



## Administration Standard

**Title:** **Special Forces Pension Plan (SFPP) Participation**  
**Effective Date:** **2025 July 28**  
**Responsible Business Unit:** **Human Resources**

### 1. PURPOSE

- 1.1. This SFPP Plan Text requires that each participating employer have a pension policy regarding discretionary plan provision in the SFPP Plan Text. This Administration standard is The City of Calgary's pension policy and outlines the administration of The City's decisions regarding discretionary provisions as specified in the SFPP Plan Text and listed in Section 3.2. This Administration standard will be provided to SFPP Corporation each time it is amended.
- 1.2. This Administration standard sets out the administration of certain mandatory plan provisions in the SFPP Plan Text and certain requirements of the Income Tax Act which are necessary for Police Officers and The City to understand in order to properly administer The City's participation in SFPP.

### 2. APPLICABILITY

- 2.1. This Administration standard applies to Police Officers.
- 2.2. In the event of a conflict between this Administration standard and the SFPP Plan Text or the ITA, the SFPP Plan Text or the ITA, as applicable, shall govern.

### 3. STANDARD

- 3.1. Capitalized terms throughout this Administration standard have associated definitions, which are referenced below.
- 3.2. This Administration standard sets out The City's decisions with respect to the discretionary provisions as set out in the SFPP Plan Text, as follows:
  - a. Acting Pay, as addressed in SPP Plan Text Section 2.48(2); and,
  - b. Eligibility for qualifying Employees not covered by the mandatory enrolment provisions, as addressed in SFPP Plan Text Section 4.01(2)(a).
- 3.3. The City's policies in respect of these discretionary provisions are itemized in "3.4 Plan Participation / Membership", and "3.5 Pensionable Earnings" below.

### 3.4. Plan Participation / Membership

Eligibility for SFPP is governed by the SFPP Plan Text, The City's decisions on discretionary provisions, and City practice. Section 3.4(a) outlines The City's decisions on discretionary provisions. Section 3.4(b) outlines certain non-discretionary SFPP requirements and Section 3.4(c) contains City practices which apply to administering the provisions.

- a) Basis other than Mandatory Enrolment (see Section 3.2(b)):
  - i. Effective 2019 September 1, Part-time Permanent/Probationary Employees and Job-Share Employees will participate in the SFPP from the date they become a Police Officer.
- b) SFPP Requirements:
  - i. Full-time Permanent/Probationary Employees will participate in the SFPP from the date they become a Police Officer.
  - ii. A Member must continue to participate while they remain eligible to do so.
- c) City Practice:
  - i. Effective 2019 September 1, Non-Standard Schedule Employees who were participating in the SFPP as Full-time Permanent/Probationary Employees, will continue to participate in the SFPP on a part-time basis.
  - ii. Effective 2019 September 1, Job-Share Employees who were participating in the SFPP will continue to participate.

### 3.5. Pensionable Earnings

The types of earnings which are pensionable are governed by the SFPP Plan Text and The City's decisions on discretionary provisions. Section 3.5(a) outlines The City's decisions on discretionary provisions. Section 3.5(b) outlines certain non-discretionary SFPP requirements.

- a) Acting Pay (see Section 3.2(a)):
  - i. Acting Pay is included in pensionable earnings.
- b) SFPP Requirements:
  - i. Base Rate of Pay and Service Pay are included in pensionable earnings.
  - ii. Expense allowance, overtime payments, special remuneration and similar compensation are not included in pensionable earnings.
  - iii. A Member who is on an Administrative Leave, will have their earnings calculated as if they were Active.
  - iv. A Member who is on a Paid Association Leave will have their earnings calculated as if they were Active.
  - v. A Member who is receiving LTDI benefits will have their earnings calculated as if they were Active.

### 3.6. Service

The types of service which are pensionable are governed by the SFPP Plan Text and City practice. Section 3.6(a) contains required provisions in the SFPP Plan Text and Section 3.6(b) sets out City practice.

#### a) SFPP Requirements:

- i. A Member may not be credited with more than 35 years of Pensionable Service.
- ii. A Member who is on a Suspension with Pay will have their Pensionable Service calculated as if they were Active.
- iii. A Member who is on a Paid Association Leave will have their Pensionable Service calculated as if they were Active.
- iv. A Member who is receiving LTDI benefits will have their Pensionable Service calculated as if they were Active.
- v. A Member who is on an LOA is entitled to purchase their Pensionable Service after the leave has been reported to APS, either during year end reporting or at termination of employment.
- vi. A Member who is on a Suspension Without Pay is treated as an LOA.
  - A reinstatement to earnings which are pensionable to replace a Suspension Without Pay would result in pension arrears and the Employee will be contacted by Human Resource Support Services.

#### b) City Practice:

- i. A Member who is a Full-time Permanent/Probationary Employee and active for 364 calendar days in 26 pay-period year (or 378 calendar days in a 27-pay period year) will receive 1.0000 year of Pensionable Service.
- ii. A Member who is a Full-time Permanent/Probationary Employee but not active for 364 calendar days in a 26-pay period year (or 378 calendar days in a 27-pay-period year), will receive service equal to the number of calendar days worked divided by 364 days in a 26-pay-period year (or 378 days in a 27-pay-period year).
- iii. A Member who is a Part-time Employee or a Job-share Employee will have service calculated as the number of hours paid to the Employee in the calendar year reported, divided by number of hours required by a full-time equivalent position in the corresponding collective agreement or policy statement.

