



Pension E-News



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Always a LAPP Ahead

November 25, 2021

Validations Webinar

Validations are errors or potential errors that are identified by the Employer Portal during pension data processing. To support employers in upcoming year-end processing activities, we are offering a webinar dedicated exclusively to the topic of validations. The webinar will help employers understand why some of the most common validations occur, look at what data needs to be reviewed, and offer tips and tricks to navigate the validations.

The webinar will be hosted through December and January. **Please register soon** by visiting the Employer Portal > Business Functions > Employer Workshops.

If you have any questions or encounter any difficulties registering, please contact employereducation@apsc.ca for assistance.

Validations Webinar Dates & Times	
Friday, December 3	10:00 a.m. – 12:00 p.m.
Monday, December 6	1:00 p.m. – 3:00 p.m.
Wednesday, December 8	9:00 a.m. – 11:00 a.m.
Tuesday, December 14	10:00 a.m. – 12:00 p.m.
Wednesday, January 5	1:30 p.m. – 3:30 p.m.
Tuesday, January 11	9:30 a.m. – 11:30 a.m.
Wednesday, January 12	1:00 p.m. – 3:00 p.m.
Friday, January 14	10:00 a.m. – 12:00 p.m.

2022 Salary Cap and Plan Contribution Rates

Contributions are calculated and remitted by employers each pay period. Member and employer contributions are calculated on a member's pensionable earnings up to the yearly salary cap. LAPP has different member and employer contribution rates for each portion of pensionable salary up to and above the Year's Maximum Pensionable Earnings

(YMPE), an amount set by the Government of Canada each year.

The Facts & Figures information sheet has been updated with the 2022 salary cap, YMPE, and contribution rate information for monthly, semi-monthly, and bi-weekly (26 and 27 pay period) pay schedules.

It can be found under “Related Information” in the bottom right corner of the [e-guide home page](#). Note: If the 2022 information sheet does not immediately appear, press Ctrl + F5 to refresh.

2022 Schedule of Deductions and Deduction Parameters for Plan Contributions

The Schedule of Deductions tables are updated each year and help employers calculate member and employer contributions on a pay period basis for remittance to the Plan, for monthly, semi-monthly, biweekly (26 and 27 pay period) pay schedules.

The tables can be found in the *e-guide* under: [Administration > Schedule of Deductions > 2022 Schedule of Deductions](#).

2021 Pension Adjustment (PA) for T4 Reporting

Employers must report a Pension Adjustment (PA) for all employees who are active members in LAPP at year-end. The PA is reported to both the employee and to Canada Revenue Agency as part of the T4 process.

The updated 2021 PA table and calculation examples are available in the *e-guide* under: [Administration > Pension Adjustment Tables > 2021 PA](#).

Annual Test - Member Contributions Cap

To ensure alignment with the LAPP plan text and federal income tax legislation, employers are required to calculate each member's overall Maximum Contribution amount.

While instances of members exceeding this contribution cap are expected to be rare, employers must calculate each member's contribution cap at the end of each Plan reporting year, or earlier if a member retires or terminates from the Plan mid-year. This contribution cap only applies to member contributions; in the event a member has overcontributed, the employer must refund the overage to the member.

Information on the overall Maximum Contribution amount and examples showing how to calculate each member's contribution cap for the 2021 reporting year can be found on the *e-guide* under:

- [Administration > Calculating Contributions > Annual Test for Member Contributions Cap](#)
- [Administration > Calculating Contributions > Examples](#)

Questions?

If you require assistance or have any questions, please contact your Employer Services Representative at 1-877-391-3675 (enter your 3-digit employer number when prompted) or email employerservices@apsc.ca.

