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Active Pension Policies

FSRA is actively reviewing all FSCO regulatory direction, including but not limited to forms, guidelines and FAQs.

Until FSRA issues new regulatory direction, all existing regulatory direction remains in force.

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- **General**





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Access to Information

- **I150-800 - Member's Right to Information, Annual Statements, Termination Statements, Notices, PBA 1990, s. 25-30, 42, O. Reg. 909 s. 28, 39-46 Effective When Published**  Size: 126 kb

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Actuarial Guidance Notes

- **AGN-001 - Canadian Institute of Actuaries, Practice-Specific Standards for Pension Plans**  Size: 94 kb
- **AGN-003 - Determination of Interest Payments Where Solvency Special Payments Are Covered by Letters of Credit**  Size: 306 kb
- **AGN-004 - Alternative Settlement Methods for Solvency Valuations**  Size: 152 kb
- **AGN-005 - Determination of the Solvency Liability Adjustment**  Size: 190 kb

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Actuarial Reports

- **A050-900 - Requirement for Submission of Actuarial Reports and Cost Certificates**  Size: 24 kb

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Administration




- **A100-100 - Pension Fund Administration – Responsibilities of Fund Holders**  Size: 171 kb

Disruption Notice

Please consult our [outage schedule](#) for more details.

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Administrative Expenses

- [A200-101 - Administrative Fees and Expenses Payable from Pension Fund](#)  156 kb
- [A200-200 - Payable from Pension Fund Effective When Published](#)  Size: 186 kb
- [A200-803 - Fees and Expenses for Wind Ups and Surplus Refund Applications](#)  Size: 160 kb

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Administrator

- [A300-101 - Administrator Role and Responsibilities](#)  Size: 360 kb
- [A300-200 - Management and Retention of Pension Plan Records by the Administrator](#)  Size: 435 kb
- [A300-301 - Insurance Company Not Administrator for Guaranteed Annuity Contracts](#)  Size: 32 kb
- [A300-450 - Administrator's Management of Inquiries and Complaints from Plan Beneficiaries](#)  Size: 44 kb
- [A300-503 - Use of Superintendent Approved Pension Forms -PBA s. 113.2](#)  Size: 171 kb
- [A300-802 - Requirement to Provide Information to Members](#)  Size: 260 kb
- [A300-807 - Electronic Communications Between Plan Administrators and Plan Beneficiaries](#)  Size: 150 kb
- [A300-900 - Searching for Plan Beneficiaries](#)  Size: 175 kb
- [A300-901 - Waiver of Biennial Statements for Missing Former and Retired Members](#)  Size: 337 kb

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Amendments

- [A400-100 - Actuarial Filing for Plan Amendments](#)  Size: 206 kb
- [A400-500 - Reduction of Accrued Benefits and/or Refunds or Payments to Avoid Revocation by Canada Revenue Agency of Registration of a Pension Plan](#)  Size: 64 kb

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Annual Information Returns (AIR)

- [A500-402 - General Information Regarding Annual Information Returns](#)  Size: 186 kb

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Annuities

- [A600-951 - Mortality Tables and Sex Discrimination](#)  Size: 25 kb

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Assets

- [A700-100 - Asset Transfer on Reorganization](#)  Size: 142 kb
- [A700-151 - Change of Custodian – Filing and Amendment Requirements](#)  Size: 126 kb
- [A700-154 - Types of Asset Transfers](#)  Size: 149 kb
- [A700-176 - Interim Transfer of Assets on Purchase and Sale](#)  Size: 194 kb
- [A700-200 - Asset Transfer Resulting from Sale of Business](#)  Size: 210 kb
- [A700-226 - Partial Asset Transfers Under s. 81 - Superintendent's Consent Required](#)  Size: 265 kb
- [A700-251 - Full Asset Transfers Under s. 81 - Superintendent's Consent Required](#)  Size: 233 kb
- [A700-301 - Withdrawal of Application for Consent to a Transfer of Assets](#)  Size: 40 kb

