

**SUMMARY OF CHANGES TO NORMATIVE ARTICLES**  
**TENTATIVE 2011-2015 QUEEN'S/QUFA COLLECTIVE AGREEMENT**

Attached you will find the following documents:

1. A detailed Table (p.4) with all articles that were in play during the negotiations showing process improvements, concessions, gains, and QUFA's rejected proposals;
2. A summary of all compensation items (p.9); and
3. A detailed summary of the pension re-structuring plan (p.14).

As you have heard many times, QUFA's challenge in this round of bargaining was to resist various efforts by the Administration to reverse protections and guarantees which we had achieved in earlier Collective Agreements. At the same time, the Administration was loath to entertain any QUFA proposals which would diminish management or decanal rights and powers.

Our successes include only a few gains, but we did fight off major attacks. As a result, QUFA:

- maintained the salary model with full PTR/Merit
- maintained the existing tenure process
- rejected the proposal for a new continuing "teaching only" appointment
- maintained the ability of Term Adjuncts to become Continuing Adjuncts
- maintained the full-time equivalency formula for courses taught by Continuing Adjuncts
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To explain some of the major developments, we include the following brief comments in the order in which the Articles appear in the Collective Agreement, not in any order of priority.

**Article 5: Legal Liability:** The Administration accepted QUFA's proposal that Members would be indemnified in cases of copyright infringement where the Member has acted reasonably for an academic purpose.

**Article 7: Association Rights:** To reflect the increased demands of bargaining, QUFA proposed increased release time credits for the bargaining year. This was rejected by the Administration.

**Article 14: Academic Freedom:** The Administration initially proposed subordinating academic freedom to the strictures of professional accreditation bodies. This was rejected by QUFA and withdrawn by the Administration.

**Article 15: Academic Responsibilities:** QUFA proposed limiting the role of Members in investigations of academic dishonesty to making and documenting the initial complaint. This was rejected by the Administration and withdrawn by QUFA.

**Article 19: Grievance:** QUFA proposed freezing the conditions of employment during a grievance/arbitration involving a denial of tenure or dismissal pending the outcome of the process. QUFA also proposed a refined pre-arbitration step to expedite arbitrations. These proposals were rejected by the Administration.

**Article 21: Harassment:** The Administration accepted QUFA's proposal that a process for dealing with faculty complaints of harassment by students would be implemented within six months of ratification.

**Article 24: Equity:** QUFA accepted the Administration's proposal for a better-defined decision tree, but the Administration rejected QUFA's proposal to enhance the role of equity in appointments even though it had been approved by the University Advisor on Equity.

**Article 25: Appointments:** The Administration proposed a new continuing teaching appointment which would not involve research. QUFA viewed this as a misguided step which would open the door to appointments to teach an inordinate number of courses for low pay. QUFA rejected this proposal and, in the last two days of bargaining, it was withdrawn.

**Article 30: Renewal, Tenure and Promotion [Tenure Stream]:** Without changing the major elements of the RTP processes, the parties agreed to a small number of changes which should enhance efficiency and fairness.

**Article 31: Renewal, Tenure and Promotion [Librarians, Archivists]:** Without changing the major elements of the RTP processes, the parties agreed to a small number of changes which should enhance efficiency and fairness.

**Article 32: Reappointment and promotion of Term Adjuncts:** The ability of Term Adjuncts to become eligible for continuing appointments has been maintained. In the future, eligibility for a Specific Right of Reappointment (SRoR) will require teaching one or more courses at least three times over four consecutive academic years. This will apply to anyone who has full responsibility for a course even if it is less than a half (0.5) course. Eligibility for a General Right of Reappointment (GRoR) will apply to a Term Adjunct with a Specific Right of Reappointment who has served for four or more consecutive years and whose "years of service multiplied by the cumulative total of full course equivalents" successfully taught during that period equals sixteen (16) or more. NOTE: Anyone who, prior to the date of ratification, has agreed to teach in the 2011/12 academic year, and who would become eligible for SRoR or GRoR under the terms of the prior agreement, will be grand-parented.

