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## FAQs - Pension Services Portal (PSP)

This web page provides Pension Plan Administrators (set out under section 8(1) of the [Pension Benefits Act](#)) , and/or their delegated third parties/agents, detailed information about the PSP.

The links below provide guidance, instructions and a wide range of resources to assist PSP users.

### General:

- [General Information](#)
- [Accessing/Delegating Access to the PSP](#)
- [Submitting Applications for the Registration of an Amendment](#)
- [Submitting Filing Extension Requests](#)
- [Submitting Re-filing Requests](#)
- [Updating Pension Plan Contact Information](#)

### Filings:

- [Actuarial Valuation Report and the Actuarial Information Summary](#)
- [Annual Information Return](#)
- [Financial Statements](#)
- [Investment Information Summary](#)
- [Pension Benefits Guarantee Fund Assessment Certificate](#)
- [Statement of Investment Policies and Procedures \(SIPP\) and SIPP Information Summary \(Form 14\)](#)




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## General FAQs about the Pension Services Portal (PSP)

This web page provides Pension Plan Administrators (set out under section 8(1) of the [Pension Benefits Act](#)) , and/or their delegated third parties/agents, with answers to general questions related to the PSP. New FAQs may be added in the future.

### Q1. What is the PSP?

**A1.** The PSP is a secure web portal where Pension Plan Administrators and/or their delegated third parties/agents electronically submit the following:

- Amendments
- Filings
- Filing extension requests
- Re-filing requests

Additional services may be offered in the future. –03/2013

### Q2. Where can I find a link to the PSP?

**A2.** Find the direct link to the [Pension Services Portal](#) on FSCO's website, under Key Services. –03/2013

### Q3. Is electronic filing mandatory for filings?

**A3.** Yes. Electronic filing through the PSP became mandatory as of January 1, 2013, for the following:

- Annual Information Return (AIR)
- Pension Benefits Guarantee Fund Assessment Certificate (PBGF)
- Pension Plan/Fund Financial Statements (FS)
- Investment Information Summary (IIS)
- Section 14 Actuarial Valuation Report/Actuarial Information Summary (AVR/AIS)

Paper copies of filings submitted to FSCO will be returned and considered not filed. –03/2013

### Q4. Is it mandatory to request an extension to filing deadlines through the PSP?

**A4.** Yes. Requests for extensions to filing deadlines through the PSP became mandatory as of October 1, 2014, for the following:

- Annual Information Return (AIR)

- Pension Benefits Guarantee Fund Assessment Certificate (PBGF)
- Pension Plan/Fund Financial Statements (FS)
- Investment Information Summary (IIS)
- Section 14 Actuarial Valuation Report/Actuarial Information Summary (AVR/AIS)

Requests for extensions to filing deadlines for any other submissions can still be sent through [pensioninquiries@fSCO.gov.on.ca](mailto:pensioninquiries@fSCO.gov.on.ca). –10/2014

**Q5. I had difficulties submitting my filing electronically and it was submitted late. Will I be penalized for filing late?**

**A5.** Yes. You will be penalized for filing late unless you have requested an extension of your filing deadline under section 105 of the Pension Benefits Act, and the Superintendent has granted an extension for that specific filing. For more information, see [Filing Extension Requests – Mandatory Electronic Submissions Effective October 1, 2014](#) –03/2013

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## Filing Extension Requests - Mandatory Electronic Submissions Effective October 1, 2014

Effective October 1, 2014, requests for the following extensions to filing deadlines must be submitted through the Pension Services Portal (PSP):

- Annual Information Return (AIR)
- Pension Benefits Guarantee Fund Assessment Certificate (PBGF)
- Pension Plan/Fund Financial Statements (FS)
- Investment Information Summary (IIS)
- Actuarial Valuation Report/Actuarial Information Summary (AVR/AIS) that are required to be filed under section 14 of Regulation 909

The Financial Services Commission of Ontario (FSCO) will no longer be accepting these requests in paper format (for example, letter, fax, etc.) or by email. To request a filing extension through the PSP, the Pension Plan Administrator and/or delegated third parties/agents must have activated their PSP account.

Please note that FSCO's current process for requesting a filing extension is outlined in FSCO's pension policy on [Extension of Deadline for Filings with FSCO](#)

### How to Request a Filing Extension

Step-by-step instructions on requesting a filing extension through the PSP are available at:

- [Instructions for Making Filing Extension Requests through the Pension Services Portal](#)
- [Video on Making a Filing Extension Request through the Pension Services Portal](#)

### Learn More

For more information regarding the PSP, see the following resources:

- [Filing Information for Pension Plan Administrators](#)
- [Filing Extension Requests - Maximum of 60 days](#)
- [FAQs on e-filing through the Pension Services Portal](#)
- [PSP videos](#)
- [PSP Instructions](#)

### Contact FSCO

To send us an inquiry or comment about the PSP, contact us by [e-mail](#) or call (416) 590-7177.

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## Filing Information for Pension Plan Administrators

As part of the ongoing administration of pension plans registered in Ontario, the Pension Benefits Act (PBA) requires certain forms, certificates, and reports to be filed with the Superintendent of Financial Services or the pension fund trustees of each plan. Details of these filings are provided below.

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### Filings to be submitted to the Superintendent of Financial Services:

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- [Annual Information Return \(AIR\)](#)
- [Pension Benefits Guarantee Fund \(PBGF\) Assessment Certificate](#)
- Financial Statements (FS)
- [Investment Information Summary \(IIS\)](#)
- Actuarial Valuation Reports (AR) accompanied by an [Actuarial Information Summary \(AIS\)](#)
- Statement of Investment Policies and Procedures (SIPP) accompanied by a [SIPP Information Summary \(Form 14\)](#)

All of the above must be [filed electronically](#) through the Pension Services Portal (PSP).

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### Filings to be submitted to the Pension Fund Trustee(s):

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- [Form 7 - Summary of Contributions/Revised Summary of Contributions](#)

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### Due Dates:

	Defined Benefit Pension Plans	Defined Contribution Pension Plans
Annual Information Return *	Required annually, 9 months after the plan year end.	Required annually, 6 months after the plan year end.
PBGF* Assessment Certificate	Required annually, 9 months after the plan year end (See Note 1) or within 6 months after the effective date of a plan wind up, where applicable.	n/a
Financial Statements	Required annually, 6 months after the plan year end (See Note 2).	Required annually, 6 months after the plan year end (See Note 2).
Investment Information Summary	Required annually, 6 months after the plan year end (See Note 3).	n/a

Actuarial Valuation Reports and Actuarial Information Summary	Required at least every 3 years, within 9 months of the valuation date. Under certain circumstances, annual ARs within 9 months of the valuation date are required.	n/a
Summary of Contributions / Revised Summary of Contributions	Required annually, within 60 days of the beginning of each fiscal year, and within 60 days of a contribution change (See Note 4).	Required annually, 60 days of the beginning of each fiscal year, and within 60 days of a contribution change (See Note 4).
Statement of Investment Policies and Procedures (SIPP) and SIPP Information Summary	<p>Required as follows:</p> <ul style="list-style-type: none"> <li>• by March 1, 2016, for plans registered before January 1, 2016;</li> <li>• 60 days from plan registration for plans registered on or after January 1, 2016.</li> </ul> <p>Any amendment to the SIPP must be filed within 60 days after it is made.</p>	<p>Required as follows:</p> <ul style="list-style-type: none"> <li>• by March 1, 2016, for plans registered before January 1, 2016;</li> <li>• 60 days from plan registration for plans registered on or after January 1, 2016.</li> </ul> <p>Any amendment to the SIPP must be filed within 60 days after it is made.</p>

**Note 1:** Some plans are not required to file PBGF assessment certificates. This includes designated plans, individual pension plans, jointly sponsored pension plans (JSPPs), multi-employer pension plans (MEPPs), and plans specified under section 47(1) of Regulation 909 made under the PBA.

**Note 2:** Pension plans with assets of \$3,000,000 or more, must also file an auditor's report relating to the FS.

**Note 3:** If the pension plan provides defined benefits, [Form 8 – Investment Information Summary](#) must be filed with FSCO, unless the pension plan is a designated plan or an individual pension plan, as defined under the federal Income Tax Act. The form does not need to be filed if the pension plan provides only defined contribution benefits.

**Note 4:** For the pension plan's first fiscal year, [Form 7 – Summary of Contributions/Revised Summary of Contributions](#) is required within 90 days after the plan is established.

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## **Fees/Assessments:**

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### **Annual Information Return (AIR)**

There are no AIR filing fees. However, the AIR is a joint filing with the Canada Revenue Agency (CRA). For AIRs received after the prescribed filing deadlines (see table above), CRA charges a late filing fee. The AIR must be filed within the filing deadlines to avoid a late filing fee.

### **Pension Benefits Guarantee Fund (PBGF) Assessment Certificate**

The amount of the PBGF assessment is calculated using the PBGF Assessment Certificate, using Form 2.1 or Form 2.2, depending on the plan's assessment date. A summary of the PBGF assessment structure can be found on our website [insert link to page 2711]. For detailed information on the PBGF assessment structure, refer also to section 37 of [Regulation 909](#) .

Failure to pay within the prescribed timeframe will result in the employer having to pay 120 per cent of the amount to the PBGF, plus interest on the 120 per cent, calculated from the date the amount is due, to the date of payment.

### **Other Filings**

There are no filing fees associated with FS, IIS, AIS, AR and [Form 7 – Summary of Contributions / Revised Summary of Contributions](#).

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## Electronic Filing - Mandatory from January 1, 2013

Effective January 1, 2013, all pension plan filings that have a due date on or after January 1, 2013 must be submitted electronically through the Pension Services Portal (PSP). To file online, the Pension Plan Administrator is required to activate his/her PSP account.

Pension Plan Administrators who have filings with a statutory due date up to December 31, 2012, and who received a filing extension beyond January 1, 2013 (under section 105 of the Pension Benefits Act or by regulation), may continue to file in paper format.

### About the PSP

The PSP enables Pension Plan Administrators and their delegates the option to electronically file all prescribed filings:

- Annual Information Return (AIR)
- Investment Information Summary (IIS)
- Pension Benefits Guarantee Fund Assessment Certificate (PBGF)
- Actuarial Valuation Report/Actuarial Information Summary (AIS)
- Pension Plan/Fund Financial Statements (FS)
- Statement of Investment Policies and Procedures (SIPP) and SIPP Information Summary (Form 14)

There are several benefits of submitting the prescribed filings electronically. The PSP:

- allows Pension Plan Administrators and their delegates to submit and verify the status of electronic filings online;
- ensures that data and personal information is kept secure and protected;
- performs a preliminary verification of any data that is submitted to FSCO;
- provides alerts and warnings if it detects any errors in submissions; and
- supports FSCO's commitment to provide environmentally friendly and cost effective services.

