



Financial Services Commission of Ontario  
Commission des services financiers de l'Ontario

---

SECTION: Transfer Values  
INDEX NO.: T800-201  
TITLE: Mortality Tables For Calculation - CIA Recommendations  
APPROVED BY: The Superintendent of Pensions  
PUBLISHED: Bulletin 2/2 (July 1991)  
EFFECTIVE DATE: When Published [No longer applicable - Feb. 2000]

---

*Taken from the "Your Questions Answered" column published in the PCO Bulletin. Please see the disclaimer at the beginning of the directory.*

**The CIA Recommendations for the Minimum Transfer Values of Pension specifies "unless a different table is considered more appropriate for a particular plan, a current universal table such as the GAM83 table should be used." Which mortality table(s) will the PCO accept for this purpose?**

In conjunction with the Canadian Institute of Actuaries' guidelines, the PCO will accept, as a general rule, only the GAM1983 mortality table for the calculation of minimum transfer values. An alternative mortality table can be utilized only if the plan's actuary can demonstrate to the satisfaction of the PCO that the mortality table chosen reflects the expected mortality after termination of employment among persons who were formerly members of the pension plan. The GAM83 table is published on pages 880 and 881 of Volume XXXV of the *Transactions of the Society of Actuaries*.

*Please refer to the "CIA Recommendations for the Computation of Transfer Values from Registered Pension Plans" currently in use. It was issued by the CIA effective on September 1, 1993.*