

Elections will be required principally for prior service in the public service not covered by the transfer of credits from the retirement fund, for periods of leave of absence without pay, for war service in World War I and World War II, and for prior "pensionable employment" with another employer. An election may also be made to count service for which the contributor failed to elect within the normal one year time limit on becoming a contributor to the Superannuation Account provided that a medical examination has been passed within thirty days prior to making this new election.

Contributions for Prior Pensionable Service

Contributions for prior pensionable service will be in line with the new contribution rates for current service except that those already contributing for this prior service, or those whose period of election to contribute for it under the Civil Service Superannuation Act has not expired, will contribute as they would have done under that Act. Thus contributions for service in the public service prior to the time when the employee becomes a contributor to the Superannuation Account will be on the basis of 6 per cent (5 per cent if a female) of the salary at the time it was earned together with simple interest at four per cent from the middle of the fiscal year in which it was earned provided that the election is made within a year of his becoming a contributor. The case of the re-employed contributor is covered later in the part dealing with re-employed persons.

Contributions in respect of war service will depend on whether or not the contributor was employed in the public service on a full-time basis immediately prior to his enlistment. If he was, and was at the same time a "civil servant" prior to World War I, or a contributor to the Superannuation Account prior to World War II and given leave of absence to enlist, the related war service is treated as non-elective service and no contributions are required. If he was so employed prior to his war service but does not satisfy these other conditions, contributions for each year of war service which he elects to count are 6 per cent (5 per cent if a female) of his immediate pre-war rate of salary together with four per cent simple interest from the year of war service involved provided that the election is made within a year of his becoming a contributor.

If the contributor does not satisfy any of these prewar employment requirements then the contributions are 12 per cent (10 per cent if a female) of his earliest postwar rate of salary as an employee in the public service together with interest on the basis described in the preceding sentence if the election is made within the time limit indicated there. War service is not restricted to "overseas" service and contributors under the Civil Service Superannuation Act who could not elect for this service because of that restriction will be able to elect to pay on the salary basis indicated provided that they do so within a year of becoming contributors under the new Act.

The contributions for prior "pensionable employment" with another employer will also be on the 12 per cent (10 per cent) basis with interest as just described. Provision is made for the entry into agreements on a reciprocal basis with provincial and municipal governments as well as with those of other countries, with international organizations, with the Bank of Canada and Crown corporations, under which an employee might have no additional contributions to make to be credited with the pensionable service involved. This would depend on the terms of the various reciprocal agreements.

Where a contributor did not make his election when he had the chance and elects to contribute at a later date the contributions will be 6 per cent (5 per cent if a female) or 12 per cent (10 per cent) as the case may be of the rate of salary at the time the election is made together with interest from the year of the actual service.