Theoretical goal of the RREGOP\(^1\)

- Replace 2% of the average salary in RREGOP and QPP\(^2\) revenues
- Reduction of the RREGOP pension at age 65 as if the QPP pension was requested at age 65 (see Figure 1)

Fig. 1 - RREGOP and RRQ revenue replacement

To learn more

- The 0.7% RREGOP decrease at age 65 is limited to the average 5-year MPE\(^3\) because the QPP pension is also limited by the same average 5-year MPE.
  - \(0.7\% \times \text{minimum (average salary or average MPE)} \times \text{credited service}\)
- Example for an average salary of $80,000: at age 65, the RREGOP offers a pension of 1.5% (instead of 1.3%) to respect the 2% average salary target (RREGOP + QPP).

The RREGOP and the QPP, independent plans

- The RREGOP pension decreases at age 65 according to a formula specific to this plan and not according to the actual QPP pension received.
- The QPP pension may be requested at age 60, but the RREGOP pension always decreases at age 65.

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1 Régime de retraite des employés du gouvernement et des organismes publics.

2 Québec Pension Plan.

3 Maximum des gains admissibles.