

Government Pension Plans Compared Across Canada by Jurisdiction

Province	Type of Plan	Contribution Rate	Stipulation to Qualify	Age Pension can be taken out without Penalty	Date of Last Pension Reform
British Columbia	Defined Benefit	11% applied to salaries due to additional roles. The taxpayer contribution is 7.63% up from 5.75% in fiscal years 2007-2008.	6 years	65	Legislative Assembly (Members Remuneration & Pensions) Statutes Amendment Act 2007
Alberta	RRSP	MLAs who pay into the RRSP can also receive up to 50% of the amt in the <i>Income Tax Act</i> , starting in 2001	MLAs elected after 1989 have no pensions	N/A	Members of the Legislative Assembly Pension Plan Act (2006)
Saskatchewan	Defined Contribution	9%	1 year	50 if no longer a MLA, otherwise 65	Members of the Legislative Assembly Benefits Act 2007
Manitoba	Three Plans: 1) Legislative Assembly Pension Plan 2) RRSP chosen by MLA matched by government 3) Taxable trust matched by government	7% for all plans	1 year	55	Legislative Assembly Pension Plan (LAPP) 2004
Ontario	Defined Contribution	10% of salary	5 years	age and service must equal 55	Act to Amend the MPPs Pension Act 2006
Quebec	Defined Benefit	9% of indemnities	N/A	60	The Pension Plan of the Members of the National Assembly (2008)
New Brunswick	Defined Benefit	9% for MLA; 6% for Ministers	8 sessions for MLAs; 6 months for Ministers	60	An Act Respecting the Members' Pension Act & the Members Superannuation Act 2007
Nova Scotia	Defined Benefit	10% of salary; up to 15 yrs	5 years and 2 elections	55	Members Retirement Allowances Act (2007)

Prince Edward Island	Defined Benefit two plans a basic and supplementary	8%	Immediate for basic 2 elections- 5 years supplementary	55	Legislative Assembly Act (1994)- Recommendations coming forward from the Indemnity Allowance Commission 2009
Newfoundland & Labrador	Defined Benefit	9%	5 years- two terms	age and service- 60	Members of the House of Assembly Pensions Act (MHAPP) amended 2004
Nunavut	Defined Benefit	6.5%; 9% if Supplementary Plan	Either 1 assembly or 4 years	60 or 30 yrs of service	Legislative Assembly Retiring Allowances Act 2006 (based on NWT)
Northwest Territories	Defined Benefit	6.5%; 9% if Supplementary Pensionable income is the base salary except first \$1000.	Either one term or 4 years	60	Legislative Assembly Retiring Allowances Act 2006
Yukon	Defined Benefit	9% of remuneration & earnings	6 years	60	Act to Amend the Legislative Assembly Retirement Allowances Act 2007
Federal (House of Commons)	Defined Benefit	7% of seasonal allowance; those with additional roles may contribute at 7% if they choose to do so	6 years	55	Members of Parliament Retiring Allowances Act (Act current to May 2009)
Federal (Senate)	Defined Benefit	3 % of annual salary for every year of service to a maximum of 75 % of the average sessional indemnity	6 years	55	Members of Parliament Retiring Allowances Act (Act current to May 2009)

Sources

- Government of New Brunswick- Legislators Pension Plan Across Provinces
<http://www.gnb.ca/legis/promos/CRC-CER/vol1/PDF/Appendix26-e.pdf>

Notes

- Provincial Finance Offices were consulted for up-to-date information