To all Plan members

Régime de retraite du personnel des CPE et des garderies privées conventionnées du Québec

Important information about your income tax returns



December 2025

Impact of Plan contributions on your income tax returns

Your participation in the Régime de retraite du personnel des CPE et des garderies privées conventionnées du Québec (the "Plan") has an impact on your income tax return. Your contributions are tax deductible, and your participation generates an annual Pension Adjustment (PA) which reduces the amount you can contribute to an RRSP for the subsequent year. Here are the main points to keep in mind:

Plan contributions

- Your Plan contributions (6.6% of your eligible earnings for 2025) are fully deductible from your taxable income. These contributions are shown in Box 20 of your T4 slip and Box D of your Relevé 1.
- Your employer's contributions and their accrued interest are not taxable and aren't deducted from your taxable income.
- Income taxes will be collected on the pension you will receive from the Plan upon your retirement.

The Pension Adjustment (PA)

- The PA represents the value, as estimated by Canada Revenue Agency (CRA) of the pension benefits accrued to you during the year. The PA is shown in Box 52 of your T4 slip.
- For 2025, your PA is equal to 2.00 multiplied by your Plan contributions for the year. This factor and, as a result, your PA, are determined each year.
- The PA reduces your eligible RRSP contribution room for the following year. This means that the 2025 PA you'll declare will reduce the amount you'll be allowed to contribute to an RRSP for the year 2026.

Your personalized annual statement

Next June, you'll receive your personalized annual statement. This statement will indicate, among other things, your accrued benefits in the Plan as at December 31, 2025. To make sure you receive your statement and any other important communications issued by TELUS Health, check if your personal information is accurate.

To do so, sign in on the secured "Personal Zone" of the My Retirement site at rrcpegq.hroffice.com. You'll then be able to submit your changes (home address, email address) in the "Change Personal Information" tool.

If your name, date of birth, social insurance number or gender, is incorrect, your employer must make the correction. Please advise your employer so they can make the necessary changes.

Example of PA calculation

Mary contributed $2,000 to the Plan in 2025. Her PA is determined by multiplying $2,000 by **2.00**, for a total of $4,000.

The amount Mary will be allowed to contribute to an RRSP in **2026** will be decreased by **$4,000**.

Need help? **Contact the Childcare Services Contact Centre by email at rrcpegq@telushealth.com or by phone at 1 844 880-9141, Monday to Friday, 8 a.m. to 5 p.m. (Eastern Time).**