Financial Services Commission of Ontario Commission des services financiers de l'Ontario



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Taken from the "Your Questions Answered" column published in the PCO Bulletin. Please see the disclaimer at the beginning of the directory.

Note: Due to legislative changes, the references to the "PCO" should now read "FSCO".

When must the registration of a pension plan change to another province? How is this actually accomplished?

The PCO is usually advised of a change in plurality of membership and thus the need for a change in the province of registration by the Administrator or agent. Change in province of registration is usually not required if the shift in membership is temporary. A change would usually be required if the plurality shifted as the result of a plant closure, movement or hiring of a large group of employees, or purchase of a new division.

Once it has been confirmed that a change in province of registration is required, the PCO brings the pension plan file up-to-date. This may mean obtaining missing AIRs, missing amendments or other plan documents. After updating, the complete file is transferred to the new province of registration. The PCO keeps a small skeleton file containing copies of the Application for Registration and several recent AIRs.