



The Civil Service Superannuation Fund

Pension Plan Information

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Introduction

Thinking about your pension benefits may not take priority over today's immediate financial considerations, but a little planning could help reduce concerns.

Note: Although these pages cover relevant pension plan information, they are not the official Plan text (The Civil Service Superannuation Act) and do not deal with every circumstance. They neither create any right to benefits nor guarantee that you have any right to receive benefits if your actual situation or the terms of the Plan do not entitle you to that benefit. In the event of any conflict, omission, or discrepancy between these pages and the Plan text, your actual membership data and the legal requirements of The Civil Service Superannuation Act and regulations as amended from time to time will govern.

We recommend that you read these pages to get a better understanding of the Plan.

New Employees

If you are a new employee entering or returning to the employ of the public sector of Manitoba, it is important that you read these pages carefully because there are time limits to apply for certain benefits.

If you want more information about the Plan, you are encouraged to contact The Civil Service Superannuation Board's (Board) staff. The Board's staff can be contacted by

Phone: 204-946-3200 or
Toll Free (Canada): 1-800-432-5134

Mail: The Civil Service Superannuation Board
1200-444 St. Mary Ave.
Winnipeg MB R3C 3T1

E-mail: askus@cssb.mb.ca
Web Page: www.cssb.mb.ca

Definitions

Many of the terms used throughout these pages are explained below.

Accrued Vacation at Retirement

A lump sum payment for unused vacation, to a limited extent, is subject to pension contributions and can be included in pensionable salary when you cease to be an employee in the pension plan. This pay increases the pensionable salary in your final year of service, which usually increases your pension benefits, often by 4 or 5%. The lump sum vacation pay that can be included as pensionable salary is limited to the amount of vacation days earned in the last two years, and an overall maximum of 50 days.

Average Canada Pension Plan Pensionable Earnings

The earnings (also see YMPE) that are covered under the Canada Pension Plan (CPP) on which CPP contributions are based averaged over the same five years as your Average Yearly Pensionable Earnings.

Average Yearly Pensionable Earnings

The average of your best five years of pensionable earnings of your career in the Plan.

Common-Law Partner

Common-law partner of a person is defined as either:

- ▶ a person who along with the member of the pension plan has registered a common-law relationship under Section 13.1 of The Vital Statistics Act, or
- ▶ a person who is not married to the member of the pension plan but cohabited with him or her in a conjugal relationship for a period of at least three years, if either of them is married, or for a period of at least one year, if neither of them is married, as shown by written evidence satisfactory to the Board.

Cost-of-Living Adjustments

Reduces the effects of inflation by annually increasing the pension based on a percentage of the Consumer Price Index. Increases are limited to the extent that the funds allocated to the indexing account are able to finance approximately 1/2 of each increase (the employer funds the remainder to a maximum of half of the total cost).

CPP

Federal Government of Canada Pension Plan

CSSB Money Purchase Plan

This is similar to a Locked-in Retirement Account (LIRA) or a Registered Retirement Savings Plan (RRSP), but the Board administers it.

Deferred Pension

A pension benefit at termination, left with the Fund, which becomes payable when age requirements for retirement are met.

Employer

The Government of Manitoba, its Agencies, Boards and Commissions whose employees contribute to the Plan.

Liaison Committee and Advisory Committee

The Liaison Committee represents all members of the pension and insurance plans. Members are appointed to the Liaison Committee by the various groups, unions, etc. The Advisory Committee represents the employers. These two Committees are responsible for negotiating changes to the benefit plans. You may contact either of these Committees by writing to:

Chair, Liaison Committee	Advisory Committee
c/o MGEU	c/o Labour Relations Division
601-275 Broadway	155 Carlton St
Winnipeg MB R3C 4M6	811-1 Lakeview Sq.
	Winnipeg MB R3C 3H8

Life Income Fund (LIF)

A retirement income fund established by a financial institution.

Locked-in

You cannot take your benefits as a lump sum cash payment. They must be used to provide retirement income.

Locked-In Retirement Account (LIRA)

A Locked-In savings plan used to accumulate retirement income and to defer payment of taxes until future years.

Maximum Pension

A pension equal to 70% of your Average Yearly Pensionable Earnings. This typically requires 40 or more years of service, depending on earnings.

OAS

Federal Government of Canada Old Age Security Plan

Pensionable Service

The time on which you are contributing or contributions are being made on your behalf to the Fund.

Pensionable Earnings

Regular earnings, excluding payments such as overtime, remoteness and call duty allowances. Regular earnings can also include a vacation cashout.

Qualifying Service

Qualifying Service is employment (or combined periods of employment) that is unbroken by resignation, termination or retirement except for a temporary absence/layoff. A temporary absence/layoff is considered to be a period of employment if the absence/layoff does not exceed 54 consecutive weeks.

Registered Retirement Savings Plan (RRSP)

A non-locked-in savings plan that is used to accumulate retirement income and to defer payment of taxes until future years.

Rule of 80

When the combination of your age (minimum age 55) and qualifying service equals 80 or more e.g. Age 55 with 25 years of qualifying service or more (includes full and part years of age and eligible service).

Transfer Value

The present lump sum value of future benefits as determined by the Fund's Actuary.

Vested

Vested means you have the right to a pension from the Plan (includes employer portion).