**Article 33: Leaves:** Finally, QUFA has achieved a sick leave proposal which confirms that Members are entitled to six months sick leave for each new occurrence of illness or injury. Librarians will receive 100% of salary for their first academic leave. On the concession side, the adjustment of duties available after a paid maternity or parental leave cannot result in a deferred academic leave. As well, if two Members are entitled to an adjustment of duties for one year arising from the same birth or adoption, the Members must share the one year period. QUFA did not succeed in gaining academic leaves for continuing adjuncts.

**Article 35: Maintenance of the Scholarly and Professional Environment:** QUFA proposed a prohibition on the contracting out of any work ordinarily performed by Members to non-bargaining unit persons, by or through any corporation, agency, or institution. Notwithstanding lengthy arguments, the Administration rejected this proposal since it would not agree to any diminution of its management's rights.

**Article 36: Working Conditions:** Professional expenses will be increased by the ATB in Article 42. Following QUFA's proposal for a new conflict resolution process for Member-to-Member complaints, the parties have agreed to retain a conflict resolution expert to attempt to resolve these issues. The Administration accepted QUFA's proposal for photo-ID cards.

**Article 37: Workload:** At the end of the day, this article remains essentially as before. The Administration rejected QUFA's proposal for a uniform prescription of course credits for joint, sectioned,

and segmented courses. QUFA rejected the Administration’s proposal to give Deans greater control over the development of unit workload documents.

**Article 39: Closure of Academic Program or Unit for Academic Reasons:** QUFA proposed a fair process in the case of future efforts to merge units but this was rejected by the Administration on the basis that such procedures should remain in the hands of the Deans. The Administration also rejected QUFA’s proposal for a process to oversee closures based on budgetary reasons.

**Article 41: Heads of Departments:** The parties agreed to small improvements in the selection processes for heads and interim heads.

**Article 42: Compensation:** For a detailed account of compensation, please see the attached documents.

The basic elements are:

- maintenance of full PTR/Merit
- ATB at 1.25%, 1.5%. 1.5%. and 2.5%
- pension restructuring plan including increased contributions
- all previously indexed elements will be indexed by ATB increases

There will be no anomalies funds for the duration of this collective agreement. The parties have agreed to a speedier process for distributing the anomalies funds committed under the previous agreement but not yet distributed.

As far as benefits, vision-care will be increased to a maximum of \$250 every two years and eye exams go up to \$75 every two years. We are embarking on a review of LTD with a view to improving benefits, particularly applicable maxima.

The following summarizes acronyms used in this document:

**Acronyms**

ATB	Across the board	GRoR	General right of reappointment	RTP	Renewal, tenure and promotion
AST	Anomalies Side Table	JCAA	Joint Committee on the Administration of the Agreement	SRoR	Specific right of reappointment
DB	Defined benefit	LTD	Long-term disability	YMPE	Yearly maximum pensionable earnings
EI	Employment insurance	PER	Professional expense reimbursement	YOE	Years of experience
FTE	Full-time equivalent	PTR	Progress through the ranks	YOTE	Years of teaching experience

**TABLE OF CHANGES TO THE COLLECTIVE AGREEMENT (CA)**

(acronyms are defined on the previous page)

No changes were proposed by either side to Articles 1 (Recognition), 8 (Management Rights), 12 (Strikes/Lockouts), 27 (Relocation) and 38 (Financial Exigency).

<b>Article</b>	<b>Process improvement</b>	<b>Gain</b>	<b>Concession</b>	<b>Rejected QUFA proposal</b>
2 - Definitions	Revisions to some definitions			
3 - Association Dues	Shorter timeline			
4 - Copies of the Agreement	CA on website		Fewer printed CA copies	
5 - Legal Liability		Indemnity for members <i>re</i> copyright infringement		
6 - Correspondence and Information	Acknowledgement timeline; YOE and LTD list to QUFA			
7 - Association Rights				18 units of release time in last year of CA; reps on Senate and Board of Trustees
9 - Non-Discrimination and Accommodation	Accommodation by modification of work assignment (instead of workload)			
10 - Past Practices		Retain Art.10		
11 - Performance Indicators		Performance indicators remain confidential while subject to grievance		
13 – JCAA	Meet 10 working days after receipt of request			
14 - Academic Freedom		Prevented loss of academic freedom to external accreditation body		
16 – Intellectual Property	Streamlining of ownership/license			