The PSP may also be used for requesting extensions for filing deadlines and requesting approval for re-filing prescribed filings that were previously submitted through the PSP. For step-by-step instructions on all of these activities, refer to the [PSP Instructions](#).

### Filings that are Due Before January 1, 2013

If your pension plan's filings are due on or before December 31, 2012 and the criteria below are satisfied, you may use the PSP to file electronically, or you may file in paper format:

- AIR and/or PBGF – Period start date is on or after January 1, 2009.
- FS – Period start date is on or after January 1, 2010.
- AVR and AIS – Valuation date is on or after January 1, 2010.



As per section 16.1(1) of the Regulations, an AVR filed under section 3, 4, 13, or 14 must be accompanied by an AIS. Therefore, if you file the AVR electronically, you must also file the AIS electronically.

If your plan's filings are due on or before December 31, 2012 and the above criteria are not satisfied, then they must be filed in paper format.

If your IIS filing is due on or before December 31, 2012, you must use the PSP to file electronically.

## **How to Access the PSP**

To use the PSP, a Pension Plan Administrator must first activate his/her personal PSP account. Once a Pension Plan Administrator's account is activated, he/she has the option to delegate PSP access to other individuals.

For step-by-step instructions on activating a PSP account, logging into the PSP, or delegating access to the PSP, refer to the following resources:

- [PSP videos](#)
- [PSP Instructions](#)

## **How to Learn About PSP Updates**

Once a PSP account has been activated, FSCO will notify the Pension Plan Administrator of any PSP updates by e-mail.

Pension Plan Administrators and their delegates should also check the PSP regularly for new developments.

## **Learn More**

For more information, refer to the following resources:

- [Filing Information for Pension Plan Administrators](#)
- [FAQs on e-filing through the Pension Services Portal](#)
- [PSP videos](#)
- [PSP Instructions](#)

## **Contact FSCO**

To send us an inquiry or comment about the PSP, email [PensionInquiries@fSCO.gov.on.ca](mailto:PensionInquiries@fSCO.gov.on.ca) or call (416) 590-7177.

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## FAQs on E-Filing the Actuarial Valuation Report (AVR) and the Actuarial Information Summary (AIS)

### **Q43: What types of AVRs can be submitted through the Pension Services Portal (PSP)?**

**A43:** The PSP accepts AVRs that are required to be filed under section 14 of Regulation 909. AVRs required to be filed under other sections of Regulation 909, including but not limited to sections 3, 13 and 32, may not be filed using the PSP at this time. They will be included in future PSP updates. –03/13

### **Q44: What filing methods are available for AVRs and AISs on the PSP?**

**A44:** All AVRs and AISs that have a due date on or after January 1, 2013 must be filed electronically through the PSP. AVRs must be submitted in PDF format and AISs must be submitted using an online form. (Both AVRs and AISs must be filed electronically in accordance with [Superintendent's Rule # 4 – Mandatory Electronic Filings.](#)) Please do not mail a paper copy of a filing that was completed through the PSP to FSCO.

An exception to the above is AVRs and AISs with a statutory due date before January 1, 2013, which have received an extension beyond January 1, 2013. These filings are exempt from the electronic filing requirement and may still be submitted in paper format.

For AVRs and AISs that were due before January 1, 2013, if the valuation date is on or after January 1, 2010, then you may use the PSP to file electronically or you may file them in paper format. Otherwise, they must be filed in paper format. –03/13

### **Q45: Can any individual e-file an AVR and AIS?**

**A45:** Yes. Any individual with a valid PSP account\* may submit the AVR and AIS through the PSP. Please note that Part VII of the AIS must be completed by an actuary (FCIA) who has been delegated access to the plan through the PSP.

\* Individuals with a valid PSP account include the Pension Plan Administrator and any individual to whom the Pension Plan Administrator has delegated plan access through the PSP. –03/13

### **Q46: Where can I find step-by step instructions for e-filing the AVR and AIS?**

**A46:** For step-by-step instructions on completing, reviewing and printing the AVR and AIS, please refer to FSCO's [Instructions for E-filing the AVR and the AIS.](#)

Note: To file electronically, you must first activate your PSP account. –03/13

### **Q47: Where can I find the instructions for completing the AIS?**

**A47:** Please refer to the [Instructions for Completing the Actuarial Information Summary 2011.](#) – 03/13

**Q48: How can I check the status of my plan's AVR and AIS filings on the PSP?**

**A48:** After logging into your PSP account, you can check the status of the AVR and AIS filings by following these steps:

1. On the top navigation bar, select "E-filing".
2. On the "Filing Record" page, enter the plan registration number.
3. Then select "AVR" from the filing drop down menu and choose the appropriate filing year from the drop down menu. The status of the AVR and AIS filings will be shown in the "status" column. -03/13

**Q49: I filed an AVR and AIS through the PSP. How can I make changes to them?**

**A49:** You must make a re-filing request through the PSP. See FAQs on submitting re-filing requests through the [Pension Services Portal](#) for answers to questions about re-filing.

If the filing is to be re-submitted and it was originally filed through the PSP, you must re-file it through the PSP regardless of the due date. -07/13

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## Superintendent's Electronic Service & Delivery and Filing Rules

### **Rule #3 – Application for Extension of a Time Limit Rule**

Posting Date: January 1 2014

Effective Date: October 1, 2014

Applications for the extension of a time limit pursuant to section 105 of the Pension Benefits Act, R.S.O. 1990, c. P.8 must be made electronically in accordance with the instructions below (which the Superintendent may update from time to time).

[Instructions](#)

[Frequently Asked Questions](#)

### **Rule #2 - Mandatory Electronic Filings Rule**

Posting Date: January 1, 2016

Effective Date: January 1, 2016

The following filings must be made electronically in accordance with the Instructions issued and updated by the Superintendent from time to time:

1. Pension Plan/Fund Financial Statements (FS) required to be filed under section 76 of Regulation 909, R.R.O. 1990.
2. Actuarial Valuation Reports (AVR) required to be filed under section 14 of Regulation 909, R.R.O. 1990.
3. Actuarial Information Summaries (AIS) required to be filed under section 16.1 (1) of Regulation 909, R.R.O. 1990.
4. Pension Benefits Guarantee Fund Assessment Certificates (PBGF) required to be filed under section 18 of the Regulation 909, R.R.O. 1990.
5. Investment Information Summaries (IIS) required to be filed under section 113.2 of the Pension Benefits Act, R.S.O. 1990, c. P.8.
6. Annual Information Returns (AIR) required to be filed under section 20 of the Pension Benefits Act, R.S.O. 1990, c. P.8.
7. Statement of Investment Policies and Procedures (SIPP) Information Summary required to be filed under section 113.2 of the Pension Benefits Act, R.S.O. 1990, c. P.8.
8. Statement of Investment Policies and Procedures (SIPP) required to be filed under section 78 of the Regulation 909, R.R.O. 1990.

[Instructions](#)

[Frequently Asked Questions](#)

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## Instructions for E-filing the Actuarial Valuation Report (AVR) and Actuarial Information Summary (AIS)

1. Log into the Pension Services Portal (PSP).
2. In the top navigation bar, click on 'E-filing'.
3. On the 'Filing Record' page, select the:  
plan number;  
filing (AVR); and  
filing year.
4. Click on 'Start' in the 'Actions' column.
5. On the 'Filing Profile' page, answer the questions and then click on 'Start'.
6. On the 'Filing Workspace' page, click on 'Upload Actuarial Valuation Report' in the 'Actions' window.
7. On the 'Attach Document' page, click on 'Browse'. Select the PDF file you want to submit. Click on 'Save and Close' to complete the upload process.
8. On the 'Filing Workspace' page, click on 'Open AIS' in the 'Actions' window. Complete the applicable sections of the form. Warning and error messages (if any) will be displayed as you complete the form.
9. Click on 'Save and Close'.
10. On the 'Filing Workspace' page, review the warning and errors, if any. You must address all error messages or you will not be able to submit the filing.
11. Click on 'Submit Filing' in the 'Actions' window to begin the submission process.

**Once you submit the filing, you cannot make any changes to it. To make correction(s) to a filing that has already been submitted, you must make a re-filing request through the PSP. See our instructional [video](#) and/or [instructions](#).**

12. On the 'Submit Filing' page, click on the checkbox to begin certification.
13. Click on 'Certify & Submit' to complete the certification and submission process.

### To make changes to non-editable sections of the AIS:

Complete and submit the AVR/AIS and follow these steps:

1. Log into the Pension Services Portal.
2. In the top navigation bar, click on 'E-filing'.
3. On the 'Filing Record' page, select the:  
plan number;

- filing (AVR); and  
filing year.
4. Click on 'Start' in the 'Actions' column.
  5. On the 'Filing Workspace' page, click on 'View AIS (PDF)' in the 'Actions' window to download and save the PDF file to your computer.
  6. Edit applicable sections of the PDF form, as appropriate.

### **Additional Information:**

- [FAQs on E-filing the AVR/AIS](#)
- [How to open, view or print a fillable filing that has been started or submitted](#)
- [How to view warning and error messages](#)
- [Instructional video on how to E-file an AVR/AIS](#)

### **Important:**

- As per section 16.1(1) of Regulation 909, R.R.O. 1990, an AVR filed under section 14 must be accompanied by an AIS, if applicable.
- Pension Plan Administrators and/or their designated users must upload the AVR and complete all relevant sections of the AIS, if applicable, and submit the filing within the prescribed time period.
- The AIS must be filed in accordance with the Instructions for Completing an AIS.
- An AVR and AIS (if applicable) are not considered to be filed unless they have been completed in full and submitted online, in accordance with these instructions.
- The Financial Services Commission of Ontario will review the submitted data and respond to compliance issues or other concerns, in accordance with current standards.

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## FAQs on E-Filing the Annual Information Return (AIR)

### **Q17: What filing methods are available for the AIR on the Pension Services Portal (PSP)?**

**A17:** All AIRs that have a due date on or after January 1, 2013 must be filed electronically using an online form on the PSP. (AIRs must be filed electronically in accordance with [Superintendent's Rule # 4 – Mandatory Electronic Filings](#).) Effective January 1, 2013, the XML filing option is no longer available. Please do not mail a paper copy of a filing that was completed through the PSP to FSCO.

An exception to the above is AIRs with a statutory due date before January 1, 2013, which have received an extension beyond January 1, 2013. These filings are exempt from the electronic filing requirement and may still be submitted in paper format.

