

# CMS Purchase of Service

1. Click **Request Something** and then click **Purchase of Service Application**. Proceed to enter the required information to complete the online form. Please note, this online version contains the same fields as the pdf version. Some notable differences:
  - Mandatory fields are indicated by an asterisk. These must be filled in before you can successfully save the form or proceed to the next step.
  - Once you submit a form, you cannot edit it. You must contact Provident10 to make changes.

Purchase of Service Application

Purchase of Service Application

\* Indicates required

Employer Representative  
Employer Chad

Employee Personal Information

Request for: [Field] \*      Date of Birth: [Field]

Last 4 SIN: [Field]

Are there any changes to the address?  
No

Address 1: [Field]

Address 2: [Field]

City: NL

Province: [Field]

Postal Code: [Field]

Personal Email Address: [Field]

Phone Number: [Field]

Phone Number Alternate: [Field]

Submit

Required information  
Annual Current Salary  
I confirm, and I have verified with the employee, that the above information is complete, accurate and up-to-date. Please note that Provident10 pension systems will be updated to reflect the information contained in this form.

Addresses may not appear in the correct field with ServiceNow.

2. In the section 'Total Service request to be Purchased', click **Add**.

Employer Use

\* Annual Current Salary

40000

Total Service requested to be Purchased

**Add** Remove All

Actions	Years	Months
No data to display		

3. Enter the total amount of service requested to be purchased in years and months and then click **Add** in the bottom right corner of the screen.

Add Row

Years: 1 Months: 2

Cancel **Add**

Total Service requested to be Purchased

Add Remove All

Actions	Years	Months
	1	2

4. In the section 'Services Opted', click **Add** to add a row to a table.

Services Opted

**Add** Remove All

Actions	Type of Service	Period Start Date	Period Stop Date	Months
No data to display				



- Enter the **type of service** being purchased, the period starts and stop dates, and the total number of months. Then click **Add** in the bottom right-hand corner of the screen.

- Once you have successfully added your row, before you submit it, **you can still edit or delete the row**. Click **Add** if you have additional periods of time to add to the request.

Services Opted

**Add** **Remove All**

Actions	Type of Service	Period Start Date	Period Stop Date	Months
	Unpaid leave of absence	02-01-2023	05-31-2023	4

↑ Prior to submitting, you can still edit or delete this information.

- Review the following note and complete the **Pension Adjustment Information** lower on the form if the purchase involves a prior year or years. Further details are provided in the Pension Adjustments section.

Also, review note if the purchase includes service available from a previous GMPP transfer, ie. Additional service was available to be purchased when the transfer was being processed and the employee opted not to purchase it at that time but now wishes to do so. This type of purchase can only occur if the original Appendix A for the GMPP transfer was received on or after October 26, 2000.

**FOR ALL PURCHASE TYPES, PLEASE COMPLETE THE PENSION ADJUSTMENT INFORMATION ON PAGE 2**

**Regarding service available from previous GMPP transfer**

- The original transfer application must have been received on or after October 26, 2000



8. Enter the following information if the purchase is for a period of leave without pay.

**For Periods of Leave Without Pay**

Annual salary prior to leave

Were contributions paid to another pension plan while on leave?

Did the employee return from leave to an ease back position?

9. If the employee returned from leave to an ease back position, answer yes to this question. Contributions to the GMPP during this period can be requested from Canada Life to offset the cost of the purchase.

Did the employee return from leave to an ease back position?

10. If the application includes a period while the employee was temporary full-time, click **Add** to enter the earnings and year. If the employee contributed to the GMPP while in the temporary full-time position, click **Add** to enter the earnings and year.

**Earnings while temporary full-time, prior to entering PSPP**

**Add** Remove All

Actions	Earnings	Year
No data to display		

**Employee cont. paid to GMPP while in the temporary full-time position**

**Add** Remove All

Actions	Earnings	Year
No data to display		

The above noted plan member is requesting to purchase the above noted service. Please forward a purchase contract to them based on the information provided.



**Edit Row** ✕

Earnings  Year

**Edit Row** ✕

Earnings  Year

Prior to submitting, you can still edit or delete this information.

Don't forget to check the verification box before proceeding.

Earnings while temporary full-time, prior to entering PSPP

Actions	Earnings	Year
	1500	2023

Employee cont. paid to GMPP while in the temporary full-time position

Actions	Earnings	Year
	150	2023

The above noted plan member is requesting to purchase the above noted service. Please forward a purchase contract to them based on the information provided.

**Confirmation**

\* I confirm, and I have verified with the employee, that the above information is complete, accurate and up-to-date. Please note that Provident10 pension systems will be updated to reflect the information contained in this form.

\* Date

The personal information collected or provided will only be used for purposes relating to the operation of the relevant pension programs and for statistical reports. All information will be kept confidential and will not be disclosed to third parties without your consent unless required or authorized by law. If you have any questions or concerns, please contact Provident10.



11. Complete the Pension Adjustments if applicable. Click Add to enter each applicable year and the Pension Adjustment (PA) for each year.

**PENSION ADJUSTMENTS**

Pension Adjustments were introduced in 1990 and represent a measure of the pension benefit earned in a calendar year. PA amounts are used by Canada Revenue Agency (CRA) to determine the RRSP room that a plan member will have in the following year.

A Past Service Pension Adjustment arises when a past service event (i.e., purchase or transfer occurs) for post 1989 service. It represents the sum of the additional pension credits that would have been included in the member's pension credit if the additional service were credited in the years covered by the past service event.

