Financial Services Commission of Ontario Commission des services financiers de l'Ontario



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Benefit Improvement

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Taken from the "Your Questions Answered" column published in the PCO Bulletin. Please see the disclaimer at the beginning of the directory.

Note: Due to legislative changes, the reference to "PCO" should now read "FSCO."

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

The PCO has registered many pension plans in which union membership is a condition of plan membership. In such a plan, union membership may be continued as a condition for eligibility to receive benefit improvements after active membership in the plan ceases (e.g., former members in retirement or those entitled to deferred pensions.)