Benefits

- **B100-101 - Definition of Bridging Benefit**  Size: 130 kb
- **B100-110 - Consent Benefits Where Amount of Benefit Not Determinable**  Size: 214 kb
- **B100-126 - Garnishment of Pensions in Pay**  Size: 131 kb
- **B100-151 - Payments from a Defined Contribution/Money Purchase Benefit**  Size: 128 kb
- **B100-206 - Pregnancy, Parental and Emergency Leave**  Size: 29 kb
- **B100-225 - Portability Rights if Vested but not Locked In (Effective When Published)**  Size: 24 kb
- **B100-251 - Amendments for Benefit Improvements - Notice and Funding**  Size: 219 kb
- **B100-260 - More Advantageous Pension Benefits or Ancillary Benefits Permitted - PBA ss. 5, 19(1) and (4)**  Size: 151kb
- **B100-275 - Indexing (Effective When Published)**  Size: 25 kb
- **B100-300 - Value of a Deferred Pension (Effective When Published)**  Size: 29 kb
- **B100-401 - Union Membership as Condition for Benefit Improvement**  Size: 163 kb
- **B100-500 - Settlement of Benefits (Effective When Published)**  Size: 24 kb
- **B100-851 - Joint and Survivor Pension Waived**  Size: 25 kb

Class of Employee




- See **Membership**

Commuted Values

- See **Transfer Values**



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Conversion

- **C200-101 - Conversion of a Plan from Defined Benefit to Defined Contribution**  Size: 42 kb
- **C200-150 - Defined Contribution to Defined Benefit**  Size: 24 kb
- **C200-700 - Past Benefits - Members Option**  Size: 24 kb



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Deadlines

- **D050-802 - Deadline for Early Filing of Actuarial Funding Valuation Reports**  Size: 25 kb
- **D050-804 - Extension of Deadline for Filings with FSCO**  Size: 131 kb

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Disclosure - By the Administrator

- **D100-150 - Disclosure of information provided to FSCO by an Administrator: Records marked "Privileged," "Private" or "Confidential"**  Size: 145 kb
- **D100-300 - Members' Annual Statements and Termination Statements**  160 kb

Disclosure - By the Superintendent

- **D110-100 - Decisions made under the Pension Benefits Act, R.S.O. 1990, c. P.8 and the Financial Services Commission of Ontario Act, 1997, S.O. 1997, c. 28** 

Early Retirement Windows

- **E050-050 - For Applications Received after March 26, 1992**  Size: 28 kb
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Financial Statements Guidance Note

- **FSGN-100 - Disclosure Expectations for Financial Statements Filed Pursuant to Regulation 909 s. 76**  Size: 390 kb

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Funding of Plans

- **F800-030 - Funding Requirements for Designated Plans in Ontario, O. Reg. 73/95 Effective When Published**  Size: 40 kb
- **F800-100 - Contribution Holidays for Plan Members; Employee - Contributions, Payroll Deductions (Effective When Published)**  Size: 25 kb
- **F800-125 - Contributions In-Kind Not Permitted**  Size: 143 kb
- **F800-150 - Collection of Unremitted Contributions, PBA 1990 s. 59, s. 87, s. 109 & s. 110 When Published**  Size: 18 kb
- **F800-175 - Collection of Contributions and Delinquencies, PBA 1987 s. 23, 56-58, O. Reg. 708/87 s. 56 (formerly M900-100) Effective When Published**  Size: 25 kb
- **F800-300 - Contributory and Non-Contributory Pension Plans**  Size: 24 kb
- **F800-400 - Employer Contributions Based on RRSP Contributions (Effective When Published)**  Size: 25 kb
- **F800-500 - Failure to Remit Member Contributions**  Size: 24 kb
- **F800-802 - Suspension of Employer Contributions in Defined Contribution Plans**  Size: 148 kb
- **F800-975 - No Provision to Amortize Negative Solvency Balance**  Size: 25 kb

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General

- **G200-101 - Court Proceedings - Involvement of FSCO/Superintendent of Financial Services**  Size: 132 kb

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Gradual and Uniform

- **G100-602 - Benefit Accrual in Defined Benefit and Defined Contribution Plans**  Size: 138 kb
- **G100-700 - Benefit Accrual - Application to MEPPs**  Size: 28 kb
- **G100-701 - Benefit Accrual in a MEPP - Clarification**  Size: 25 kb

