

COMMUNIQUÉ
To all members of the
Desjardins Group Pension Plan (DGPP)
(Retraite Québec registration number: 25717)

December 16, 2019

During its November 13, 2019 meeting, the Board of Directors of the Fédération des caisses Desjardins du Québec (the “FCDQ”) adopted certain amendments to the *Desjardins Group Pension Plan Regulation* (the “DGPP Regulation”).

This communiqué is for active members; **the changes do not affect pensions being paid to retirees or their beneficiaries**. The amendments below are minor and are intended to simplify the DGPP Regulation.

1. Past service buyback and purchase of supplemental pension benefits

Section 7.4 of the DGPP Regulation has been amended to clearly set out the types of past service that plan members can buy back, such as unpaid leave and maternity/parental leave. A buyback simulator is now available on rcd-dgp.com. Use the tool to help you calculate the cost of a buyback and see how it could affect your pension.

Section 7.4 now makes a distinction between past service buybacks and supplemental pension benefits that can be purchased at retirement. Supplemental pension benefits purchased in 2018 have also been added to the Appendix III of the DGPP Regulation.

2. DGPP pension options

Section 8.6 of Appendix VII-Q has been amended to ensure consistency between the DGPP’s pension options and those available to plan members with years of service in the Ontario caisse merged plan.

3. Disabilities

Section 5.2 of the DGPP Regulation has been simplified and now refers to the Desjardins Group Insurance Plan for the definition of disabled/disability.

4. Other amendments

Minor changes have been made to sections 6.2(d), 6.7 and 9.12(a) of the DGPP Regulation to provide clarifications.

Additional information

If you have any questions or would like to see the changes in detail, which can be obtained at no charge upon written request, contact the DGPP Member Services Team, Monday to Friday, from 8:00 a.m. to 5:00 p.m.:

DGPP Member Services Team
Desjardins Group Pension Plan Division
☎ Toll-free: 1-866-434-3166
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Note: This communiqué is for information purposes only.
If there is a discrepancy between this communiqué and the DGPP Regulation, the Regulation shall prevail.