidate of this decision, as the case may be.

This decision shall take effect from the date of signing.

Québec, December 8, 2020

PIERRE REID,
Chief Electoral Officer

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Notices

Notice

Natural Heritage Conservation Act
(chapter C-61.01)

Ozance Nature Reserve — Recognition

Notice is hereby given, pursuant to section 58 of the Natural Heritage Conservation Act (Chapter C-61.01), that the Minister of the Environment and the Fight against Climate Change has recognized a private property located within the municipality of Saint-Alexandre in the regional county municipality of Le Haut-Richelieu, known and designated as a part of lots 4 389 926 and 4 992 123 of the Québec cadastre, Saint-Jean registry division, as a nature reserve. This property covers an area of 48.24 hectares.

The recognition takes effect on the date of publication of this notice in the *Gazette officielle du Québec*.

FRANCIS BOUCHARD,
Director of Protected Areas

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