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- **I200-100 - Average Fund Rate for Employee Contributions**  Size: 117 kb
- **I200-301 - Crediting Interest on Employee Contributions**  Size: 129 kb





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Investment Guidance Notes

- **IGN-001 - Buy In Annuities for Defined Benefit Plans**  Size: 164 kb
- **IGN-002 - Prudent Investment Practices for Derivatives**  Size: 327 kb
- **IGN-003 - Statements of Investment Policies and Procedures (SIPPs) for Member-Directed Defined Contribution Plans**  Size: 165 kb
- **IGN-004 - Environmental, Social and Governance (ESG) Factors**  Size: 292 kb
- **IGN-005 - Overview of Statements of Investment Policies and Procedures (SIPP) Requirements**  Size: 243 kb

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- **L200-201 - Locked-In Retirement Accounts (LIRAs)**  Size: 260 kb
- **L200-303 - Schedule 1.1 Life Income Funds (New LIFs)**  Size: 298 kb
- **L200-305 - Schedule 1 Life Income Funds (Old LIFs)**  Size: 285 kb
- **L200-501 - Schedule 2 Locked-In Retirement Funds (LRIFs)**  Size: 296 kb

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Locking In

- **L100-051 - Shortened Life Expectancy**  Size: 159 kb



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- **M100-100 - Eligibility for Membership in a Pension Plan**  Size: 272 kb
- **M100-300 - Class of Employees**  Size: 216 kb
- **M100-401 - Separate Pension Plan for Part-Time Employees - Reasonably Equivalent Pension Benefits and Other Benefits**  Size: 171 kb
- **M100-502 - Mandatory versus Optional Membership in a Pension Plan**  Size: 164 kb
- **M100-701 - No Transfer Rights on Suspension of Plan Membership**  Size: 156 kb
- **M100-901 - Amendment to Terminate Membership not Permitted (Effective When Published)**  Size: 24 kb
- **M100-908 - Termination of Plan Membership Without Termination of Employment (Effective When Published)**  Size: 24 kb
- **M100-950 - Cessation of Member Contributions**  Size 151 kb



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Multi-Jurisdictional Issues

- [**MJ300-100 - When and How to Change the Province of Registration for a Multi-jurisdictional Pension Plan**](#)  250 kb
- [**MJ300-300 - Documents at the Financial Services Commission of Ontario for Plans Registered in Other Jurisdictions**](#)  154 kb

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Pension Benefits Guarantee Fund (PBGF)

- [**P200-001 - Filing Requirements and Procedure, PBA 1990 s. 83, 84, O. Reg. 909 s34, 47 Effective When Published**](#)  Size: 214 kb
- [**P200-155 - Determining PBGF Assessment Base \(Effective When Published\)**](#)  Size: 27 kb



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Plan Advisory Committee (Members)

- [**A350-500 - Purpose**](#)  Size: 24 kb

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Plan Types - Miscellaneous

- [**P100-101 - Approaches and Revenue Canada Considerations \(formerly O100-100\) Effective When Published**](#)  Size: 20 kb
- [**P100-202 - Pension Plans are Not Flexible Benefit Plans**](#)  Size: 35 kb

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Procedures - Administration

- [**P500-005 - Inquiries to FSCO by the Administrator**](#)  Size: 46 kb


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Procedures - Applications

- [P510-403 - Process for Reviewing Defined Benefit Pension Plan Applications and Service Targets](#)  Size: 171 kb



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Reimbursement of Employer Overpayment from a Continuing Pension Plan

- [R350-103 - Application for Reimbursement of Employer Overpayment from a Continuing Pension Plan](#)  Size: 153 kb

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- [R400-101 - Application for Refund of Contributions to Plan Members or Former Members](#)  Size: 241 kb
- [R400-108 - Refund of Additional Voluntary Contributions to Active Members](#)  Size: 215 kb

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- [R500-351 - Registration of a Pension Plan and a Pension Plan Amendment](#)  Size: 286 kb

