



Planning on taking a pregnancy leave?

Under the *Employment Standards Act (ESA)*, your pension contributions will continue during your pregnancy or parental leave if you have worked 13 or more weeks with your current employer. You have the option of waiving this benefit (see the section on **Maintaining your pension credit** below).

Time limits and cost

To pay for your purchase using RRSP funds, please contact the pension plan directly.

- If you give birth on or after December 31, 2000, you can contribute up to a maximum of *52 weeks—17 for pregnancy plus 35 for parenting*. The pregnancy leave portion can start no earlier than 17 weeks before the expected date of birth. Your parental leave starts immediately after the pregnancy part of your leave ends.
- If you adopt a child on or after December 31, 2000, you can contribute up to 37 weeks for a parental leave.

Regardless, you continue making the same pension contributions you would have made had you not taken a leave.

Making arrangements with your employer

Before your leave begins, complete the accompanying application and submit it to your employer. To change the start date of your leave, please notify your employer in writing at least two weeks prior to the new date. Once the child is born or adopted, please forward a copy of the birth certificate to our office.

Your employer will arrange your payment schedule with you and send us your pension contributions during your leave.

Leaves longer than 52 weeks

You may continue making pension contributions for longer than the above limits. However, you'll pay your contributions for the extended period **directly to the pension plan rather than through your employer**.

Please contact us for more information.

Maintaining your pension credit

You can purchase pension credit if you did not contribute to a registered pension plan during your absence.

You may waive the right to contribute by signing part 2 of the application.

If you choose to waive your right to contribute, you may choose to purchase credit later provided you do so within five years from the end of your absence; however, interest charges are added.

If you miss the deadline, you'll forfeit the opportunity to purchase credit for your absence.

Buying credit for your leave provides you with the most pension you can have and, if the purchase gives you credit in a school year in which you previously had none, can allow you to retire sooner.



Instructions

Please give this form to your employer before your leave begins.

To continue making pension contributions during your leave, complete part 1. Your employer completes part 3 and arranges the payment schedule with you.

To waive your right to contribute through your employer, complete parts 1 and 2. Your employer completes part 3.

If you plan to take time off beyond the ESA limit (52 weeks for birth mothers or 37 weeks for fathers and adoptive parents) and wish to pay pension contributions for the entire period, complete part 1. Your employer completes part 3 and arranges the payment schedule for the ESA portion of your leave. For the period extending beyond the ESA limit, you will contribute directly to the pension board. Please complete an *Application to Buy Credit*.

1. Member

SIN

Name *last* *first* *initial*

Please remember to send us a copy of your child's birth certificate.

Address *street* *city*

province *postal code*

Telephone *home* *work*
() ()

Signature Date

2. Waiver

Sign the waiver section only if you do *not* wish to contribute through your employer

By signing below, I certify that I have read the Pregnancy & Parental Leaves fact sheet and understand my right to make pension contributions during my leave; however, I have decided to waive this right.

Signature Date

3. Employer information

For leaves that extend beyond the ESA limit, the ESA period ends on the last day of the 52nd week.

To be completed by employer

Employer *name* *number*

Total period of leave *from (dd/mm/yyyy)* *to (dd/mm/yyyy)*

Period employee will contribute under ESA *from (dd/mm/yyyy)* *to (dd/mm/yyyy)*

Employer contact

Employer's signature Date

Employers: Please fax this form to the pension plan at (416) 730-7807 or 1-800-949-8208.