PA information as reported to CRA by the employer is required, when available, for each year the purchase represents. This is required to enable Provident10 to accurately calculate a potential Past Service Pension Adjustment ("PSPA").

PA information is NOT required for previously refunded service after December 31, 1996.

Year/Amount

**Add**Remove All

Actions	Year	PA Amount
No data to display		

**Add Row** ✕

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Year

PA Amount

Cancel **Add**


12. Review the following notes to ensure the transaction meets all the requirements for Purchase of Service applications and to ensure you have completed all sections as needed. Add any required attachments.



**Please advise the plan member of the following notes:**

1. This application to purchase service places you under no obligation. Provided the above service has been verified as eligible for purchase, Provident10 will forward a Purchase of Service Contract to you. No further action will be taken with respect to this purchase until the completed contract has been received by Provident10, within the time period as prescribed on the contract.
2. **If the period of service to be purchased did not occur with your current employer, the employer with whom the service occurred must provide written confirmation of the service period. Failure to receive this confirmation will result in this purchase request being deemed invalid. Confirmation must state:**
  - a. Dates of your employment.
  - b. The status of your employment with the former employer (i.e., Permanent Full-Time, Temporary FullTime, Contractual Full-Time, Leave Without Pay)
3. You must be an employee as defined by the Plan Text to be eligible to purchase service.
4. In order for a purchase of service request to be deemed "valid", Provident10 must receive your application before the effective date of your termination of employment.
5. A delay in processing termination options or a pension application will occur if, upon termination:
  - a. There is a purchase of service application request pending.
  - b. All agreed upon contract payments have not been made.

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 Add attachments

Click to add attachments.



13. Once the case has been created, the system will automatically assign a case number. Per the screen below, prior to submitting, you can add any messages for Provident10 in the open text box. All communications regarding a specific case should be entered here versus email. You can also **attach documents as needed**.

Home > My Request - CS0015071

Number: CS0015071 | Created: just now | Updated: just now | State: Case Pending

**Purchase of Service - Purchase of Service Process**

Process Status	Employer	Plan Member	Category	Subcategory
Case created	Labrador Hydro Project	[REDACTED]	Purchase of Service	Purchase of Service Pr...

Activity | Attachments

**B I U** System Font | [Rich Text Editor Icons] | Send

- EC

Employer Chad

[Purchase-of-Service-Application\\_Revise...  
197 KB](#)

just now
- EC

Employer Chad

CS0015071 Created

just now

Start


Case number.



Enter messages to P10 here, if applicable.



14. Once the form is submitted, a PDF will be created with the information you entered. This can be viewed in the Activity and Attachments section in the screenshot above.



**Provident<sup>10</sup>**  
REST ASSURED

**PURCHASE OF SERVICE APPLICATION**  
15 International Place, Suite 200  
St. John's, NL A1A 0L4  
Email: pensions@provident10.com

### Employee Personal Information

First Name \_\_\_\_\_ Last Name \_\_\_\_\_ Last 4 SIN \_\_\_\_\_ Date of Birth \_\_\_\_\_  
 Address 1 \_\_\_\_\_ City NL  
 Address 2 \_\_\_\_\_ Prov \_\_\_\_\_ Postal Code \_\_\_\_\_  
 Personal Email Address \_\_\_\_\_  
 Phone Number \_\_\_\_\_ Phone Number (Alternate) \_\_\_\_\_  
 Participating Employer: Labrador Hydro Project

(Please refer to reverse for more information)

### Employer Use

Annual Current Salary: 40000

Total Service requested to be Purchased: Years 1 Months 2

Type of Service	Period Start Date (Date requested to purchase)	Period Stop Date (Date requested to purchase)	Months
Unpaid leave of absence	2023-02-01	2023-05-31	4

FOR ALL PURCHASE TYPES, PLEASE COMPLETE THE PENSION ADJUSTMENT INFORMATION ON PAGE 2

**Regarding service available from previous GMPP transfer**

- The original transfer application must have been received on or after October 26, 2000

### For Periods of Leave Without Pay

Annual salary prior to leave: 46000

Were contributions paid to another pension plan while on leave? \_\_\_\_\_

If yes, please identify the Pension Plan \_\_\_\_\_

Did the employee return from leave to an ease back position? \_\_\_\_\_

If yes, please identify ease back period:

Period Start Date	Period Stop Date

Employee contributions paid to GMPP while in the ease back position: \_\_\_\_\_

### For Periods of Temporary Full-time Service

Earnings while temporary full-time, prior to entering PSPP: <Year> 1500 <Year> 2023

**(Broken down by year)**

Employee cont. paid to GMPP while in the temporary full-time position: <Year> 150 <Year> 2023

**(Broken down by year)**

The above noted plan member is requesting to purchase the above noted service. Please forward a purchase contract to them based on the information provided.

I, confirm, and I have verified with the employee, that the above information is complete, accurate and up-to-date.  
Please note that Provident<sup>10</sup> pension systems will be updated to reflect the information contained in this form.

09-05-2023                      \_\_\_\_\_                      \_\_\_\_\_  
 Date                                  Employer Representative Name                      Employer Phone Number

(Please submit this form electronically to pensions@provident10.com using Kiteworks or another secure, encrypted method.)

The personal information collected or provided will only be used for purposes relating to the operation of the relevant pension programs and for statistical reports. All information will be kept confidential and will not be disclosed to third parties without your consent unless required or authorized by law. If you have any questions or concerns, please contact Provident<sup>10</sup>.

