

# ARF

## Full-Time Employees changing to Part-Time hours.

When a Full-Time employee moves to Part-Time hours, note that:

- **The employee is still employed at your location and is still a member of the ARF pension Plan.**  
*(the only way to leave the ARF plan is by termination, retirement, or death.)*
- **The funds in their ARF account stay in the account until they leave the Plan.**
- **The employee's contract needs to state that they are now Part-time.**
- **The decision to continue with ARF contributions depends on their province.**  
*(note: these differ from those that apply to the onboarding of a "new" Full-time or Part-time employee.)*

### British Columbia, Alberta, Saskatchewan, Ontario, \*Northwest Territories, \*Nunavut Territory, \*Yukon Territory:

Members in these provinces have the option of continuing contributions, or cease contributing. This decision must be documented by the Employer in their employee file.

**If they decide to continue contributions, the required amount of 5% employee payroll deduction and a matching 5% employer contribution must be maintained.**

**If they decide to NOT to continue contributions, no employee or employer contributions are made to their ARF account.**

During part-time hours, members can start and stop as they wish. This is permitted to allow the member to better manage their own financial situation; being their pay is often lower. \*But they must make sure their payroll person is always informed.

*\*Are Under Federal legislation states they can opt out. Confirmed by our consultants, Reuter Benefits June 2023.*

### Manitoba, Quebec, New Brunswick, Nova Scotia, and Newfoundland

The member does not have a choice to cease contributions in these provinces.

**No change from when the employee was Full-time. Participation in the ARF Plan, by both the employee and employer, must continue at the same contribution rates.**

*This rule is in accordance with Provincial Pension Legislation and is not an ARF or C&MA rule. \*Confirmed by our consultants, Reuter Benefits June 2023.*

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