<b>Article</b>	<b>Process improvement</b>	<b>Gain</b>	<b>Concession</b>	<b>Rejected QUFA Proposal</b>
17 - Fraud & Misconduct	Retention of material for at least 5 years			
18 - Conflict of Interest	Conflict of Commitment clause only applies if FTE $\geq 80\%$			
19 - Grievance and arbitration	Step 1 may be waived for QUFA or university grievance			Freezing of terms & conditions if grieving tenure denial, suspension or dismissal
20 - Discipline				Limited to violations of clear and specific instruction; findings must be supported by contemporaneous documentation
21 - Harassment	Respondent-complainant language; choice to grieve or complain	Rules and procedures <i>re</i> harassment by students to be developed within 6 months of ratification		
22 - Safety and Security	Disclosure through grievance officer			
23 - Privacy				FIPPA clause: only Members' records that do not inhibit the exercise of Academic Freedom may be disclosed
24 - Employment Equity	Decision tree clarified			Equity higher in decision tree
25 - Appointments	Composition of appointments committee	Consideration of diverse back-grounds; prevented the new continuing-track adjunct, full-time teaching only appointments		
28 - Annual Performance Review	Improved timeline for appointment report of Term Adjuncts	Consideration of diverse background		
29 - Assessment and Evaluation of Teaching	Allow electronic evaluation	Teaching evaluation in graduate course can be added to Official File		Consideration of diverse backgrounds

<b>Article</b>	<b>Process improvement</b>	<b>Gain</b>	<b>Concession</b>	<b>Rejected QUFA Proposal</b>
30 - RTP for Tenure-Track & Tenured Faculty Members	Re-organization of article; renewal decision can be postponed if 60-day sick leave was taken	No student in supervisory relationship with a committee member on same committee; no increase in the number of referees for Tenure	Opportunity for Faculty Relations to respond to material added to the RTP file	
31 - RTP equivalent for Librarians and Archivists	Re-organization of article		Opportunity for Faculty Relations to respond to material added to the RTP file	
32 - Reappointment and Promotion of Adjunct Members	Streamlining of process for GRoR in multiple units	Preserved transition to continuing adjuncts; SRoR for <0.5 courses	SRoR after 3 times over 4 years; 4 years of service as Term Adjunct and 16 full-course equivalents for GRoR	
33 - Leaves		6-month sick leave for each occurrence; 100% salary for first academic leave of librarians and archivists	Split the return-to-work reduction from maternity and parental leave between the two parents if they are both Members	6-month leave for continuing adjuncts; no reference to normal academic leave as being 8 months for librarians & archivists; correct typo so that librarians & archivists (instead of the Member applying) receive a list of academic leaves granted and deferred each academic year
35 - Maintenance of the Scholarly and Professional Environment				Contracting in/out clause to prevent Members' work from being performed by non-bargaining unit persons

Article	Process improvement	Gain	Concession	Rejected QUFA Proposal
36 - Working Conditions	Professional expenses increased by ATB	Photo identification cards to be provided within 1 year from ratification; 75k\$/year starting in 2012/2013 for conflict resolution services overseen by joint committee		PER to \$400/half course in first year for term adjuncts
37 - Workload		No expansion of Dean's role in the development of workload document		Detailed creative teaching credit; central overload fund to which Units may apply for overload stipends that are not provided in their budget
39 - Closure of Academic Program or Unit for Academic reasons				Procedure for merger and closure for budgetary reasons
40 - Academic Administrators	Provost and VP (academic) or delegate instead of Principal			
41 - Heads of Department	Input of unit members before appointment of acting or interim head	No student in supervisory relationship with committee member and no more than 2 cognates on selection committee		