For AIRs that are due before January 1, 2013, if the period start date is on or after January 1, 2009, then you may use the PSP to file electronically or you may file them in paper format. Otherwise, they must be filed in paper format. –03/13

### **Q18: Can any individual e-file the AIR?**

**A18:** Yes. Any individual with a valid PSP account\* may submit an AIR through the PSP.

\* Individuals with a valid PSP account include the Pension Plan Administrator and any individual to whom the Pension Plan Administrator has delegated plan access through the PSP. –03/13

### **Q19: Where can I find step-by step instructions for e-filing the AIR?**

**A19:** For step-by-step instructions on completing, reviewing and printing the AIR, please refer to FSCO's [Instructions for E-Filing the AIR](#).

Note: To file electronically, you must first activate your PSP account. –03/13

### **Q20: Where can I find the instructions for completing the AIR?**

**A20:** Please refer to the [Instructions for Completing the AIR](#). –03/13

### **Q21: How can I check the status of my plan's AIR filing on the PSP?**

**A21:** After logging into your PSP account, you can check the status of your AIR filing by following these steps:

1. In the top navigation bar, select "E-filing".
2. On the "Filing Record" page, enter the plan registration number.
3. Then select "AIR" from the filing drop down menu and choose the appropriate filing year from the drop down menu. The status of the AIR filing will be shown in the "status" column. –03/13



**Q22: I filed my AIR through the PSP. How can I make changes to it?**

**A22:** You must make a re-filing request through the PSP. See FAQs on submitting re-filing requests through the [Pension Services Portal](#) for answers to questions about re-filing.

If the filing can be re-submitted and it was originally filed through the PSP, you must re-file it through the PSP regardless of the due date. -07/13

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## Superintendent's Electronic Service & Delivery and Filing Rules

### **Rule #3 – Application for Extension of a Time Limit Rule**

Posting Date: January 1 2014

Effective Date: October 1, 2014

Applications for the extension of a time limit pursuant to section 105 of the Pension Benefits Act, R.S.O. 1990, c. P.8 must be made electronically in accordance with the instructions below (which the Superintendent may update from time to time).

[Instructions](#)

[Frequently Asked Questions](#)

### **Rule #2 - Mandatory Electronic Filings Rule**

Posting Date: January 1, 2016

Effective Date: January 1, 2016

The following filings must be made electronically in accordance with the Instructions issued and updated by the Superintendent from time to time:

1. Pension Plan/Fund Financial Statements (FS) required to be filed under section 76 of Regulation 909, R.R.O. 1990.
2. Actuarial Valuation Reports (AVR) required to be filed under section 14 of Regulation 909, R.R.O. 1990.
3. Actuarial Information Summaries (AIS) required to be filed under section 16.1 (1) of Regulation 909, R.R.O. 1990.
4. Pension Benefits Guarantee Fund Assessment Certificates (PBGF) required to be filed under section 18 of the Regulation 909, R.R.O. 1990.
5. Investment Information Summaries (IIS) required to be filed under section 113.2 of the Pension Benefits Act, R.S.O. 1990, c. P.8.
6. Annual Information Returns (AIR) required to be filed under section 20 of the Pension Benefits Act, R.S.O. 1990, c. P.8.
7. Statement of Investment Policies and Procedures (SIPP) Information Summary required to be filed under section 113.2 of the Pension Benefits Act, R.S.O. 1990, c. P.8.
8. Statement of Investment Policies and Procedures (SIPP) required to be filed under section 78 of the Regulation 909, R.R.O. 1990.

[Instructions](#)

[Frequently Asked Questions](#)

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## Instructions for E-filing the Annual Information Return (AIR)

1. Log into the Pension Services Portal (PSP).
2. In the top navigation bar, click on 'E-filing'.
3. On the 'Filing Record' page, select the:  
plan number;  
filing (AIR); and  
filing year.
4. Click on 'Start' in the 'Actions' column.
5. On the 'Filing Profile' page, answer the questions and then click on 'Start'.
6. On the 'Filing Workspace' page, click on 'Open AIR' in the 'Actions' window and complete the applicable sections of the form. Warning and error messages (if any) will be displayed as you complete the form.
7. Click 'Save and Close'.
8. On the 'Filing Workspace' page, review the warnings and errors, if any. You must address all error messages or you will not be able to submit the filing.
9. Click on 'Submit Filing' in the 'Actions' window to begin the submission process.

**Once you submit the filing, you cannot make any changes to it. To make correction(s) to a filing that has already been submitted, you must make a re-filing request through the PSP. See our instructional [video](#) and/or [instructions](#).**

10. On the 'Submit Filing' page, click on the checkbox to begin certification.
11. Click on 'Certify & Submit' to complete the certification and submission process.

### Additional Information:

- [FAQs on E-filing the AIR](#)
- [How to open, view or print a fillable filing that has been started or submitted](#)
- [How to view warning and error messages](#)
- [Instructional video on how to E-file an AIR](#)

### Important:

- Pension Plan Administrators and/or their designated users must accurately complete all relevant sections of the AIR and submit the filing within the prescribed time period.
- The AIR must be filed in accordance with the Instructions for Completing the AIR.
- An AIR is not considered to be filed unless it has been completed in full and submitted online, in accordance with these instructions.
- The Financial Services Commission of Ontario will review the submitted data and respond to compliance issues or other concerns, in accordance with current standards.

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## FAQs on E-Filing Financial Statements

### **Q30: What filing methods are available for financial statements on the Pension Services Portal (PSP)?**

**A30:** All financial statements that have a due date on or after January 1, 2013 must be filed electronically in PDF format through the PSP. (Financial statements must be filed electronically in accordance with [Superintendent's Rule # 4 – Mandatory Electronic Filings](#).) Please do not mail a paper copy of a filing that was completed through the PSP to FSCO.

An exception to the above is financial statements with a statutory due date before January 1, 2013, which have received an extension beyond January 1, 2013. These filings are exempt from the electronic filing requirement and may still be submitted in paper format.

For financial statements that are due before January 1, 2013, if the period start date is on or after January 1, 2010, then you may use the PSP to file electronically or you may file them in paper format. Otherwise, they must be filed in paper format.

Please note that regardless of how the financial statements are filed, they must be signed by the Pension Plan Administrator. –03/13

### **Q31: Can any individual e-file financial statements?**

**A31:** Yes. Any individual with a valid PSP account\* may submit financial statements through the PSP.

\* Individuals with a valid PSP account include the Pension Plan Administrator and any individual to whom the Pension Plan Administrator has delegated plan access through the PSP. –03/13

### **Q32: Where can I find step-by step instructions for e-filing financial statements?**

**A32:** For step-by-step instructions on completing, reviewing and printing financial statements, please refer to FSCO's [Instructions for E-Filing Financial Statements](#).

Note: To file electronically, you must first activate your PSP account. –03/13

### **Q33: Can a financial statement with \$3,000,000 or more in market value assets be submitted through the PSP?**

**A33:** Yes. If you would like to submit such a financial statement, keep in mind that it must be accompanied by an auditor's report, as required by section 76(2) of Regulation 909. –03/13

### **Q34: How can I check the status of my plan's financial statement filing on the PSP?**

**A34:** After logging into your PSP account, you can check the status of the financial statement filing by following these steps:

1. On the top navigation bar, select "E-filing".

2. On the "Filing Record" page, enter the plan registration number.
3. Then select "FS" from the filing drop down menu and choose the appropriate filing year from the drop down menu. The status of the filing will be shown in the "status" column. -03/13

**Q35: I filed a financial statement through the PSP. How can I make changes to it?**

**A35:** You must make a re-filing request through the PSP. See FAQs on submitting re-filing requests through the [Pension Services Portal](#) for answers to questions about re-filing.

If the filing can be re-submitted and it was originally filed through the PSP, you must re-file it through the PSP regardless of the due date. -07/13

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## Superintendent's Electronic Service & Delivery and Filing Rules

### **Rule #3 – Application for Extension of a Time Limit Rule**

Posting Date: January 1 2014

Effective Date: October 1, 2014

Applications for the extension of a time limit pursuant to section 105 of the Pension Benefits Act, R.S.O. 1990, c. P.8 must be made electronically in accordance with the instructions below (which the Superintendent may update from time to time).

[Instructions](#)

[Frequently Asked Questions](#)

### **Rule #2 - Mandatory Electronic Filings Rule**

Posting Date: January 1, 2016

Effective Date: January 1, 2016

The following filings must be made electronically in accordance with the Instructions issued and updated by the Superintendent from time to time:

1. Pension Plan/Fund Financial Statements (FS) required to be filed under section 76 of Regulation 909, R.R.O. 1990.
2. Actuarial Valuation Reports (AVR) required to be filed under section 14 of Regulation 909, R.R.O. 1990.
3. Actuarial Information Summaries (AIS) required to be filed under section 16.1 (1) of Regulation 909, R.R.O. 1990.
4. Pension Benefits Guarantee Fund Assessment Certificates (PBGF) required to be filed under section 18 of the Regulation 909, R.R.O. 1990.
5. Investment Information Summaries (IIS) required to be filed under section 113.2 of the Pension Benefits Act, R.S.O. 1990, c. P.8.
6. Annual Information Returns (AIR) required to be filed under section 20 of the Pension Benefits Act, R.S.O. 1990, c. P.8.
7. Statement of Investment Policies and Procedures (SIPP) Information Summary required to be filed under section 113.2 of the Pension Benefits Act, R.S.O. 1990, c. P.8.
8. Statement of Investment Policies and Procedures (SIPP) required to be filed under section 78 of the Regulation 909, R.R.O. 1990.

[Instructions](#)

[Frequently Asked Questions](#)

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## Instructions for E-filing Financial Statements

1. Log into the Pension Services Portal (PSP).
2. In the top navigation bar, click on 'E-filing'.
3. On the 'Filing Record' page, select the:  
plan number;  
filing (FS); and  
filing year.
4. Click on 'Start' in the 'Actions' column.
5. On the 'Filing Profile' page, answer the questions and then click on 'Start'.
6. On the 'Filing Workspace' page, go to the 'Actions' window. Click on 'Upload Financial Statements'.
7. On the 'Attach Document' page, click on 'Browse'. Select the PDF file you want to submit. Click on 'Save and Close' to complete the upload process.
8. On the 'Filing Workspace' page, go to the 'Actions' window and click on 'Submit Filing'.
9. On the 'Submit Filing' page, click on the checkbox to begin certification.

