

**APPLICATION FOR A LUMP-SUM PAYMENT UNDER  
A GRADUAL RETIREMENT AGREEMENT  
(For Quebec DGPP members only)**

PLAN MEMBER INFORMATION		
Last name:		First name:
DGPP Identifier:	Employee number:	Email:
Address (number, street and apartment):		
City:		Postal code:

As provided for in the gradual retirement agreement signed with my Employer, I hereby request an early retirement benefit paid out as a lump sum from the Desjardins Group Pension Plan (DGPP).

The amount requested may not exceed the lowest of the following:

- 70% of the decrease in salary resulting from the reduction in working hours during the withdrawal year
- 40% of the maximum pensionable earnings for the withdrawal year, adjusted in proportion to the number of months covered under the agreement
- Value of the pension accrued in the DGPP

**TAX YEAR FOR LUMP SUM ADVANCE**

---

**PAYMENT AMOUNT**

☐ Maximum permitted amount

☐ Specific amount \$

---

**PAYMENT TERMS**

☐ Direct deposit (provide a void cheque)

☐ Cheque with tax deductions

☐ RRSP transfer (non-taxable)

Enclose form T2151 or equivalent transfer form

Name of financial institution:

---

## PAYMENTS CONDITIONS

- The gradual retirement agreement allows for only 1 withdrawal per calendar year, even if working hours are reduced after the payment has been made.
- Withdrawals are optional and final.
- A request for payment must be made annually for each year of the agreement in which I wish to receive a lump-sum payment.
- The payment I receive from my pension plan will be taken into account and will reduce the pension amount I collect when I retire fully. A pension estimate factoring in the early retirement benefit can be requested.

---

Plan member signature

(Handwritten signature only)

---

Date

### ADDITIONAL INFORMATION

**DGPP Member Services**

Monday to Friday, from 8 a.m. to 5 p.m.

**By phone**

Call us at 1-866-434-3166 or 514-285-3166

**By secure messaging**

Write to us via the secure [Contact us](#) section of the DGPP website at [rcd-dgp.com](#)

### HOW TO SEND YOUR DOCUMENTS

**Via secure messaging through the [Contact us](#) section**  
of the DGPP website at [rcd-dgp.com](#)

**By mail or internal mail to**

Desjardins Insurance  
LEV 200 – 4 – B  
200 rue des Commandeurs  
Lévis QC G6V 6R2