Article	Process improvement	Gain	Concession	Rejected QUFA Proposal
42 - Compensation and Benefits  (for details on Pension, see the next table)		Preserved full PTR/merit; prevented cap on YOTE for Term Adjuncts; \$250 vision care and \$75 eye exam every 2 years; EI rebate applied to short-term sick leave, top-up for maternity and paternity leave, and tuition and child care support; joint task force to review LTD; retained veto over pension changes	Zero anomalies (Side Table or Principal's); ATB increase: <ul style="list-style-type: none"> <li>• Year 1: 1.25%</li> <li>• Year 2: 1.5%</li> <li>• Year 3: 1.5%</li> <li>• Year 4: 2.5%</li> </ul>	250k\$ AST fund in years 2 & 3; 100k\$ Principal's Fund in year 3; ATB increase: <ul style="list-style-type: none"> <li>• Year 1: 1.6%</li> <li>• Year 2: 1.9%</li> <li>• Year 3: 2.2%;</li> </ul> 1.5% pension offset; Benefits: <ul style="list-style-type: none"> <li>• Life insurance max to 400 k\$</li> <li>• Dental to current fee schedule;</li> <li>• Orthodontics to \$3000/lifetime</li> <li>• Paramedics to \$500/year</li> <li>• Health card</li> <li>• LTD to 85% of income with 10 k\$ /month max</li> <li>• Savings from anomalies to tuition and child care</li> </ul>
43 - Duration			4-year CA	3-year CA
Appendix O - Aboriginal Participation in RTP		Increased value of aboriginal participant input; aboriginal participant may deliver a report		Aboriginal participant may vote

QUFA also proposed Appendix P (Equity-seeking groups in RTP), a new article (Employment in international programs), a new article (Sanctions – 10k\$ penalty to be paid to either child-care or tuition fund if either party does not meet a deadline) and a Memorandum of agreement on Anomalies (2007-2010 anomalies moneys that have yet to be distributed to be placed in a QUFA trust account so that interests can also benefit Members), which were all rejected.

**Queen's University/Queen's University Faculty Association**  
**Summary of Tentative 2011-2015 Collective Agreement - Compensation and Benefits**  
**(Article 42)**  
**August 22, 2011**

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**Across-the Board Increase for all Members:** (a) 1.25% effective May 1, 2011  
(b) 1.5% effective May 1, 2012  
(c) 1.5% effective May 1, 2013  
(d) 2.5% effective May 1, 2014

**Assistant Professor Floor:** (a) 2011-2012 \$63,305  
(b) 2012-2013 \$64,254  
(c) 2013-2014 \$65,218  
(d) 2014-2015 \$66,848

**Career Development and Merit**

**Floor F:** (a) 2011-2012 \$57,549  
(b) 2012-2013 \$58,413  
(c) 2013-2014 \$59,289  
(d) 2014-2015 \$60,771

**Modal career development and merit adjustment:**

(a) 2011-2012	\$2,877.00	(i.e., 10 points at \$287.75)
(b) 2012-2013	\$2,921.00	(i.e., 10 points at \$292.06)
(c) 2013-2014	\$2,964.00	(i.e., 10 points at \$296.44)
(d) 2014-2015	\$3,039.00	(i.e., 10 points at \$303.86)

**Junior Increments and Senior Abatements:**

(a) 2011-2012 Junior Increment of \$575 if salary is less than \$94,955.85  
(b) 2012-2013 Junior Increment of \$584 if salary is less than \$96,381.45  
(c) 2013-2014 Junior Increment of \$593 if salary is less than \$97,826.85  
(d) 2014-2015 Junior Increment of \$608 if salary is less than \$100,272.15

(a) At 2.2 times Floor F, abatement of 1.9% of Floor F:

(i) 2011-2012 at or above \$126,607.80 an abatement of \$1,093.00  
(ii) 2012-2013 at or above \$128,508.60 an abatement of \$1,110.00  
(iii) 2013-2014 at or above \$130,435.80 an abatement of \$1,126.00  
(iv) 2014-2015 at or above \$133,696.20 an abatement of \$1,155.00