**Once you submit the filing, you cannot make any changes to it. To make correction(s) to a filing that has been submitted, you must make a re-filing request through the PSP. See our instructional [video](#) and/or [instructions](#).**

10. Click on 'Certify & Submit' to complete the certification and submission process.

### Additional Information:

- [FAQs on E-filing Financial Statements](#)
- [How to open, view or print a fillable filing that has been started or submitted](#)
- [How to view warning and error messages](#)
- [Instructional video on how to E-file Financial Statements](#)

### Important:

- Pension Plan Administrators and/or their designated users must upload the FS in PDF format and submit the filing within the prescribed time period.
- The FS must be filed in accordance with section 76 of Regulations 909 and the Financial Services Commission of Ontario's (FSCO) policy on Financial Statements.[{anchor}](#)
- An FS is not considered to be filed unless it has been completed in full and submitted online, in accordance with these instructions.

- FSCO will review the submitted data and respond to compliance issues or other concerns, in accordance with current standards.

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## FAQs on E-Filing the Investment Information Summary (IIS)

### **Q36: What filing methods are available for the IIS on the Pension Services Portal (PSP)?**

**A36:** All outstanding IISs, regardless of the filing period or due date, must be filed electronically using an online form on the PSP. (IISs must be filed electronically in accordance with [Superintendent's Rule # 4 – Mandatory Electronic Filings](#).) Please do not mail FSCO a paper copy of a filing that was completed through the PSP. –03/13

### **Q37: Can any individual e-file an IIS?**

**A37:** Yes. Any individual with a valid PSP account\* may submit an IIS through the PSP.

\* Individuals with a valid PSP account include the Pension Plan Administrator and any individual to whom the Pension Plan Administrator has delegated plan access through the PSP. –03/13

### **Q38: Where can I find step-by step instructions for e-filing the IIS?**

**A38:** For step-by-step instructions on completing, reviewing and printing the IIS, please refer to FSCO's [Instructions for E-filing the IIS](#).

Note: To file electronically, you must first activate your PSP account. –03/13

### **Q39: Where can I find the instructions for completing the IIS?**

**A39:** Please refer to the [Instructions for Completing Form 8](#). –03/13

### **Q40: I just completed and submitted an IIS form through the PSP. Can I submit a subsequent IIS form immediately after?**

**A40:** No. There is a delay of two business days after an IIS form is filed through the PSP, before the subsequent IIS can be filed. – 08/13

### **Q41: How can I check the status of my plan's IIS filing on the PSP?**

**A41:** After logging into your PSP account, you can check the status of your IIS filing by following these steps:

1. In the top navigation bar, select "E-filing".
2. On the "Filing Record" page, enter the plan registration number.
3. Then select "IIS" from the filing drop down menu and choose the appropriate filing year from the drop down menu. The status of the IIS filing will be shown in the "status" column. – 04/13

### **Q42: I filed an IIS through the PSP. How can I make changes to it?**

**A42:** If your audited financial statements were restated following a change in accounting policies, and include a comparative restatement for the previous year, do not make any changes

to the previous year's IIS. The change should be included as an accounting adjustment in the subsequent year's IIS.

In all other cases you may revise your IIS filing. You must make a re-filing request through the PSP. See FAQs on submitting re-filing requests through the [Pension Services Portal](#) for answers to questions about re-filing.

If the filing is to be re-submitted and it was originally filed through the PSP, you must re-file it through the PSP regardless of the due date. -07/13

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## Superintendent's Electronic Service & Delivery and Filing Rules

### **Rule #3 – Application for Extension of a Time Limit Rule**

Posting Date: January 1 2014

Effective Date: October 1, 2014

Applications for the extension of a time limit pursuant to section 105 of the Pension Benefits Act, R.S.O. 1990, c. P.8 must be made electronically in accordance with the instructions below (which the Superintendent may update from time to time).

[Instructions](#)

[Frequently Asked Questions](#)

### **Rule #2 - Mandatory Electronic Filings Rule**

Posting Date: January 1, 2016


Effective Date: January 1, 2016

The following filings must be made electronically in accordance with the Instructions issued and updated by the Superintendent from time to time:

1. Pension Plan/Fund Financial Statements (FS) required to be filed under section 76 of Regulation 909, R.R.O. 1990.
2. Actuarial Valuation Reports (AVR) required to be filed under section 14 of Regulation 909, R.R.O. 1990.
3. Actuarial Information Summaries (AIS) required to be filed under section 16.1 (1) of Regulation 909, R.R.O. 1990.
4. Pension Benefits Guarantee Fund Assessment Certificates (PBGF) required to be filed under section 18 of the Regulation 909, R.R.O. 1990.
5. Investment Information Summaries (IIS) required to be filed under section 113.2 of the Pension Benefits Act, R.S.O. 1990, c. P.8.
6. Annual Information Returns (AIR) required to be filed under section 20 of the Pension Benefits Act, R.S.O. 1990, c. P.8.
7. Statement of Investment Policies and Procedures (SIPP) Information Summary required to be filed under section 113.2 of the Pension Benefits Act, R.S.O. 1990, c. P.8.
8. Statement of Investment Policies and Procedures (SIPP) required to be filed under section 78 of the Regulation 909, R.R.O. 1990.

[Instructions](#)

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## Instructions for E-filing the Investment Information Summary (IIS)

1. Log into the Pension Services Portal (PSP).
2. In the top navigation bar, click on 'E-filing'.
3. On the 'Filing Record' page, select the:  
plan number;  
filing (IIS); and  
filing year.
4. Click on 'Start' in the 'Actions' column.
5. On the 'Filing Profile' page, answer the questions and then click on 'Start'.
6. On the 'Filing Workspace' page, click on 'Open IIS' in the 'Actions' window and complete the applicable sections of the form. Warning and error messages (if any) will be displayed as you complete the form.
7. Click 'Save and Close'.
8. On the 'Filing Workspace' page, review the warnings and errors, if any. You must address all error messages or you will not be able to submit the filing.
9. Click on 'Submit Filing' in the 'Actions' window to begin the submission process.

**Once you submit the filing, you cannot make any changes to it. To make correction(s) to a filing that has already been submitted, you must make a re-filing request through the PSP. See our instructional [video](#) and/or [instructions](#).**

10. On the 'Submit Filing' page, click on the checkbox to begin certification.
11. Click on 'Certify & Submit' to complete the certification and submission process.

### Additional Information:

- [FAQs on E-filing the IIS](#)
- [How to open, view or print a fillable filing that has been started or submitted](#)
- [How to view warning and error messages](#)
- [Instructional video on how to E-file an IIS](#)

### Important:

- Pension Plan Administrators and/or their designated users must accurately complete all relevant sections of the IIS and submit the filing within the prescribed time period.
- The IIS must be filed in accordance with the Instructions for Completing Form 8.
- An IIS is not considered to be filed unless it has been completed in full and submitted online, in accordance with these instructions.
- The Financial Services Commission of Ontario will review the submitted data and respond to compliance issues or other concerns, in accordance with current standards.

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[Instructions](#)

[Frequently Asked Questions](#)

### **Rule #2 - Mandatory Electronic Filings Rule**

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1. Pension Plan/Fund Financial Statements (FS) required to be filed under section 76 of Regulation 909, R.R.O. 1990.
2. Actuarial Valuation Reports (AVR) required to be filed under section 14 of Regulation 909, R.R.O. 1990.
3. Actuarial Information Summaries (AIS) required to be filed under section 16.1 (1) of Regulation 909, R.R.O. 1990.
4. Pension Benefits Guarantee Fund Assessment Certificates (PBGF) required to be filed under section 18 of the Regulation 909, R.R.O. 1990.
5. Investment Information Summaries (IIS) required to be filed under section 113.2 of the Pension Benefits Act, R.S.O. 1990, c. P.8.
6. Annual Information Returns (AIR) required to be filed under section 20 of the Pension Benefits Act, R.S.O. 1990, c. P.8.
7. Statement of Investment Policies and Procedures (SIPP) Information Summary required to be filed under section 113.2 of the Pension Benefits Act, R.S.O. 1990, c. P.8.
8. Statement of Investment Policies and Procedures (SIPP) required to be filed under section 78 of the Regulation 909, R.R.O. 1990.

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## FAQs on E-Filing the Pension Benefits Guarantee Fund Assessment Certificate (PBGF)

### **Q23: What filing methods are available for the PBGF on the Pension Services Portal (PSP)?**

**A23:** All PBGFs that have a due date on or after January 1, 2013 must be filed electronically using an online form on the PSP. (PBGFs must be filed electronically in accordance with [Superintendent's Rule # 4 – Mandatory Electronic Filings](#).) Please do not mail a paper copy of a filing that was completed through the PSP to FSCO.

An exception to the above is PBGFs with a statutory due date before January 1, 2013, which have received an extension beyond January 1, 2013. These filings are exempt from the electronic filing requirement and may still be submitted in paper format.

For PBGFs that are due before January 1, 2013, if the period start date is on or after January 1, 2009, then you may use the PSP to file electronically or you may file them in paper format. Otherwise, they must be filed in paper format. –03/13

### **Q24: Can any individual e-file the PBGF?**

**A24:** Yes. Any individual with a valid PSP account\* may submit the PBGF through the PSP.

Please note that Part 3 of the online form must be completed by an actuary FCIA who has been delegated access to the plan through the PSP.

\* Individuals with a valid PSP account include the Pension Plan Administrator and any individual to whom the Pension Plan Administrator has delegated plan access through the PSP. –03/13

### **Q25: Where can I find step-by step instructions for e-filing the PBGF?**

**A25:** For step-by-step instructions on completing, reviewing and printing the PBGF, please refer to FSCO's [Instructions for E-Filing the PBGF](#).

Note: To file electronically, you must first activate your PSP account. –03/13

### **Q26: Where can I find the instructions for completing the PBGF?**

**A26:** Please refer to the [Instructions for Completing the PBGF](#). –03/13

### **Q27: How will the remittance advice invoice for the PBGF be sent to Pension Plan Administrators?**

**A27:** An invoice will be generated as part of the online PBGF submission. If an assessment is payable, you must print the invoice and mail it along with a cheque for the assessment amount. Please ensure your cheque is made payable to the Pension Benefits Guarantee Fund. –03/13

### **Q28: How can I check the status of my plan's PBGF filing on the PSP?**

**A28:** After logging into your PSP account, you can check the status of your PBGF filing by following these steps:

1. In the top navigation bar, select "E-filing".
2. On the "Filing Record" page, enter the plan registration number.
3. Then select "PBGF" from the filing drop down menu and choose the appropriate filing year from the drop down menu. The status of the PBGF filing will be shown in the "status" column. -04/13

**Q29: I filed my PBGF through the PSP. How can I make changes to it?**

**A29:** You must make a re-filing request through the PSP. See FAQs on submitting re-filing requests through the [Pension Services Portal](#) for answers to questions about re-filing.

