



A GUIDE TO UNDERSTANDING YOUR PENSION PLAN

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Grow-in Rights for Older or Long-Service Workers

If your pension plan provides enhanced early retirement benefits — for example, an unreduced early retirement pension — you may be entitled to the value of these enhanced benefits, even though you do not meet the age or service requirements on the date your employment ends, or on the effective date of the pension plan's **wind up**. This is often referred to as the "grow-in" right.

Why is Grow-in Provided?

The purpose of grow-in is to provide an enhanced level of retirement income security to older or long-service **plan members**, since they are likely to face greater difficulties in finding new jobs or acquiring new skills when their employment ends. Grow-in benefits are provided if a pension plan is **wound up**. They may also be provided if a plan member's employment is terminated by his or her employer.

Eligibility for Grow-in

To be eligible for grow-in benefits, you must meet **one of the following criteria**:

- your pension plan was wound up;
- your employment was terminated by your employer on or after July 1, 2012; or
- you quit your job before the termination date that is listed in your written notice of termination.

In addition to the above criteria, you also need to meet **all of the following three criteria**:

1. You were employed in Ontario when your employment was terminated, or the plan was wound up.
2. The combination of your age, plus years of **continuous employment or plan membership** equals at least 55 — this is sometimes called the "rule of 55" - on your **date of termination** or the plan's **wind up date**.
3. None of the **Grow-in Exceptions** listed below apply to you.

If you are eligible for grow-in benefits and have worked continuously for the employer or have been a member of the plan for at least 10 years, you are also entitled to "grow-in" to **bridging benefits** you would have received, if your employment was not terminated or your pension plan was not wound up.

For examples of how the grow-in right works, read [Anita's and Marion's Stories](#).

Grow-in Exceptions

There are no exceptions if the pension plan is wound up. You will not qualify for grow-in benefits, if your employment is terminated by your employer in the following situations:

- if your employment is terminated because of your willful misconduct, disobedience, or willful neglect of duty that is not trivial and has not been condoned by your employer;
- if you are a construction employee (in certain cases); or
- if you are on temporary layoff (in certain cases).

Jointly sponsored pension plans (JSPPs) and **multi-employer pension plans (MEPPs)** can choose whether or not they want to provide grow-in benefits to their plan members. This means that if you are a member of a JSPP or a MEPP and your employment is terminated, you may not be eligible to receive grow-in

benefits. If you are a member of one of these types of plans, please check with your [plan administrator](#) to see if your plan has chosen not to provide grow-in benefits.

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