

**Redway, Mr. Alan—Cont.**

- Procedure
- Bills, 3:39, 78
- Briefs, 3:34-5
- Questioning of witnesses, 1:58-9
- Spouses, 3:48-50
- Superintendent of Insurance, 3:52
- Survivor benefits, 3:74-5, 79

**Registered Retirement Savings Plans, 2:70**

- Ceilings, raising, 2:5-6
- Group, Bill C-90 promoting, 1:14-5
- Locked-in, 2:9, 69
  - See also Credits—Splitting, Tax sheltered; Survivor benefits—Lump sum payments
- Women, participating, 2:5-6

**Religion exemption** *see* Pension Benefits Standards Act (Bill C-90)—Conscience clause; Pension plan membership**Remarriage** *see* Survivor benefits**Report to House, 3:3-16****Retirement**

- Benefits, bridging, 2:31-2, 34
- Early, 1:51-2; 2:29-30, 56; 3:69-70
- Pensionable age, defining, 2:29, 53; 3:46
  - Employment after, 2:56
- Pensioners, Bill C-90 not protecting, 3:36-8

**Retroactivity** *see* Pension Benefits Standards Act, 1985 (Bill C-90)—References**Rollick, Mr. B. (Wyatt Company)**

- Pension Benefits Standards Act, 1985 (Bill C-90), 1:4, 34-59

**RRSPs** *see* Registered Retirement Savings Plans**Rutherford case** *see* Credits—Splitting**Sex discrimination**

- Automobile insurance comparison, 2:23-4
- Detering, Bill C-90, 1:22-4, 61, 70; 2:7, 11, 59, 72; 3:83-5
  - Unisex tables, approval in principle, 2:7, 11-2, 22, 72-3, 76-7
- Human rights legislation, 1:71-2
- Ontario, proposed Pension Benefits Act, 1:70
- United States Supreme Court decision, 2:22-3
  - See also Defined-benefit plans; Defined-contribution plans

**Shariff, Mr. S. (Wyatt Company)**

- Pension Benefits Standards Act, 1985 (Bill C-90), 1:4, 59

**Spouses**

- Defining, Bill C-90, 1:69-70; 2:53-4; 3:46-50
  - See also Common law spouses; Disclosure requirements

**Stouffer, Mr. D. (William M. Mercer Ltd.)**

- Pension Benefits Standards Act, 1985 (Bill C-90), 1:5, 64-5, 70-3, 78-9

**Strip bonding** *see* Surplus assets**Superintendent of Insurance, role, 2:30, 74; 3:51-2, 86**

- Actuarial reports, 2:54-5
- Administration, liaison, registration, etc., 2:55, 63, 74; 3:65-6
- Amendments to pension plans, 2:56
- Surplus assets withdrawals, information disclosure, etc., 2:74; 3:63-4, 85-6

**Surplus assets, employer withdrawals, 1:60, 62-4; 2:6, 36, 43-4, 48, 56, 78-9, 81-2; 3:37**

- Alternatives, repayable loans, 1:13-4, 38

**Surplus assets, employer withdrawals—Cont.**

- Bargaining agents/unions, use, 2:44-5
- Black, references, Dominion Stores case, 1:14-5, 38; 2:17-8, 36-7, 81; 3:86
- Deferred wages, costing out, union charges, 1:15, 65-6; 2:18, 26, 28, 38-9, 42-3, 48-50, 63-4, 77-8
- Defined-benefit plans, 1:10, 66; 2:12-3
- Defined-contribution plans, 1:35, 67
- Federal-provincial agenda, 3:63
- Historical background, 1:10-1, 15, 35-6, 38
- "Immunitization" techniques, "matching", etc., 1:65
  - Closed group annuities purchase, Chrysler Canada Ltd./automobile companies' method, 1:66; 2:80-1
- Inflation protection, providing, 2:79
- Margin requirements, 2:37-8, 44
- Ontario situation, 1:64-5; 2:47-8
- Ownership issue, "recapture", etc., 1:14-5, 38-9, 64-7, 73; 2:18, 27-8, 39-42, 67-8
- Quebec situation, 1:64; 2:47, 69
- Regulations, Governor in Council setting, 3:63-4
- Reinvesting in company capital, 2:79-80
- Strip bonding, 1:65
- Tax advantages, unfair, discouraging, 1:12-4, 35, 38-9; 2:40
- Trusts, irrevocable, 1:35-6, 38-9
- Unfunded liabilities, Bill C-90 permitting, 3:35
- 1985, amount of withdrawals under federal jurisdiction, 2:17
  - See also Superintendent of Insurance

**Survivor benefits, before and after retirement, 1:20-1, 52, 54, 60; 2:27**

- Common law spouses, 1:69; 2:8
- Group life insurance plans, role, 1:20, 52-3; 2:28, 45-6
- Joint and survivor pension benefit, Bill C-90 requiring, 1:68-9; 2:6-9, 57-8; 3:74-9
- Lump sum payments, Bill C-90 allowing, 2:9, 18-9, 24
  - Retirement savings plans, locking-in, liens, etc., 2:19-20, 72
- Pension plan funding in entirety, Bill C-90 legislating, 1:20; 2:28
- Remarriage, benefits continuing, Bill C-90 introducing, 2:6
- Waivers, Bill C-90 allowing, 2:8, 20-1, 72
  - Dower Act, 2:20, 24

**Taxation, 1:41; 2:33-4**

- See also Credits—Splitting; Employer contributions; Inflation protection; Surplus assets

**Towers, Perrin, Forster and Crosby** *see* Witnesses**Trail, B.C.** *see* Pension committees—Pensioners' representation**Transfer values, 1:60, 62; 2:70**

- Non-indexed pensions, Canadian Institute of Actuaries paper, 1:31-2

**Trusts, 1:50**

- See also Multi-employer plans; Surplus assets

**Uniformity, Canada-wide, 1:30-1, 60-4; 2:18, 27, 47, 71; 3:46, 66, 73**

- See also Pension Benefits Standards Act, 1985 (Bill C-90)—References, Jurisdictional problems

**Unions**

- Collective agreements, Bill C-90 conflict, 3:90
- Negotiated plans, 1:15-6, 41, 50-1, 57, 59; 2:25, 34
  - See also Multi-employer plans
- See also Surplus assets—Bargaining agents—Deferred wages

**Unisex tables** *see* Sex discrimination**United States Supreme Court** *see* Sex discrimination