

At a Glance: A Guide to Working past age 65 for Faculty, Librarians and Program Directors

	Details	Source	Eligibility	Approval Required	Notice Required	Time Limit	Benefits	Pension	Space	Emeritus Status	Post-Retirement Appointments
Keep Working (to age 71)	Work full scope	Human Rights Code (Jan 1, 2008); Memorandum of Agreement	All	None required	None (default position)	None	At NRD: IRP and Spousal Life end. Life reduces to 1x earnings; all other benefits continue (unless voluntarily begin receiving pension)	Continue to make pension contributions (unless voluntarily begin receiving pension)	Yes		
Keep Working (past age 71)	Work full scope		All	None required	None (default position)	None	At age 71: All benefits end except Tuition; eligible for RSB	Contributions end; must begin receiving pension	Yes		
Retire	Stop working		All	None required	Well in advance; i.e. 12 months required, 18 preferred	None	All benefits end; eligible for RSB if over age 55; eligible for tuition waiver if retired on or after NRD or with emeritus status	Contributions end; must begin receiving pension by age 71	As available	Eligible if meet "70 rule" (age + service)	Policy 27 applies
"Retirement Options"											
Phased-in Retirement	Workload reduces (75/50/33.33%); full scope of duties	Memorandum of Agreement	60 years & 10 years full-time continuous service; tenure-stream position or 12-month lecturer	None required if default percentage; Head approval required for different percentage	12 months required, 18 preferred; may be waived. Notice is irrevocable.	3 yrs; End date irrevocable	See above; in addition, as per Agreement on Reduced Appointments*; if working at <50% then benefits maintained as though ≥ 50%	Based on salary earned; eligible for top-up to 100% if have 15 years of service	Yes		
Part-Time Appointment	Work full scope at 50-80% time; load options negotiable			None required if 50%; Head approval required for above 50%		4 yrs; End date irrevocable but may be shortened with 6 months notice or extended by mutual agreement of member and Head					
Reduced Scope Appointment	Work full- or part- time; change to scope of duties			Head and Dean approval required							
Other Options											
Reduced Appointment	Work full scope at 50-99% time; load options negotiable	Collective Agreement, Agreement on Reduced Appointments	Tenure-stream Faculty Association members; any age	BOG approval required	Reasonable notice	May be for specified term or continuing	See above; as per Agreement on Reduced Appointments*	Based on salary earned; eligible for top-up if have 15 years of service	Yes		
Change to Workload	Request/accept fewer duties (i.e. teaching, admin research)		All term/ without review appointees	Must be available position & meet departmental needs		None	Dependent on workload/ status	Dependent on workload/ status	Yes	n/a	n/a

* Subject to changes at NRD

NRD: Normal Retirement Date (i.e. the June 30th or December 31st following 65th birthday)

RSB: Retirement and Survivor Benefits Plan

BOG: Board of Governors