(b) At 2.4 times Floor F, abatement of 2.4% of Floor F:

(i) 2011-2012 at or above \$138,117.60 an abatement of \$1,381.00  
(ii) 2012-2013 at or above \$140,191.20 an abatement of \$1,402.00  
(iii) 2013-2014 at or above \$142,293.60 an abatement of \$1,423.00  
(iv) 2014-2015 at or above \$145,850.40 an abatement of \$1,459.00

(c) At 2.6 times Floor F, abatement of 2.9% of Floor F:

(i) 2011-2012 at or above \$149,627.40 an abatement of \$1,669.00  
(ii) 2012-2013 at or above \$151,873.80 an abatement of \$1,694.00  
(iii) 2013-2014 at or above \$154,151.40 an abatement of \$1,719.00  
(iv) 2014-2015 at or above \$158,004.60 an abatement of \$1,762.00

**Term Adjunct Compensation**

Table B of CA - Minimum stipend with no enrolment supplement				
Years of Experience	2011-2012	2012-2013	2013-2014	2014-2015
0	7406	7517	7630	7821
1	7517	7630	7744	7938
2	7628	7743	7859	8055
3	7739	7855	7973	8173
4	7850	7968	8088	8290
5	7961	8081	8202	8407
6	8073	8194	8317	8524
7	8184	8306	8431	8642
8	8295	8419	8545	8759
9	8406	8532	8660	8876
10	8517	8645	8774	8994
11	8628	8757	8889	9111
12	8739	8870	9003	9228

Table C of CA - Minimum stipend with enrolment supplement				
Years of Experience	2011-2012	2012-2013	2013-2014	2014-2015
0	8332	8457	8584	8798
1	8457	8584	8712	8930
2	8582	8710	8841	9062
3	8707	8837	8970	9194
4	8832	8964	9099	9326
5	8957	9091	9227	9458
6	9082	9218	9356	9590
7	9207	9345	9485	9722
8	9332	9472	9614	9854
9	9457	9598	9742	9986
10	9582	9725	9871	10118
11	9706	9852	10000	10250
12	9831	9979	10129	10382

Table D of CA - Minimum stipend with no enrolment supplement plus 6% in lieu of benefits				
Years of Experience	2011-2012	2012-2013	2013-2014	2014-2015
0	7850	7968	8088	8290
1	7968	8088	8209	8414
2	8086	8207	8330	8539
3	8204	8327	8452	8663

4	8321	8446	8573	8787
5	8439	8566	8694	8912
6	8557	8685	8816	9036
7	8675	8805	8937	9160
8	8792	8924	9058	9285
9	8910	9044	9179	9409
10	9028	9163	9301	9533
11	9146	9283	9422	9658
12	9263	9402	9543	9782

Table E of CA - Minimum stipend with enrolment supplement plus 6% in lieu of benefits				
Years of Experience	2011-2012	2012-2013	2013-2014	2014-2015
0	8832	8964	9099	9326
1	8964	9099	9235	9466
2	9097	9233	9372	9606
3	9229	9368	9508	9746
4	9362	9502	9645	9886
5	9494	9636	9781	10026
6	9627	9771	9917	10165
7	9759	9905	10054	10305
8	9891	10040	10190	10445
9	10024	10174	10327	10585
10	10156	10309	10463	10725
11	10289	10443	10600	10865
12	10421	10578	10736	11005

## Librarian and Archivists

<b>General Librarian/General Archivist Floor:</b>	(a) 2011-2012	\$53,917
	(b) 2012-2013	\$54,726
	(c) 2013-2014	\$55,547
	(d) 2014-2015	\$56,935

Assistant Librarian/Archivist, Associate Librarian/Archivist, and Librarian/Archivist Floor multipliers as in 2008-2011 Agreement.