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- [R700-101 - Retirement Dates](#)  Size: 48 kb

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- **S500-307 - Joint and Survivor Pension or Annuity – Entitlement, Waiver and Cancellation**  Size: 238 kb
- **S500-500 - Marriage Breakdown and Pension Credits Effective When Published**  Size: 50 kb
- **S500-600 - Additional Options to Spouse on Marriage Breakdown Effective When Published**  Size: 27 kb
- **S500-700 - Options to Spouse on Marriage Breakdown, PBA 1987 ss. 52(5) Effective When Published**  Size: 30 kb

Surplus






- **S900-401 - Partial Wind Up - Identification and Administration of Surplus**  Size: 42 kb
- **S900-512 - Application by Employer for Payment of Surplus on Wind Up of Pension Plan**  Size: 414 kb
- **S900-514 - Surplus Distribution by Written Agreement - The Role of Legal Counsel**  Size: 177 kb
- **S900-751 - Undistributed Surplus on Full or Partial Wind Up - PBA s. 76**  Size: 54 kb
- **S900-876 - Surplus Distribution in Cash in Continuing Plan**  Size: 41 kb
- **S900-901 - Allocation of Surplus to Members, Former Members and Other Persons on Wind Up - PBA s. 63(7) and 70(5) - Regulation 909 s. 8**  Size: 125 kb
- **S900-910 - Distribution of Surplus to Employer on Partial Wind Up - PBA s. 70(5) - Regulation 909 s. 8(1)(b) and 8(2)**  Size: 46 kb

Transfer Rights

- **T500-300 - Fully Insured Money Purchase Group Annuity**  Size: 136 kb
- **T500-500 - Timing of Termination Statement (Effective When Published)**  Size: 27 kb
- **T500-601 - No Obligation For Other Plans To Accept Transfer**  Size: 119 kb
- **T500-851 - No Transfer Rights Outside Canada**  Size: 206 kb







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- **T800-402 - Commuted Value Transfers**  Size: 53 kb
- **T800-403 - Recalculation of Transfer Values**  Size: 158 kb
- **T800-900 - Contractual Provision for Indexation**  Size: 25 kb
- **T800-901 - Subsidized Early Retirement & Bridge Benefits where Eligibility Requirements have been Met and Plan Provides for Transfer Options**  Size: 27 kb
- **T800-951 - Commuted Value Transfer Where Plan Underfunded and Member within 10 Years of Normal Retirement Date**  Size: 39 kb

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- **W100-103 - Filing Requirements and Procedure on Full or Partial Wind Up of a Pension Plan**  Size: 524 kb
- **W100-105 - Conditional Notice of Intended Wind Up Not Permitted**  Size: 136 kb
- **W100-107 - Treatment of Prior Year Credit Balance**  Size: 198 kb
- **W100-109 - Allocation of Assets in a Multi-Jurisdictional Pension Plan Providing Defined Benefits Guaranteed in Whole or in Part by the Pension Benefits Guarantee Fund**  Size: 213 kb
- **W100-111 - Credited Service for Employment Standards Act 2000 Notice Period**  Size: 220kb
- **W100-225 - Vesting, Locking In & Growing In on Wind Up**  Size: 35 kb

- **W100-233 - Distribution of Benefits on Partial Wind Up Where Immediate or Deferred Pensions are Not Purchased**  Size: 41 kb
- **W100-234 - Payment of Benefits on Partial Wind Up**  Size: 230 kb
- **W100-277 - Natural Termination of a Pension Plan**  Size: 193 kb
- **W100-304 - Guideline for Notice of Full or Partial Wind Up of Pension Plan**  Size: 199 kb
- **W100-436 - Payment of Immediate Pensions & Other Benefits**  133 kb
- **W100-442 - Restrictions on Payments on wind up where there is a Deficit**  Size: 171 kb
- **W100-460 - Where Employer Sells, Assigns or Disposes the Business or assets for the Business**  Size: 131 kb
- **W100-803 - Original and Successor Pension Plans - Section 81 Does Not Preclude Wind Up of Original Plan**  Size: 125 kb