



SECTION: Funding of Plans
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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 on the left side of each page.*

What is the difference between a contributory and non-contributory pension plan?

A contributory pension plan requires the employees to pay into the plan from their salary (the employees' pay stub would show the money was taken out of their pay to go into the pension plan). In a non-contributory pension plan only the employer contributes.