### Career Development and Merit for Librarians/Archivists

#### (a) 2011-2012

- (i) an increment of 4.3% of the General Librarian/General Archivist Floor (i.e., \$2,318.00) if salary is less than 1.25 times the General Librarian/General Archivist Floor (i.e. less than \$67,396.00)
- (ii) an increment of 3.5% of the General Librarian/General Archivist Floor (i.e., \$1,887.00) if salary is less than 2.0 times the General Librarian/General Archivist Floor (i.e. less than \$107,834.00)
- (iii) an increment of 1.5% of the General Librarian/General Archivist Floor (i.e., \$809.00) if salary is less than 2.1 times the General Librarian/General Archivist Floor (i.e. less than \$113,226.00)
- (iv) an increment of 1.0 % of the General Librarian/General Archivist Floor (i.e., \$539.00) if salary is greater than or equal to 2.2 times the General Librarian/General Archivist Floor (i.e. greater than or equal to \$118,617.00)

#### (b) In 2012-2013,

- (i) an increment of 4.3% of the General Librarian/General Archivist Floor (i.e., \$2,353.00) if salary is less than 1.25 times the General Librarian/General Archivist Floor (i.e. less than \$68,408.00)
- (ii) an increment of 3.5% of the General Librarian/General Archivist Floor (i.e., \$1,915.00) if salary is less than 2.0 times the General Librarian/General Archivist Floor (i.e. less than \$109,452.00)
- (iii) an increment of 1.5% of the General Librarian/General Archivist Floor (i.e., \$821.00) if salary is less than 2.1 times the General Librarian/General Archivist Floor (i.e. less than \$114,925.00)
- (iv) an increment of 1.0 % of the General Librarian/General Archivist Floor (i.e., \$547.00) if salary is greater than or equal to 2.2 times the General Librarian/General Archivist Floor (i.e. greater than or equal to \$120,397.00)

#### (c) In 2013-2014,

- (i) an increment of 4.3% of the General Librarian/General Archivist Floor (i.e., \$2,389.00) if salary is less than 1.25 times the General Librarian/General Archivist Floor (i.e. less than \$69,434.00)
- (ii) an increment of 3.5% of the General Librarian/General Archivist Floor (i.e., \$1,944.00) if salary is less than 2.0 times the General Librarian/General Archivist Floor (i.e. less than \$111,094.00)
- (iii) an increment of 1.5% of the General Librarian/General Archivist Floor (i.e., \$833.00) if salary is less than 2.1 times the General Librarian/General Archivist Floor (i.e. less than \$116,649.00)
- (iv) an increment of 1.0 % of the General Librarian/General Archivist Floor (i.e., \$555.00) if salary is greater than or equal to 2.2 times the General Librarian/General Archivist Floor (i.e. greater than or equal to \$122,203.00)

#### (d) In 2014-2015,

- (i) an increment of 4.3% of the General Librarian/General Archivist Floor (i.e., \$2,448.00) if salary is less than 1.25 times the General Librarian/General Archivist Floor (i.e. less than \$71,168.00)
- (ii) an increment of 3.5% of the General Librarian/General Archivist Floor (i.e., \$1,993.00) if salary is less than 2.0 times the General Librarian/General Archivist Floor (i.e. less than \$113,870.00)
- (iii) an increment of 1.5% of the General Librarian/General Archivist Floor (i.e., \$854.00) if salary is less than 2.1 times the General Librarian/General Archivist Floor (i.e. less than \$119,564.00)
- (iv) an increment of 1.0 % of the General Librarian/General Archivist Floor (i.e., \$569.00) if salary is greater than or equal to 2.2 times the General Librarian/General Archivist Floor (i.e. greater than or equal to \$125,257.00)

**Merit Fund for Librarians/Archivists**

Two merit points:

- (a) 2011-2012        \$856
- (b) 2012-2013        \$899
- (c) 2013-2014        \$912
- (d) 2014-2015        \$935

**Benefits**

Vision Care maximum to \$250 every two years and eye exam maximum to \$75 every two years (brings QUFA Members in line with the rest of Queen's employees).

