A plan administrator asks: We have a plan member who wants to opt out of the plan and take his/her money that has accrued in the plan, but he/she is not terminating employment. Are we permitted to do this?

A plan member may suspend active membership in a pension plan if the pension plan provides for such a suspension and the member meets the criteria set out in the plan. However, under sections 37 and 63(1) of the PBA, no money may be refunded or transferred out of the plan until the member terminates employment.