



---

# 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

Age 65 & over are immediately vested

### **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



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

- [MEPP Member Booklet](#)
- [MEPP Matters](#) – the Plan newsletter
- [Your Path to Retirement Workshop Series](#) – a workshop for every stage of your career



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

**Email:** [mepp@peba.gov.sk.ca](mailto: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.

