



SECTION:	Benefits
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TITLE:	Union Membership as Condition for Benefit Improvement
APPROVED BY:	Superintendent of Financial Services
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This policy replaces B100-400 (Union Membership as Condition for Benefit Improvement) 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.fsrao.ca. All pension policies can be accessed from the **Pensions** section of the website through the **Pension Policies** link.*

Can a pension plan restrict benefit improvements to those active, deferred vested and retired members who are union members?

Yes. In pension plans where union membership is a condition of plan membership, such a pension plan can restrict benefit improvements to those active, deferred vested and retired members who are union members at the time of the benefit improvement.