



# COMMUNIQUÉ

**DATE:** October 6, 2025

**TO:** Public Service Superannuation Plan (PSSP) Employers

**RE:** **Elimination of 35-year cap on pensionable service**

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As previously communicated, **effective April 1, 2026, the 35-year cap on pensionable service under the Public Service Superannuation Plan (PSSP) will be eliminated.** This is changing from the current PSSP rule that caps a Plan member's maximum pensionable service at 35 years.

To help you prepare for this upcoming Plan change, here are some key points to be aware of:

- **Contributions beyond 35 years:** After April 1, 2026, active Plan members will continue to pay pension contributions beyond 35 years of service, and employers will be required to match those contributions. Employees will continue to earn pensionable service for as long as they are a Plan member.
- **Reactivation of contributions:** If a Plan member had already reached 35 years of service before April 1, 2026, employers must reactivate their pension contributions starting April 1, 2026. Plan members cannot opt out of this change.
- **Leaves of absence (including LTD):** Plan members on credited leave, including LTD, who had previously stopped contributing at 35 years, must have their contributions reinstated on April 1, 2026.
- **Purchases of Service:** Active Plan members who had their contributions stopped due to reaching 35 years of pensionable service before April 1, 2026, will have the option to purchase any service between when their contributions had ceased and when their contributions were reinstated. **Impacted Plan members can request a purchase quote for this service after April 1, 2026.**
- **Income Tax Act (ITA) maximum age limit remains unchanged:** A Plan member's contributions will continue until November 30 of the year in which they turn age 71, as required by the ITA.
- **Retired members who return to work:** Retired members who return to work on or after April 1, 2026, and had already reached 35 years of pensionable service at the time they retired, will be required to contribute upon returning to work.

To help ensure a smooth transition, please take some time to review and update your internal processes and systems ahead of the April 1, 2026 Plan change.

If you have any questions, please contact your Employer Services Analyst.

Thank you for your attention and cooperation as we prepare for this important Plan change.

Sincerely,

Cathy Clarke  
Chief Pension Officer  
NS Pension