### 3.7. Contributions

When contributions are to be made by Members and The City is governed by the SFPP Plan Text.

#### a) SFPP Requirements:

- i. Pension contributions cease when a Member is on an LOA; the LOA will be reported to APS at year end and the Member may elect to purchase the LOA in accordance with the SFPP provisions.
- ii. A Member who is on a Suspension Without Pay is treated as an LOA.

- iii. A Member who is on a Suspension With Pay will have contributions calculated as if they were actively at work.
- iv. A Member who is receiving benefits from the LTDI will have contributions calculated as if they were actively at work.
- v. A Member who is in receipt of compensation under workers' compensation legislation will have contributions calculated as though they were actively at work.
- vi. A Member who is on a Paid Association Leave will have contributions calculated as if they were actively at work.
- vii. Where a Member elects to make contributions to SFPP for Prior Service, the entire cost of such prior service will be borne by the Member.

### 3.8. Administration

This Section includes other provisions of the SFPP Plan Text and ITA requirements.

#### a) SFPP Requirements:

- i. Each Member must provide satisfactory proof to APS of their age and marital status and the age of the Member's pension partner, child or beneficiary as required.

#### b) Income Tax Act Requirements:

- i. Members who have not retired prior to December 30th of the year in which they turn 71 must start their pension on December 31st of that year.
- ii. Employees who are in receipt of a SFPP pension may not participate as an active Member.

## 4. ROLES AND RESPONSIBILITIES

### 4.1. Police Officers are responsible for:

- a) Ensuring that their records with SFPP are correct by reviewing their SFPP annual statement regularly and contacting the Human Resources business unit.

### 4.2. The Human Resources Payroll division is responsible for:

- a) Reporting contributions, earnings, service and Member information change data to APS as outlined in the APS employer manual; and,
- b) Retaining pension records in accordance with The City's record retention policy.

### 4.3. The Human Resources Benefits and Pension Governance team is responsible for:

- a) Ensuring that this Administration standard is updated as necessary to comply with the SFPP Plan Text, the ITA and City practice;
- b) Filing this Administration standard with SFPP Corporation; and,
- c) Interpreting and applying this Administration standard.

### 4.4. The Chief Human Resources Officer is responsible for:

- a) Approving non-material changes to this Administration standard; and,

- b) As chair of the Pension Governance Committee, bringing material changes to the Administration standard Pension Governance Committee for approval.

4.5. The Pension Governance Committee is responsible for:

- a) Approving material changes to the Administration standard to the extent allowed in the Pension Governance Committee Terms of Reference.

## 5. CONSEQUENCES OF NON-COMPLIANCE

5.1. Failure to adhere to this Administration standard may result in corrective action, including dismissal from employment, in accordance with the Labour Relations policy, Exempt Staff policy, or the specified terms outlined in an employment contract.

For Police Officers, corrective action is governed by the Alberta *Police Act* and its associated *Regulations*.

5.2. Failure to adhere to this Administration standard may result in administrative sanction against The City by SFPP Corporation.

## 6. DEFINITIONS

6.1. In this Administration standard:

- a) "**Acting Pay**" means pay at a higher level for the performance on a temporary basis of duties at a higher level than the Police Officer's regular duties.
- b) "**Active**" means a Member who satisfies the criteria for Active Member under SFPP Plan Text Section 2.01.
- c) "**Administrative Leave**" means when a Police Officer who has been relieved from duty with pay, in accordance with the Police Service Regulations, and is therefore not working but is being paid.
- d) "**Alberta Pensions Services Corporation (APS)**" means the corporation which provides administrative services to SFPP Corporation.
- e) "**Association**" means, collectively, The Calgary Police Association and The Calgary Police Senior Officers Association.
- f) "**Base Rate of Pay**" means the rate of pay associated with the Employee's confirmed rank, as outlined in the Collective Bargaining Agreement.
- g) "**Collective Bargaining Agreement**" means the legally binding written agreement between an employer and an Association which regulates the terms and conditions of employment, in accordance with the Alberta *Police Officers Collective Bargaining Act*.
- h) "**Current Service**" means the service for which a Member was, or was deemed to be, Active.

