



MEPP *In-Depth*

Welcome to MEPP

This issue provides general information about the Municipal Employees Pension Plan (MEPP).

Type of Plan

Defined Benefit

Member Types

General Members

Designated Police Officers and Firefighters

Eligibility

Permanent employees must join plan

Non-permanent employees have the option

Vesting Period

Two years of employment with employer

Rate of Contribution

General Members

Employee 9.00%

Employer 9.00%

Designated Police Officers and Firefighters

Employee 12.50%

Employer 12.50%

Voluntary Contributions

Not allowed

Normal Retirement Age

General Members

Age 65

Designated Police Officers and Firefighters

Age 60

Deferred Retirement

Allowable to age 71

Early Retirement Criteria

General Members

Unreduced

Age plus service = 80

Reduced

Age 55 plus 15 years eligibility service

Designated Police Officers and Firefighters

Unreduced

Age 55

Eligibility Service = 25; or

Age plus eligibility service = 75

Reduced

Age plus eligibility service = 70



Highest Average Salary (HAS)

Highest annualized three calendar years of salary (HAS)

Lifetime Pension Formula

Applicable accrual rates x HAS x Pensionable Service

Accrual Rates

General Members

Prior to 1990 and 2001 through 2005 = 1.8%
1990 through 2000 and after 2005 = 1.5%

Designated Police Officers and Firefighters

Prior to 1990 and 2001 through 2005 = 2%
1990 through 2000 and after 2005 = 1.7%

Bridge Formula

Applicable accrual rates x HAS x Service

Bridge Accrual Rates

General Members

Prior to 1990 and 2001 through 2005 = 0.2%
1990 through 2000 and after 2005 = 0.3%

Designated Police Officers and Firefighters

Prior to 1990 and 2001 through 2005 = 0.3%

Indexing

On pension payments for service before 1999, provided funds are available.

Normal Form of Pension

If you have a spouse when you retire:

Joint pension with five-year guarantee and 60% survivor benefit

If you do not have a spouse when you retire:

Single life pension with 15-year guarantee

Optional Forms of Pension

Joint pension

Guarantee period of 5, 10 or 15 years
Survivor benefit of 60%, 75% or 100%

Single Life Pension

No optional form

Retirement Options

Receive your monthly pension from the Plan

Termination Benefit

Vested – commuted value
Non-vested – employee balance

Termination Options

Vested Employees

Establish deferred pension or
Transfer value of benefit from Plan

Non-vested employees

Remove benefit from Plan

Death Benefit

Value of benefit earned to date of death

Breakdown of Spousal Relationship

Before retirement – division of value of benefit allowed
Pensions in payment – division of pension payments only

Maintenance Enforcement

Attachment allowed

Disability Provisions

Disability Waiver;
Disability Allowance; or
Payout if terminal illness



Looking for more information? You'll find more information from these sources:

- [MEPP Member Booklet](#)
- [MEPP Matters](#) – the Plan newsletter
- [RetireWithEase](#) – retirement planning workshop



Need assistance? Contact us using one of these convenient options:

Email: mepp@peba.gov.sk.ca

Phone: 306-787-2684 (in Regina)
1-877-506-6377 (toll-free)

Fax: 306-787-0244

This information does not replace or supersede *The Municipal Employees' Pension Act* or *The Pension Benefits Act, 1992* or related regulations. In the case of error or discrepancy, the terms of the Acts and regulations apply.