If the filing can be re-submitted and it was originally filed through the PSP, you must re-file it through the PSP regardless of the due date. -07/13

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## Superintendent's Electronic Service & Delivery and Filing Rules

### **Rule #3 – Application for Extension of a Time Limit Rule**

Posting Date: January 1 2014

Effective Date: October 1, 2014

Applications for the extension of a time limit pursuant to section 105 of the Pension Benefits Act, R.S.O. 1990, c. P.8 must be made electronically in accordance with the instructions below (which the Superintendent may update from time to time).

[Instructions](#)

[Frequently Asked Questions](#)

### **Rule #2 - Mandatory Electronic Filings Rule**

Posting Date: January 1, 2016

Effective Date: January 1, 2016

The following filings must be made electronically in accordance with the Instructions issued and updated by the Superintendent from time to time:

1. Pension Plan/Fund Financial Statements (FS) required to be filed under section 76 of Regulation 909, R.R.O. 1990.
2. Actuarial Valuation Reports (AVR) required to be filed under section 14 of Regulation 909, R.R.O. 1990.
3. Actuarial Information Summaries (AIS) required to be filed under section 16.1 (1) of Regulation 909, R.R.O. 1990.
4. Pension Benefits Guarantee Fund Assessment Certificates (PBGF) required to be filed under section 18 of the Regulation 909, R.R.O. 1990.
5. Investment Information Summaries (IIS) required to be filed under section 113.2 of the Pension Benefits Act, R.S.O. 1990, c. P.8.
6. Annual Information Returns (AIR) required to be filed under section 20 of the Pension Benefits Act, R.S.O. 1990, c. P.8.
7. Statement of Investment Policies and Procedures (SIPP) Information Summary required to be filed under section 113.2 of the Pension Benefits Act, R.S.O. 1990, c. P.8.
8. Statement of Investment Policies and Procedures (SIPP) required to be filed under section 78 of the Regulation 909, R.R.O. 1990.

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## Instructions for E-filing the Pension Benefits Guarantee Fund Assessment Certificate (PBGF)

1. Log into the Pension Services Portal (PSP).
2. In the top navigation bar, click on 'E-filing'.
3. On the 'Filing Record' page, select the plan number; ☐ filing (PBGF); and ☐ ☐ filing year.
4. Click on 'Start' in the 'Actions' column.
5. On the 'Filing Profile' page, answer the questions and then click on 'Start'.
6. On the 'Filing Workspace' page, click on 'Open PBGF' in the 'Actions' window and complete the applicable sections of the form. Warning and error messages (if any) will be displayed as you complete the form.
7. Click 'Save and Close'.
8. On the 'Filing Workspace' page, review the warnings and errors, if any. You must address all error messages or you will not be able to submit the filing.
9. Click on 'Submit Filing' in the 'Actions' window to begin the submission process.

**Once you submit the filing, you cannot make any changes to it. To make correction(s) to a filing that has already been submitted, you must make a re-filing request through the PSP. See our instructional [video](#) and/or [instructions](#).**

10. On the 'Submit Filing' page, click on the checkbox to begin certification.
11. Click on 'Certify & Submit' to complete the certification and submission process.

### Additional Information:

- [FAQs on E-Filing the PBGF](#)
- [How to open, view or print a fillable filing that has been started or submitted](#)
- [How to view warning and error messages](#)
- [Instructional video on how To E-File a PBGF](#)

### Important:

- Pension Plan Administrators and/or their designated users must accurately complete all relevant sections of the PBGF and submit the filing within the prescribed time period.
- The PBGF must be filed in accordance with the Instructions for Completing the PBGF.

- A PBGF is not considered to be filed unless it has been completed in full and submitted online, in accordance with these instructions.
- The Financial Services Commission of Ontario will review the submitted data and respond to compliance issues or other concerns, in accordance with current standards.

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## FAQs on E-Filing the Statement of Investment Policies and Procedures (SIPP) and SIPP Information Summary (Form 14)

### **Q1. What are the filing methods available for the Statement of Investment Policies and Procedures (SIPP) and Form 14 on the PSP?**

A1. The SIPP and Form 14 must be filed electronically through the Pension Services Portal, in accordance with [Superintendent's Rule # 2 – Mandatory Electronic Filings](#) . The SIPP must be submitted in PDF format and the Form 14 must be submitted using the Superintendent approved on-line form. Do not mail a paper copy of a filing to FSCO. -04/2016

### **Q2. Can any individual e-file a SIPP and Form 14?**

A2. Yes. Any individual with a valid PSP account\* may complete and submit the SIPP and Form 14 through the PSP.

\* Individuals with a valid PSP account include the Pension Plan Administrator and any individual to whom the Pension Plan Administrator has delegated plan access through the PSP. -12/2015

### **Q3. Where can I find step-by-step instructions for e-filing the SIPP and Form 14?**

A3. For step-by-step instructions on completing, reviewing and printing the SIPP and Form 14, refer to FSCO's [Instructions for e-filing the SIPP and Form 14](#). For additional assistance, refer to the [User Guide: Form 14 - Statement of Investment Policies and Procedures \(SIPP\) Information Summary](#).

To file electronically, you must first activate your PSP account. -12/2015

### **Q4. How can I check the status of my plan's SIPP filings on the PSP?**

**A4.** After logging into your PSP account, you can check the status of the SIPP filings by following these steps:

1. On the top navigation bar, select 'e-filing'.
2. On the 'Filing Record' page, enter the plan registration number.
3. Select 'SIPP' from the 'Filing Type' drop down menu. You should now see the SIPP filing history.

The status of the SIPP filings will be shown in the 'status' column. -12/2015

**Q5. How can I add asset class types that are not listed on the Form 14?**

**A5.** Choose 'Other Asset Class' from the drop down on the Form 14 menu and enter the asset class name in the 'Description' field. -04/2016

**Q6. Form 14 accommodates a maximum of 15 asset classes. We have more than 15 asset classes. How do I add more asset classes on the Form 14?**

**A6.** The first 15 asset classes must be entered into the table on Form 14. The additional asset classes must be listed in a separate document, and attached as follows:

1. After entering the first 15 asset classes on the online Form 14, click on the 'Save and Close' button. You will be presented with the 'Filing Workspace' page.
2. Scroll down to the 'Attachments' box and click on 'Attach Document'. You will be presented with the 'Attach Document' page.
3. Click on the 'Browse' button from the 'File name to upload' field and then chose the PDF file that lists the additional asset classes you wish to submit. Click on the 'Save and Close' button to complete the upload process. -04/2016

**Q7. Why are some fields 'greyed-out' or locked on Form 14?**

**A7.** The data you enter on Form 14 determines what fields you need to fill out and which ones you don't. Form 14 will automatically 'grey-out' fields you do not need to enter. For assistance, refer to the [User Guide: Form 14 – Statement of Investment Policies and Procedures \(SIPP\) Information Summary](#). -04/2016

**Q8. I filed a SIPP and Form 14 through the PSP. How can I make corrections to them (e.g. if I made an error on the form, left out information or attached the wrong file)?**

**A8.** You must make a re-filing request through the PSP. For step-by-step instructions, refer to [Instructions for Making Re-filing requests through the Pension Services Portal](#) -04/2016

**Q9. If I amend my SIPP, how do I file it?**

**A9.** Amendment(s) to a SIPP must be E-Filed through the PSP within 60 days of the amendment. Refer to the [Instructions for making a request to E-file SIPP amendment\(s\) or restated SIPP](#) through the PSP. -04/2016


**Q10. I made an application to E-File SIPP amendment(s)/restated SIPP, in error. The application was approved. The PSP now indicates that there is an outstanding SIPP for my pension plan. How can I delete the SIPP?**

**A10.** You must send FSCO an [email](#), stating in the subject line: 'Request to delete an outstanding SIPP record on the PSP'. You will have to provide a reason for the deletion, your name, the name of your organization, your telephone number and the registration number of the pension plan.

FSCO will review your request and notify you when the outstanding SIPP is deleted on the PSP.  
-04/2016

**Useful Links:**

- [Logging into the PSP](#)
- [Form 14 - User Guide](#)
- [Instructions for E-filing SIPP and Form 14](#)
- [Instructional video on how to E-file a SIPP and complete Form 14](#)
- [Instructions for E-filing SIPP amendment\(s\) or restated SIPP](#)
- [FAQs on the SIPP filing requirements, SIPP content and Form 14](#)

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## Superintendent's Electronic Service & Delivery and Filing Rules

### **Rule #3 – Application for Extension of a Time Limit Rule**

Posting Date: January 1 2014

Effective Date: October 1, 2014

Applications for the extension of a time limit pursuant to section 105 of the Pension Benefits Act, R.S.O. 1990, c. P.8 must be made electronically in accordance with the instructions below (which the Superintendent may update from time to time).

[Instructions](#)

[Frequently Asked Questions](#)

### **Rule #2 - Mandatory Electronic Filings Rule**

Posting Date: January 1, 2016

Effective Date: January 1, 2016

The following filings must be made electronically in accordance with the Instructions issued and updated by the Superintendent from time to time:

1. Pension Plan/Fund Financial Statements (FS) required to be filed under section 76 of Regulation 909, R.R.O. 1990.
2. Actuarial Valuation Reports (AVR) required to be filed under section 14 of Regulation 909, R.R.O. 1990.
3. Actuarial Information Summaries (AIS) required to be filed under section 16.1 (1) of Regulation 909, R.R.O. 1990.
4. Pension Benefits Guarantee Fund Assessment Certificates (PBGF) required to be filed under section 18 of the Regulation 909, R.R.O. 1990.
5. Investment Information Summaries (IIS) required to be filed under section 113.2 of the Pension Benefits Act, R.S.O. 1990, c. P.8.
6. Annual Information Returns (AIR) required to be filed under section 20 of the Pension Benefits Act, R.S.O. 1990, c. P.8.
7. Statement of Investment Policies and Procedures (SIPP) Information Summary required to be filed under section 113.2 of the Pension Benefits Act, R.S.O. 1990, c. P.8.
8. Statement of Investment Policies and Procedures (SIPP) required to be filed under section 78 of the Regulation 909, R.R.O. 1990.

[Instructions](#)

[Frequently Asked Questions](#)

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## E-filing Instructions: Statement of Investment Policies and Procedures (SIPP), SIPP Information Summary (Form 14), SIPP Amendments/Re-stated SIPP

### To E-file a SIPP and Form 14:

1. Log into the Pension Services Portal (PSP).
2. In the top navigation bar, select 'E-filing'.
3. On the 'Filing Record' page, select the:  
plan number;  
filing (SIPP); and  
filing year.
4. Click on 'Start' in the 'Actions' column.
5. On the 'Filing Profile' page, click on 'Start'.
6. Click on 'Open Form 14' in the 'Actions' window and complete the applicable sections of the form. [Warning and error messages](#) (if any) will be displayed as you complete the form.