- i) **“Employee”** means any person employed by The City and reporting to a City of Calgary business unit, department, the Office of the Chief Administrative Officer, the Office of the Chief Operating Officer, the Office of the Mayor, the City Auditor’s Office, the Office of the Mayor, the Calgary Housing Company and the Calgary Police Service, including those working under an employment contract with The City.
- j) **“Full-time Permanent/Probationary Employee”** means a Permanent/Probationary Employee who works the number of hours on a continuous basis to satisfy the Collective Bargaining Agreement provisions for full time work.
- k) **“Income Tax Act”** or **“ITA”** means the provisions of the Income Tax Act of Canada and the Regulations thereunder, as amended or replaced from time to time.
- l) **“Job-Share Employee”** means a Police Officer in a job-sharing arrangement defined either by the Collective Bargaining Agreement or approved by the employer.
- m) **“Leave of Absence”** or **“LOA”** means an approved absence from employment.
- n) **“Long Term Disability Insurance”** or **“LTDI”** means income replacement paid by an insurer and filed with SFPP Corporation, including compensation under the Workers Compensation Act (Alberta), and periods where the Member is lawfully accommodated in a position not performing duties of a Police Officer.
- o) **“Member”** means a Police Officer of The City who is participating in the SFPP.
- p) **“Non-Standard Schedule Permanent Employee”** means a Permanent/Probationary Employee who works fewer than the number of hours to satisfy the Collective Bargaining Agreement; specifically, a schedule averaging either twenty or thirty hours per week.
- q) **“Paid Association Leave”** means an LOA paid by the Association to perform Association duties.
- r) **“Pensionable Service”** means the sum of Pre-1992 Pensionable Service and Post-1991 Pensionable Service as defined in the SFPP Plan Text.
- s) **“Permanent/Probationary Employee”** means a Police Officer who has no foreseen date or event to signify an end to employment other than retirement; it includes a Police Officer in the probationary period.
- t) **“Police Officer”** as defined in the SFPP Plan Text and means a peace officer, employed by The City, with authority to enforce federal and provincial statutes in force in Alberta generally, excluding a person acting solely as a special constable.
- u) **“Prior Service”** means service for which a Member must make contributions on an Actuarial Reserve basis, as that term is defined in the SFPP Plan Text. It includes, but is not limited to, service which is being transferred into the SFPP before enrolment into the SFPP and service for which the buyback option on a Current Service basis has expired.

- v) **“Service Pay”** means a paid premium for completing years of service as an Employee within the Calgary Police Service.
- w) **“SFPP Plan Text”** means the document written by SFPP Corporation, filed with Alberta Treasury Board and Finance and Canada Revenue Agency, and with which all employers who participate in SFPP must comply. SFPP Corporation reserves the right to amend the SFPP Plan Text periodically.
- x) **“Suspension Without Pay”** means when a Police Officer who has been relieved from duty without pay, in accordance with the Police Service Regulations, and is therefore not working and is not being paid.

## 7. ASSOCIATED GOVERNANCE

- 7.1. This Administration standard outlines requirements in support of the Total Compensation Policy.
- 7.2. The Municipal Government Act, RSA 2000, Chapter M-26 stipulates that responsibility for internal administrative matters belongs to the Chief Administrative Officer of The Corporation, who may then delegate those duties. The pension-related duties have been delegated to the Pension Governance Committee (PGC) through the PGC Terms of Reference. The PGC is responsible for oversight and/or reporting on matters relating to the pension plans in which the Corporation’s employees participate. The PGC has authority to set and make changes to the discretionary provisions in Section 3.2.
- 7.3. This Administration standard must comply with the provisions of the SFPP Plan Text and the ITA, whether or not a particular provision is outlined in this Administration standard. In the event of a conflict between this Administration standard and the SFPP Plan Text or the ITA, the SFPP Plan Text or the ITA, as applicable, shall govern.

## 8. HISTORY

Action	Date	Approval	Description
Clerical Correction	2026 Jan 19	Leader, Governance and Policy	Changed Title Block to refer to Responsible Business Unit instead of Responsible Service.
Minor Revision	2025 Aug 20	Director, Human Resources	Corrected 3.7.a.iii to apply to members on suspension with pay.
New	2025 Jun 2	Director, Human Resources Support	Developed to replace the previous Participating in the Special Forces Pension Plan policy with an effective date of July 28, 2025.
TBD	2022 Sep 22	TBD	Reflected change from Chief Financial Office to PICS. Updated Suspension Without

			Pay section to comply with the SFPP plan text.
TBD	2019 Dec 5	TBD	<p>Purpose: Updated with SFPP plan text and Employment Pension Plans Act (EPPA). Added Part-time Employee and Suspension With Pay definitions. Updated other definitions. SFPP Participation: added more information for Full-time Permanent/Probationary Employees, added Part-time Employees and updated Job-share Employees. Also added Suspension With Pay. SFPP Pensionable Earnings: provided examples of compensation not included. SFPP Pensionable Service: added Part-time Employees and suspension With Pay. Clarified buyback provisions for Suspension Without Pay. SFPP Regulatory Requirements: added Full-time Permanent/Probationary Employee, part-time Employee or Job-share Employee. Clarified information regarding starting pension on December 31st of year employee turns 71. Updated Council policies link.</p>
TBD	2016 Sep 01	TBD	<p>Deleted definitions: Shift Differential, Car Allowance and Weekend Premium to comply with SFPP Regulations. To reflect administration practice, Leave of Absence &amp; Long-Term disability and SFPP Pensionable Service sections were updated. Added</p>

			clarification to SFPP Participation section. Added SFPP Regulatory Requirements section.
TBD	2007 Sep 01	TBD	New policy.