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SECTION:	Membership
INDEX NO.:	M100-950
TITLE:	Cessation of Member Contributions
APPROVED BY:	Superintendent of Financial Services
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REPLACES:	F800-950

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This policy replaces F800-950 (Cessation of Member Contributions) as of the effective date of this policy.

*Note: Where this policy conflicts with the Financial Services Commission of Ontario Act, 1997, S.O. 1997, c. 28 (FSCO Act), Pension Benefits Act, R.S.O. 1990, c. P.8 (PBA) or Regulation 909, R.R.O. 1990 (Regulation), the FSCO Act, PBA or Regulation govern.*

*Note: The electronic version of this policy, including direct access to all linked references, is available on FSCO's website at [www.fSCO.gov.on.ca](http://www.fSCO.gov.on.ca). All pension policies can be accessed from the **Pensions** section of the website through the **Pension Policies** link.*

**I am required to make contributions to my pension plan. I do not want to continue contributing to the plan and intend to ask the administrator of my pension plan (Administrator) to stop the automatic deductions from my earnings. Does my Administrator have to comply with my request?**

Your Administrator must administer the pension plan in accordance with the terms of the plan document(s) and requirements under the PBA and Regulation.

You may elect to stop contributing to the pension plan if this is permitted under the terms of the plan document. Your Administrator should comply with your election if you have met the criteria set out in your pension plan. Once your contributions stop, your membership would be suspended.

If your membership is suspended, you will remain a member of your pension plan with a suspended status. You will make no further contributions, and employer contributions made on your behalf will also stop. However, the benefits that you have earned and the contributions you have made up to

the date of suspension must remain in the plan until such time as your employment is terminated or the plan is wound up. Your continued membership in the plan and service with the employer will count towards determining your entitlement to whatever rights and benefits the plan provides.

If your pension plan does not permit you to stop your contributions, your contributions must continue and you will earn benefits in accordance with the terms of the pension plan until the earliest of the following dates:

- 1) the date your employment terminates;
- 2) the date your plan membership terminates if you are a member of a multi-employer pension plan; or,
- 3) the date the pension plan is wound up.

You may also stop contributing on the effective date of any amendment that provides for benefit accrual for your class of member on a non-contributory basis. In this case, you will still remain a member of the pension plan and continue to earn benefits.

If your reason for not wanting to contribute to the pension plan is due to your religious beliefs, contact the Administrator. This matter is addressed in FSCO's policy M100-502 (Mandatory versus Optional Membership in a Pension Plan).