**Once you submit the filing, you cannot make any changes to it. To make correction(s) to a filing that has been submitted, you must make a re-filing request through the PSP. See our instructional [video](#) and/or [instructions](#).**

7. Click on 'Save and Close'.
8. On the 'Filing Workspace' page, click 'Upload SIPP' in the 'Actions' window.
9. On the 'Attach Document' page, click on 'Browse'. Select the PDF file you wish to submit.
10. Click on 'Save and Close' to complete the upload process.
11. On the 'Filing Workspace' page, click on 'Submit Filing' in the 'Actions' window.
12. On the 'Submit Filing' page, click the checkboxes to begin the certification process.
13. Click on 'Certify & Submit' to complete the certification and submission process.

### Important:

- Pension Plan Administrators and/or their designated users must accurately complete all relevant sections of the SIPP and submit the filing within the prescribed time period.
- The SIPP must be filed in accordance with the [Form 14-User Guide](#).
- A SIPP is not considered to be filed unless it has been completed in full and submitted online, in accordance with these instructions.
- The Financial Services Commission of Ontario will review the submitted data and respond to compliance issues or other concerns, in accordance with current standards.

## To E-file SIPP amendment(s) or re-stated SIPP:

1. Log into the PSP.
2. In the top navigation bar, select 'Applications'.
3. On the 'Application Record' page, click on 'New Application'.
4. On the 'Application Profile' page, select the 'Plan Number' from the drop-down menu.
5. Select 'Request to file SIPP amendment(s) or restated SIPP' from the 'Application Type' drop-down menu.

- If you have a SIPP filing record open, you will see the message: "This application cannot be created as this plan already has an open SIPP".
- Click on 'E-Filing' from the top navigation bar to complete this filing.

6. Enter the date of the most recent SIPP amendment.

7. Click on 'Start'.

- If you need to change the date you entered on the previous screen, go to the 'Actions' window and click on 'Edit Profile'.
- You will be presented with the 'Application Profile' page. Make the date change.
- Click on the 'Save and Close' button and go back to step 4.

8. On the 'Application Workspace' page, click on 'Submit' in the 'Actions' window.

9. Check the certification box and click on 'Certify & Submit'.

10. You will be returned to the 'Application Workspace' page.

## After completing the steps above:

- your request will be automatically approved;
- a SIPP filing record will be created instantly; and
- a confirmation email will be sent to you.

## Additional Information:

- [FAQs on E-Filing the Statement of Investment Policies and Procedures \(SIPP\) and SIPP Information Summary \(Form 14\) through the PSP](#)
- [How to open, view or print a fillable filing that has been started or submitted](#)
- [How to view warning and error messages](#)
- [Instructional video on how to E-file a SIPP and complete Form 14](#)
- [Logging into the PSP](#)

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## Instructions for Making A Re-filing Request

1. Log into the Pension Services Portal (PSP).
2. In the top navigation bar, click on 'E-filing'.
3. On the 'Filing Record' page, select the:  
plan number;  
filing; and  
filing year.
4. Click on 'Open Workspace' from the 'Actions' column.
5. On the 'Filing Workspace' page, click on 'Request Re-filing' in the 'Actions' window.
6. On the 'Application Profile' page, answer the questions and then click on 'Start'.
7. On the 'Application Workspace' page, click on 'Submit' in the 'Actions' window.
8. On the 'Submit Application' page, click on the checkbox to begin certification.
9. Click on 'Certify & Submit' to complete the certification and submission process.

You will receive an email notification about the status of your re-filing request. If additional information is required, staff at the Financial Services Commission of Ontario (FSCO) will contact you. To view the status of your request, see the 'Application Workspace' page.

### **Additional Information:**

- [Instructional video on how to make a re-filing request](#)

### **Important:**

The re-filing of a Pension Benefits Guarantee Fund Assessment Certificate (PBGF) will generate a new invoice based on the values entered on the re-filed PBGF. The new invoice should be printed and attached to any payment being made. If an assessment has already been paid along with the original filing, the amount of the original payment will be reflected on the new invoice. If the new assessment is less than the original amount, a written request may be submitted to FSCO asking for a refund of the overpayment.

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## FAQs - Statement of Investment Policies and Procedures (SIPP)

Under section 78(1) of Regulation 909 under the Pension Benefits Act (PBA), the administrator of a pension plan is required to establish a statement of investment policies and procedures (SIPP) for the plan that meets the requirements of the federal investment regulations (FIR), as modified in sections 47.8 and 79 of the Regulation. Effective January 1, 2016, plan administrators (administrators) are required to file their SIPP and SIPP amendments, with the Financial Services Commission of Ontario. ([Detailed information on rules concerning SIPPs](#))

Answers to frequently-asked-questions are provided below. As of February 2016, the FAQs have been renumbered in order to streamline the content. Each FAQ shows the date of posting. FAQs that are no longer accurate/relevant are [archived](#).

<a href="#">General</a>	50 series
<a href="#">Filing Requirement</a>	100 series
<a href="#">SIPP Information Summary (Form 14)</a>	200 series
<a href="#">Environmental, Social and Governance (ESG)</a>	300 series
<a href="#">Multi-jurisdictional Application of the Statement of Investment Policies and Procedures Filing and Disclosure Rules</a>	400 series
<a href="#">SIPP Amendments</a>	500 series

## General:

### **Q50. What is a statement of investment policies and procedures and what needs to be in it?**

**A50.** A statement of investment policies and procedures (SIPP) is a document that contains information about investment policies and procedures in respect of a plan's portfolio of investments and loans. Under section 78(1) of Regulation 909, the administrator of a pension plan is required to establish a SIPP for the plan that meets the requirements of the federal investment regulations (FIR), as modified in sections 47.8 and 79 of Regulation 909.

The FIR are defined in section 66 of Regulation 909 as sections 6, 7, 7.1 and 7.2 and Schedule III to the Federal Pension Benefits Standards Regulations, 1985 (PBSR) made under the Pension Benefits Standards Act, 1985 (Canada) as they may be amended from time to time. The FIR are incorporated by reference in sections 78 and 79 of Regulation 909.

Section 7.1 of the PBSR contains a list of factors that must be addressed in certain SIPPs, including:

- information on the categories of investments and loans used by the fund;
- the diversification of the investment portfolio;
- asset mix and rate of return expectations; and,
- the liquidity of investments.

The factors listed in section 7.1 do not apply to SIPPs for member-directed defined contribution plans.

Under the amendments to section 78 of the PBA Regulation, effective January 1, 2016, a plan's SIPP must also state whether environmental, social and governance (ESG) factors are incorporated into the plan's investment policies and procedures, and if so, include a description of how those factors are incorporated. -07/2015

### **Q51. I understand that under the amendment to section 79(1) of Regulation 909, our plan's assets must be invested in accordance with the statement of investment policies and procedures (SIPP). When must our plan be in compliance with the SIPP?**

**A51.** As a matter of prudence and good plan governance, the assets of the plan should be invested in accordance with the statement of investment policies and procedures (SIPP). However, the legislative requirement that your plan's assets must be invested in accordance with the SIPP comes into effect as of January 1, 2016.

The only caveat is that where the SIPP does not comply with the federal investment regulations (FIR), as modified in sections 47.8 and 79 of Regulation 909, the FIR prevails, and you will need to amend your SIPP to be compliant with the FIR.

This means that in 2015, the administrator will need to review the plan's SIPP and investments to ensure consistency with one another and compliance with the FIR, as modified in sections 47.8 and 79 of Regulation 909, and amend the SIPP and/or modify its investments accordingly. -12/2014

**Q52. I administer a member-directed defined contribution plan registered in Ontario. Given the changes to the federal investment regulations in 2015, does my plan still need to establish and file a SIPP?**

**A52.** Yes. The Ontario requirement for the establishment of a SIPP is not contained in the federal investment regulations, but directly in section 78 of Regulation 909. Therefore, member-directed defined contribution (DC) plans are still required to establish a SIPP and file it with FSCO. If you administer a hybrid or combination benefit plan with a member-directed DC provision, the SIPP must address the investments of all provisions, including the DC provision.

For FSCO's expectations on the content of SIPPs for these plans, refer to FSCO's [Investment Guidance Note on Statements of Investment Policies and Procedures \(SIPPs\) for Member-Directed Defined Contribution Plans](#). - 2/2016

**Q53. Do I still have to review my statement of investment policies and procedures?**

**A53.** Yes.

The administrator of a defined benefit plan, administrator-directed defined contribution plan, or a combination or hybrid plan with either of those plan provisions, must review and confirm or amend the statement of investment policies and procedures (SIPP) at least once each plan year.

The administrator of a stand-alone member-directed defined contribution plan must periodically review and confirm or amend the SIPP, although not necessarily annually. Administrators of such plans will need to determine the frequency of review that is appropriate given the circumstances of their plan. In this regard, see [Investment Guidance Note on Statements of Investment Policies and Procedures \(SIPPs\) for Member-Directed Defined Contribution Plans](#) for more information. -2/2016

### **Filing Requirement:**

**Q100. When do I have to file the statement of investment policies and procedures with FSCO?**

**A100.** If your plan is registered before January 1, 2016, you must file the statement of investment policies and procedures (SIPP) by March 1, 2016. If your plan is registered on or after January 1, 2016, you must file the SIPP within 60 days after plan registration. You must also make a filing within 60 days of an amendment to a SIPP. -04/2015

**Q101. Under the rules effective January 1, 2016, does my statement of investment policies and procedures have to be filed annually?**

**A101.** No. After the initial filing of the statement of investment policies and procedures (SIPP) (in accordance with the deadlines set out in Regulation 909), only amendments to the SIPP need to be filed. These amendments must be filed within 60 days after the date the amendment is made. -12/2014

**Q102. Our statement of investment policies and procedures (SIPP) covers several separate registered pension plans, all sponsored by the same employer. The investment policies and procedures are the same for all of the plans. Can we file this document for each of the plans, or do we need to create separate SIPPs for each plan for filing purposes?**

**A102.** Filing the same document for each plan would be acceptable, provided the statement of investment policies and procedures (SIPP) clearly names each plan, the SIPP content is appropriate for each plan, and the SIPP was approved by the administrator of each plan in accordance with its fiduciary duties. The SIPP should also clearly indicate if any of the sections of the document are not applicable to one or more of the plans. - 2/2016

**Q103. Why are plans in the process of winding up required to file a statement of investment policies and procedures? Do these plans need to conduct other types of due diligence, such as monitoring fund performance, etc. as well?**

**A103.** Under section 76 of the PBA, the pension fund of the pension plan that is wound up continues to be subject to the Act and the regulations until all of the assets of the pension fund have been disbursed.

