



SECTION: Membership
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TITLE: Mandatory and Voluntary - Changes After Effective Date
APPROVED BY: Superintendent of Financial Services
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Note: Where this policy conflicts with the Financial Services Commission of Ontario Act, 1997, S.O. 1997, c. 28 (FSCO Act), Pension Benefits Act, R.S.O. 1990, c. P.8 (PBA) or Regulation 909, R.R.O. 1990 (Regulation), the FSCO Act, PBA or Regulation govern.

*Note: The electronic version of this policy, including direct access to all linked references, is available on FSCO's website at www.fSCO.gov.on.ca. All pension policies can be accessed from the **Pensions** section of the website through the **Pension Policies** link on the left side of each page.*

Can an employer who is starting a new pension plan make it mandatory for all current employees to become members? Alternatively, could the plan be voluntary for current employees and mandatory for employees who begin work after the effective date of the pension plan?

Yes to both. The PBA does not prohibit mandatory membership; it is FSCO's policy to encourage as much employee participation as possible. However, if an employer wishes to make the plan voluntary for current employees and mandatory for new employees that is also permissible.