**SUMMARY OF PENSION PLAN CHANGES**

	<b>Plan Provision</b>	<b>Current</b>	<b>Proposed by University (June 7)</b>	<b>Tentative Agreement</b>
1.	Employee Contributions	Below YMPE * 4.5% Above YMPE 6.0%	7.0% 9.0%	7.0% 9.0% (phased-in in 5 steps)
2.	Employer Contributions	Below YMPE 6.0% Above YMPE 7.0%	6.0% 7.0%	6.0% 7.5%
3.	Post Retirement Increases	Money Purchase (MP) pension indexed; Minimum Guarantee (MG) pension "indexed"	MP indexed; Frozen MG accrual indexed; For post- 2012 MG accrual, supplement not indexed	MP indexed; Greater portion of MG indexed
4.	Reserve for Non-reduction	University contributes 1.5% of combined employer and employee contributions to "reserve for non-reduction"	1.5% ceases as of Dec. 2011 5.0% charge against money purchase account balance at retirement to fund non-reduction reserve	1.5% ceases as of Dec. 2011 4.5% charge against money purchase account balance at retirement less individual accumulated non-reduction account. (phased-in over 3 years)
5.	Early Retirement Reduction of MG pension	2%/year between ages 65 and 60 6%/year pre age 60	For pension accrued after September 1, 2012 reduction of 6.0%/year for each year prior to age 65 3 x YMPE	For pension accrued after September 1, 2012 reduction of 3%/year between ages 65 and 60 6%/year pre age 60 None
6.	Cap on Pensionable Earnings	None	3 x YMPE	None
7.	Income Tax Act Maximum DB	Applied after early retirement reduction	Applied after early retirement reduction	Applied before early retirement reduction for a member who initiates a pension prior to age 65

\* YMPE for 2011 = \$48,300 Going forward indexed by Average Industrial Wage

## Estimated Impact of Pension Changes on Selected “Typical” QUFA Members

Estimates prepared by our actuaries Buck Consultants.

### Assumptions (annual increases):

- Fund Return 6.00%
- Post-Retirement Pension Increase (“Indexing”) 1.00% (inconsistent with Fund Return, but illustrates the impact of changes on post-retirement pension increases (for pension at age 75 in table below))
- Inflation 2.00%
- Salary Increase 4.50%
- Average Industrial Wage 2.50% (both the YMPE and ITA Maximum DB are indexed to this)
- Ignores phasing-in of some changes and therefore estimates are conservative

The following table shows the estimated pension (for both the University’s initial proposal and the final bargained outcome) in comparison to the pension under the current plan (i.e. the estimated pension yielded under the current plan is set at 100%). For example, after the bargained changes Member C’s pension, if they retire at age 60, is estimated to be 98% of what they would receive under the current plan, and, if they retire at age 65, their projected pension will be the same as under the current plan.

Member Age and years in plan/ current salary	Retire at Age 55		Retire at Age 60		Retire at Age 65		Pension at Age 75 (assumed retired at 65)	
	University June 7 Proposal	Bargained Plan	University June 7 Proposal	Bargained Plan	University June 7 Proposal	Bargained Plan	University June 7 Proposal	Bargained Plan
A. 36 and 3 yrs/ \$ 94,000	114%	117%	87%	95%	92%	100%	83%	99%
B. 34 and 3 yrs/ \$120,000	111%	113%	91%	92%	108%	109%	98%	109%
C. 55 and 25 yrs/ \$125,000	95%	97%	88%	98%	99%	100%	94%	99%
D. 50 and 20 yrs/ \$150,000	99%	100%	75%	90%	90%	100%	84%	99%
E. 50 and 7 yrs/ \$170,000	82%	86%	68%	87%	89%	100%	83%	99%
F. 50 and 20 yrs/ \$105,000	99%	101%	78%	97%	100%	100%	93%	99%
G. 47 and 3 yrs/ \$ 42,000	102%	103%	78%	95%	100%	100%	91%	98%

Members A – D “Typical” Faculty members with careers at Queen’s

Member E “Typical” Faculty member who joined Queen’s in early-40s with relatively high salary

Member F “Typical” Librarian/Archivist

Member G “Typical” Continuing Adjunct with 0.5 FTE