Therefore, the administrator, among other things, must:

- file the statement of investment policies and procedures (SIPP) (as required under section 78 of Regulation 909) along with the SIPP Information Summary (Form 14); and
- continue to exercise the care, diligence and skill in the administration and investment of the pension fund required under section 22 of the PBA. - 2/2016

**Q104. Our plan's statement of investment policies and procedures (SIPP) makes reference to other investment policy documents (e.g., environmental, social and governance (ESG) policy, securities lending policy, manager mandates). Is the administrator required to file these other policies with the SIPP?**

**A104.** If other policies are referenced in the statement of investment policies and procedures (SIPP) for information purposes only and do not form part of the SIPP, they do not need to be filed with the SIPP. The SIPP without reference to these other policies must meet all prescribed content requirements.



The answer would be different if one or more of the other policies form part of the SIPP. This would happen when:

- the other policy is included in the SIPP (e.g., as an appendix); or
- the other policy is incorporated by reference into the SIPP (i.e., there is clear language in the SIPP stating that the other policy forms part of the SIPP).

The SIPP in its entirety must be filed and an amendment to the SIPP, including an amendment to any other policy or document that forms part of the SIPP, must be filed. - 2/2016

## **SIPP Information Summary (Form 14)**

**Q200. What is the Statement of Investment Policies and Procedures (SIPP) Information Summary (Form 14), and what is its purpose? How and when do I file it?**

**A200.** The Statement of Investment Policies and Procedures (SIPP) Information Summary (Form 14) is a Superintendent approved form that must be filed with FSCO together with the SIPP. Form 14 will provide FSCO with general information about the plan's SIPP and the plan's compliance with Regulation 909 including the federal investment regulations as incorporated therein. Form 14 will also enable FSCO to provide Ontario pension stakeholders with aggregate information on industry investment practices.

Form 14 must be completed and filed through FSCO's Pension Services Portal (PSP) and the SIPP must be uploaded as an attachment to the form. The filing deadline for the SIPP and Form 14 is March 1, 2016. Form 14 will be available on the PSP starting in January 2016.

Administrators may delegate the authority to complete Form 14 and upload the SIPP, using the appropriate protocols on the PSP. - 2/2016

**Q201. The statement of investment policies and procedures (SIPP) for our plan was established back in the 1990s, but the actual date it was established is not on record. How do we respond to the first field in question 108, 'Date the SIPP was first established'?**

**A201.** If you do not know the date the statement of investment policies and procedures (SIPP) was first established, you may skip the first field in question 108 in Form 14. Instead, complete the second field by indicating the date the SIPP was last amended or restated. - 2/2016

**Q202. In response to the statement of investment policies and procedures (SIPP) filing requirement, we have prepared a restated SIPP, with an effective date of January 1, 2016. Do we put this date in the first or second field in question 108 in form 14?**

**A202.** Enter the date in the second field. - 2/2016

**Q203. The User Guide that was issued with the Statement of Investment Policies and Procedures (SIPP) Information Summary Form stated that when uploading a file containing the SIPP, the file must be in searchable PDF format. Is this still the case?**

**A203.** No. The statement of investment policies and procedures (SIPP) does not have to be uploaded in a searchable PDF format. A standard PDF or Word format is acceptable. The User Guide has been updated accordingly. - 08/2016

## **Environmental, Social, and Governance (ESG)**

**Q300. Does section 78(3) of the Regulation require our plan to adopt an environmental, social, and governance (ESG) program? That is, does the Regulation require the plan to incorporate ESG factors?**

**A300.** No. Section 78 simply requires that a statement of investment policies and procedures include a statement about whether environmental, social, and governance (ESG) factors are incorporated into the plan's investment policies and procedures, and if so, how they have been incorporated. -10/2017

**Q301.1. Our plan has no policies or procedures addressing the incorporation of environmental, social and governance (ESG) factors. Instead, the administrator has decided to leave the decision to incorporate ESG factors to its investment managers. Can this be described in the statement of investment policies and procedures (SIPP) as incorporating ESG factors?**

**A301.1.** No. If the plan administrator leaves the decision to incorporate environmental, social and governance (ESG) factors to its managers, without any policy or procedure guidance, it is FSCO's view that this does not constitute the incorporation of ESG factors in the plan's investment policies and procedures. -10/2017

**Q301.2. The administrator of our plan has considered the incorporation of environmental, social and governance (ESG) factors, and would like to incorporate**

**them. What are some ways in which we can do this?**

**A301.2.** Some examples of incorporating environmental, social and governance (ESG) factors include:

- The policies or procedures of the plan could require that its investment managers incorporate ESG factors in their investment decision-making process. It would also be appropriate if the policy or procedure qualified that such incorporation only be required where such factors are relevant to the financial performance of the fund or applicable portfolios. The implementation details, such as the specific techniques used to incorporate ESG for each portfolio, can be delegated to investment managers.
- The administrator could formally adopt the ESG policy of its investment manager(s), where the manager(s) incorporates ESG factors into its investment policies.
- The policies or procedures of the plan could describe how the administrator incorporates ESG factors as part of the search, selection and review process relating to investment managers or funds.

It is the administrator's purview to determine whether to incorporate ESG factors, and the disclosure should ultimately seek to accurately reflect its approach to ESG incorporation. To meet the regulatory requirement that the administrator describe how ESG factors are incorporated, such approaches should be described at a high level in the plan's statement of investment policies and procedures (SIPP). -10/2017

**Q302. Our plan incorporates environmental, social and governance (ESG) factors into its investment policies and our managers are expected to comply with them. As administrator, am I required to monitor the managers to ensure they comply with the ESG policy as disclosed in the statement of investment policies and procedures?**

**A302.** Yes. Administrators have a fiduciary duty to supervise their investment managers, including ensuring that the managers are complying with the PBA and starting January 1, 2016, with the statement of investment policies and procedures (SIPP) itself. This supervision requirement would extend to the incorporation of environmental, social and governance (ESG) factors, assuming the plan's SIPP incorporates ESG factors.

It is the administrator's responsibility to establish the processes to monitor and report on compliance. If its managers are not already reporting on compliance with the SIPP, the administrator may wish to add this as a regular reporting requirement. - 2/2016

**Multi-jurisdictional Application of the Statement of Investment Policies and Procedures Filing and Disclosure Rules**

**Q400. Starting in 2016, is the administrator of a plan registered in a jurisdiction other than Ontario, but with Ontario members, required to file its statement of investment policies and procedures with FSCO?**

**A400.** No. The administrator of a plan registered in another jurisdiction, but with Ontario members, is not required to file its statement of investment policies and procedures (SIPP) with FSCO. Whether it must file its SIPP with the regulator of the jurisdiction of registration is dependent on the legislation of that jurisdiction. - 3/2016

**Q401. Is the administrator of a plan registered in a jurisdiction other than Ontario, but with Ontario members, required to include in its statement of investment policies and procedures the disclosures concerning environmental, social and governance factors that are required under section 78(3) of Regulation 909 under the PBA?**

**A401.** No. FSCO does not require the administrator of a plan registered in another jurisdiction, but with Ontario members, to comply with section 78(3) of Regulation 909 concerning disclosure of environmental, social and governance (ESG) factors, although the administrator may do so. - 3/2016

## **SIPP Amendments**

**Q500. Can I file amendments to the statement of investment policies and procedures (SIPP) with FSCO?**

**A500.** Yes. Amendments to a statement of investment policies and procedures (SIPP) may be filed through the Pension Services Portal (PSP). These may be individual amendment(s) or the restated SIPP in its entirety.

A new SIPP Information Summary (Form 14) will also need to be completed and submitted with the SIPP amendment(s) or re-stated SIPP. FSCO is working on enhancing PSP capability so that in future, updates can be made to an existing Form 14 on file with FSCO.

Detailed [instructions for filing SIPP amendment\(s\) or restated SIPP](#) are available on FSCO's website. -04/2016

**Q501. Can I make a correction to a previously filed SIPP Information Summary (Form 14)?**

**A501.** Yes. For the time being, a correction to a previously filed SIPP Information Summary (Form 14) can only be made by completing and submitting a new Form 14 through the Pension

Services Portal (PSP).

FSCO is working on enhancing PSP capability so that in future, corrections can be made to an existing Form 14 on file with FSCO.

Detailed [instructions for correcting a previously filed Form 14](#) are available on FSCO's website.

-04/2016

### More Information:

- [Annual Statement of Pension Benefits - Statement of Investment Policies and Procedures Content](#)
- [Biennial Statements for Former and Retired Members - Statement of Investment Policies and Procedures Content](#)

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## Rules concerning the Statement of Investment Policies and Procedures (SIPP)

**Updated: July 2015**

### **Background:**

A statement of investment policies and procedures (SIPP) is a document that contains information about investment policies and procedures in respect of a plan's portfolio of investments and loans. Under section 78(1) of Regulation 909 (Regulation) under the Pension Benefits Act (PBA), the administrator of a pension plan is required to establish a SIPP for the plan that meets the requirements of the federal investment regulations (FIR), as modified in sections 47.8 and 79 of the Regulation.

Note: The FIR are defined in section 66 of the Regulation as sections 6, 7, 7.1 and 7.2 and Schedule III to the Federal Pension Benefits Standards Regulations, 1985 (PBSR) made under the Pension Benefits Standards Act, 1985 (Canada) as they may be amended from time to time. The FIR are incorporated by reference in sections 78 and 79 of the Regulation.

Ontario has recently adopted additional requirements concerning the SIPP, which are described below.

### **Filing Rules**

Effective January 1, 2016, administrators of Ontario registered pension plans must file their SIPPs and SIPP amendments with FSCO according to the following deadlines:

- For plans registered before January 1, 2016, the SIPP must be filed by March 1, 2016.
- For new plans registered on or after January 1, 2016, the SIPP must be filed within 60 days after plan registration.
- Amendments to a SIPP must be filed within 60 days after the date the amendment is made.

Administrators must submit SIPP filings electronically through FSCO's Pension Services Portal starting in 2016. If SIPPs are filed before January 2016, administrators will need to re-submit them electronically through the portal after January 1, 2016.

FSCO will provide more information and tools to assist administrators in complying with the filing requirement.

### **Content Rules**

Content requirements for certain SIPPs are currently set out in the FIR – specifically section 7.1 of the PBSR. The factors listed in section 7.1 do not apply to SIPPs for member-directed defined contribution plans.

Section 78 of the Regulation has been amended, effective January 1, 2016, to require that a plan's SIPP state whether environmental, social, and governance (ESG) factors are incorporated into the plan's investment policies and procedures, and if so, include a description of how those factors are incorporated.

### **Compliance with SIPP**

Section 79(1) of the Regulation has been amended so that, effective January 1, 2016, plan assets must be invested in accordance with the SIPP (provided the SIPP does not conflict with the FIR, as modified by the Regulation, with which the SIPP must also comply). Accordingly, administrators should review their SIPPs to determine if they are in accordance with the plan's current investment practices and procedures, and with the FIR.

#### **Disclosures re SIPP in Member, Former Member, and Retired Member Statements**

Finally, effective July 1, 2016, administrators must include prescribed information about the SIPP in the statements to members, former members, and retired members. (See amended section 40 of the Regulation and sections 40.1 and 40.2 of the Regulation for details).

### **Frequently Asked Questions:**

- [Statement of Investment Policies and Procedures](#)
- [Annual Statement of Pension Benefits - Statement of Investment Policies and Procedures Content](#)
- [Biennial Statements for Former and Retired Members - Statement of Investment Policies and Procedures Content](#)



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## Filing Extension Requests - Maximum of 60 days

The Financial Services Commission of Ontario (FSCO) recently changed its practice in respect of filing extensions. As a result of legislative changes that became effective January 1, 2014, FSCO will now consider applications for filing extensions up to a maximum of 60 days. FSCO will grant further filing extensions only in exceptional circumstances.

The new maximum period is applicable to the following Pension Services Portal filings:

- Annual Information Return (AIR)
- Pension Benefits Guarantee Fund Assessment Certificate (PBGF)
- Pension Plan/Fund Financial Statements (FS)
- Investment Information Summary (IIS)
- Actuarial Valuation Report (AVR) and Actuarial Information Summary (AIS) required to be filed under section 14 of Regulation 909

## How to Request a Filing Extension

For step-by-step instructions on how to request a filing extension, refer to:

- [Instructions for Making Filing Extension Requests through the Pension Services Portal](#)
- [Video on Making a Filing Extension Request through the Pension Services Portal](#)

## More on Filing Extension Requests

- FSCO's pension policy - [Extension of Deadline for Filings with FSCO](#)
- [FAQs on Submitting Filing Extension Requests through the Pension Services Portal](#)

## Contact FSCO

To make an inquiry or comment about the Pension Services Portal, [email](#) or call (416) 590-7177.



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## FAQs on Submitting Filing Extension Requests through the Pension Services Portal (PSP)

### **Q49.1. Have the amendments to section 105 of the Ontario Pension Benefits Act (PBA) effective January 1, 2014 changed the Financial Services Commission of Ontario's (FSCO) filing extension practices?**

**A49.1.** Yes. FSCO now considers applications for filing extensions up to a maximum of 60 days. Further filing extensions are now only granted in exceptional circumstances. See FSCO's revised pension policy [D050-803 \(Extension of Deadline for Filings with FSCO\)](#) available on FSCO's website for additional information. -06/2014

### **Q50. Can I submit filing extension requests for all prescribed filings through the PSP?**

**A50.** Yes. The PSP's online application service can be used to request filing extensions for all prescribed filings. These filings include:

- Actuarial Information Summary (AIS) and Actuarial Valuation Report (AVR)
- Annual Information Return (AIR);
- Investment Information Summary (IIS);
- Pension Benefits Guarantee Fund Assessment Certificate (PBGF);
- Pension Plan/Fund Financial Statements; and
- Statement of Investment Policies and Procedures (SIPP) and SIPP Information Summary (Form 14).

Filing extensions for AVRs required to be filed under other sections of Regulation 909, including but not limited to sections 3, 13 and 32, may not be filed using the PSP at this time. They will be included in future PSP updates. -03/2013

### **Q51. Am I required to use the PSP for requesting a filing extension for a prescribed filing?**

**A51.** No. You have two options for submitting a filing extension request to FSCO. You can:

1. make your request through the PSP; or
2. submit a written request to FSCO by letter or email.

In either case, your application needs to provide the information that is outlined in Pension Policy [D050-803 \(Extension of Deadline for Filings\)](#) Size: ## kb. -03/2013

### **Q52. What are the benefits of making a filing extension request through the PSP?**

**A52.** The benefits of the online application include:

- a faster response time to any filing extension request; and
- a more efficient submission process. -03/2013

**Q53. I would like to make a filing extension request in writing. What should I do?**

**A53.** If you want to send your filing extension request by email, please send an email to [PensionInquiries@fSCO.gov.on.ca](mailto:PensionInquiries@fSCO.gov.on.ca). Please ensure your email's subject line indicates that you are requesting a filing extension and include the type of filing and year.

If you want to send your filing extension request by mail, please send a letter to FSCO at:

Financial Services Commission of Ontario  
Attn: Pension Plans Branch  
5160 Yonge Street  
Box 85, 4th Floor  
Toronto ON M2N 6L9  
-03/2013

**Q54. Can any individual make filing extension requests through the PSP?**

**A54.** Yes. Any individual with a valid PSP account\* may make a filing extension request through the PSP.

\* Individuals with a valid PSP account include the Pension Plan Administrator and any individual to whom the Pension Plan Administrator has delegated plan access on the PSP -03/2013

**Q55. Where can I find step-by step instructions for making a filing extension request through the PSP?**

**A55.** For step-by-step instructions on this process, please refer to FSCO's [Instructions for Making Filing Extension Requests Through the PSP](#).

Note: To file electronically, you must first activate your PSP account. -03/2013

Content on this page has been transferred from the Financial Services Commission of Ontario (FSCO) site as a PDF for reference. Links that appear as related content have also been transferred and can be found at the end of this document.

## FAQs on Submitting Applications for the Registration of an Amendment through the Pension Service Portal (PSP)

### **Q63: Am I required to use the PSP for submitting an application for the registration of a pension plan amendment?**

**A63:** No. You have two options for submitting an application for the registration of a pension plan amendment to FSCO. You can:

1. submit your application through the PSP; or
2. submit a written application to FSCO by mail. –04/13

### **Q64: What are the benefits of submitting an application for the registration of a pension plan amendment through the PSP?**

**A64:** The PSP's online application for registering a pension plan amendment will offer you the following benefits:

- **Saves you time.** If you use the PSP, you only need to answer a few questions about your pension plan amendment and the PSP will automatically fill out the online application for your viewing. This means you don't need to fill out a paper version of Form 1.1, which is a more time consuming process.
- **Checks your application for errors.** The PSP will warn you if it detects any drafting errors or omissions in your online application (e.g., forgetting to complete a required field).
- **Get immediate acknowledgement of your submission.** You won't need to wait until you get an acknowledgement letter from FSCO to confirm that your application was received.
- **Experience a faster approval process.** Since the PSP will conduct a preliminary review of your application and accompanying documents, you'll benefit from a faster, more streamlined approval process.
- **View your application and track its progress.** The PSP will provide you easy access to any application you submit online. You'll also be able to check the status of your submission throughout the review process.
- **Receive immediate notification.** Once your amendment is registered, you'll receive an email notification from FSCO.
- **Download and print your certificate right away.** As soon as your Certificate of Registration is available, you can download or print it directly from the PSP. You won't need to wait for a paper copy to be mailed to you. –04/13

### **Q65: I would like to submit an application for the registration of a pension plan amendment by mail. What should I do?**

**A65:** If you want to submit your application for the registration of a pension plan amendment by mail, please send the signed and dated amendment, a completed copy of [Form 1.1](#) –

[Application for Registration of a Pension Plan Amendment](#), and any other required supporting documentation, to FSCO at:

Financial Services Commission of Ontario  
Attn: Pension Plans Branch  
5160 Yonge Street  
Box 85, 4th Floor  
Toronto ON M2N 6L9 -03/31

**Q66: Can any individual submit an application for the registration of a pension plan amendment through the PSP?**

**A66:** Yes. Any individual with a valid PSP account\* may submit an application for the registration of a pension plan amendment through the PSP.

\* Individuals with a valid PSP account include the Pension Plan Administrator and any individual to whom the Pension Plan Administrator has delegated plan access on the PSP. -04/13

**Q67: Where can I find step-by step instructions for submitting an application for the registration of a pension plan amendment through the PSP?**

**A67:** For step-by-step instructions on this process, please refer to FSCO's [Instructions for Submitting an Application for the Registration of a Pension Plan Amendment through the PSP](#) or watch an instructional [Video on Submitting an Application for the Registration of a Pension Plan Amendment](#).

Note: To file electronically, you must first activate your PSP account. -04/13

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## FAQs on Submitting Re-filing Requests through the Pension Services Portal (PSP)

### **Q56: When do I have to submit a re-filing request?**

**A56:** If you submitted a filing through the PSP and you want to make changes to it, you must submit a re-filing request. –03/13

### **Q57: Can I submit re-filing requests for all prescribed filings through the PSP?**

**A57:** No. The PSP's online application can be used to submit re-filing requests for all prescribed filings, but only if the original filing was e-filed.

If your original filing was not e-filed, re-filing requests must be submitted to FSCO by email or letter. –04/13

### **Q58: Am I required to use the PSP to submit a re-filing request?**

**A58:** Yes, if your original filing was submitted through the PSP. If your original filing was not submitted through the PSP, you must submit a written request to FSCO by email or letter. –07/13

### **Q59: What are the benefits of making a re-filing request through the PSP?**

**A59:** The benefits of this online request include:

- a faster response time to any re-filing request; and
- a more efficient submission process. –03/13

### **Q60: I would like to make a re-filing request in writing. What should I do?**

**A60:** If you want to send your re-filing request by email, please send an email to [PensionInquiries@fSCO.gov.on.ca](mailto:PensionInquiries@fSCO.gov.on.ca). Please ensure your email's subject line indicates that you are making a re-filing request to revise an e-filed filing and include the type of filing.

If you want to send your re-filing request by mail, please send a letter to FSCO at:

Financial Services Commission of Ontario  
Attn: Pension Plans Branch  
5160 Yonge Street  
Box 85, 4th Floor  
Toronto ON M2N 6L9

When you send your email or letter to FSCO, make sure you include:

- your name, organization and telephone number;
- the name and registration number of the pension plan;
- the filing period;
- the reason for the revision; and

- the question(s) or line number(s) relating to the revision. -04/13

**Q61: Can any individual make re-filing requests?**

**A61:** Yes. Any individual with a valid PSP account\* may make a re-filing request through the PSP.

\* Individuals with a valid PSP account include the Pension Plan Administrator and any individual to whom the Pension Plan Administrator has delegated plan access through the PSP. -03/13

**Q62: Where can I find step-by step instructions for making a re-filing request through the PSP?**

**A62:** For step-by-step instructions on this process, please refer to FSCO's [Instructions for Making Re-Filing Requests Through the PSP](#).

Note: To file electronically, you must first activate your PSP account. -03/13