YMPE

Yearly Maximum Pensionable earnings are earnings on which contributions to the Canada Pension Plan are based.

Eligibility

Many of the terms used throughout this section have been explained in the "Definitions" section.

The Plan is for employees of the Government of Manitoba and its Agencies, Boards and Commissions.

When You Can Join

Full-time Permanent Employees

The Plan requires that you automatically become a member on your first day of full-time permanent employment.

Part-time Permanent, Departmental, Seasonal and Term Employees

You must join the Plan after you earn at least 25% of the YMPE in each of two consecutive years. Term employees must join the Plan on the earlier of the completion of 1-year employment or reaching the 25% YMPE requirement above. You can apply to join the Plan at an earlier date by completing a "Notice of Desire" which is available from your payroll office.

An employee who has joined the Plan must participate in respect of any simultaneous employment with another employer.

Other Employees

Students and members of certain religious groups are not required to join the Plan. Contract employees are not eligible.

Contributions

You and your employer share in the cost of the Plan. You contribute:

For pay periods ending:	Contribution rate on salary up to Canada pensionable earnings	Contribution rate on salary over Canada pensionable earnings
in 2014	7.5%	8.5%
after 2014	8.0%	9.0%

If your employer is a pre-funding employer, which means they contribute at the same time you do, then your employer contributes 0.9% less on Pensionable Earnings up to the YMPE.

If your employer is a pay-as-you-go employer, which means they contribute when you retire, terminate, die or go through a relationship separation, they fund approximately half of the pension benefit based on the pension formula prior to September 2000.

Note: The employer is excluded from funding, for example, Special Prior Non-Pensionable Service.

Excess Contributions

Upon your retirement, termination or death, if your contributions plus interest (less 10.2% allocated to the Cost-of-Living Account) made after 1984 exceed 50% of the Transfer Value of your earned pension, a refund of those excess contributions with interest is provided.

Interest on Contributions

Your contributions earn yearly interest at a rate determined by a formula approved by the Superintendent of Pensions.

Transfers within the Plan

You may terminate/transfer to another employer and continue to contribute and accumulate pensionable service by immediately notifying the Board office and each employer.

Reclassified

If you are a contributor and reclassified from permanent status to part-time, temporary or seasonal status, you must continue to contribute.

Discontinue Contributions

You may work for the employer but cannot contribute to the Plan if

- ▶ you are receiving a pension from the Plan, or
- ▶ you continue working past December 31 of the year in which you turn age 71, or
- ▶ you accumulate enough service to receive the maximum pension under the Plan, or
- ▶ you become a contract employee.

Service

Pensionable Service

Pensionable service begins when you enter the Plan. Pensionable service can include educational leaves and leaves of absence on loan if you continue to contribute to the Plan during the leave or loan. In addition, you can purchase prior non-pensionable service if the service meets the following requirements:

A. Prior Non-Pensionable Service (PNE)

You can convert non-pensionable service into pensionable service if

- ▶ the service was with a participating Plan employer and was immediately before the date that pensionable service began;
- ▶ the position held during non-pensionable service would, for an employee in the same position today, require contributions to the Plan;
- ▶ the employment was continuous as defined in the Plan text;
- ▶ you worked at least 1/2 time; AND
- ▶ the service is not prior to a termination (resignation, dismissal, or permanent lay-off).

The cost to convert prior service will depend on the date of application and on the type of service being converted. You can contact your payroll/personnel office for an application form and further information. Upon receipt of your application, the Board office will notify you of the cost.

B. Special Service Buy Back

Employees can convert non-pensionable service that is not eligible for purchase under any other provision (e.g. Does not qualify as arrears, regular PNE, or Reinstatement) but was with a participating Plan employer who is still participating in the Plan. Contract service is not eligible.

The cost to convert prior service will depend on the date of application and on the type of service being converted. You can contact your payroll/personnel office for an application form and further information. Upon receipt of your application, the Board office will notify you of the cost.

C. Prior Service - Reinstatement

If you previously contributed and have re-entered the Plan, previously accumulated pensionable service can be reinstated if

- ▶ you did not withdraw or transfer any portion of the pension benefits for that service;
- ▶ you re-enter the Plan within three years of leaving; and
- ▶ you apply within two years of re-entering the Plan.

If you transferred pension benefits in respect of a prior period because you were required under the Act to do so, you may be eligible to reinstate that service (subject to the applicable time deadlines), if you repay any amount refunded (if applicable) plus whatever amount is necessary to reinstate the account.

Qualifying Service

Qualifying Service is used to determine your eligibility for a benefit when a service requirement must be met; i.e. early retirement, disability retirement, Rule of 80, and pre-retirement death benefits.

Other Situations

The following informs you about what happens if you become disabled, are absent from work for service with the Canadian Forces Reserves, take maternity/parental leave, take a leave of absence, reduce your work frequency prior to retirement, or experience a separation of marriage or common-law relationship. For detailed information, please contact your payroll/personnel office or the Board office.

Canadian Forces Reserves

You may contribute if required to be absent from work for active duty or training in the Reserves, subject to certain restrictions.

Deferred Salary Leave Plan

You do not accumulate pensionable service during your leave.

Disability Benefits

If you become disabled and receive benefits from your employer's Long Term Disability Plan (LTD), you may be able to continue accumulating benefits without making direct contributions to the Plan, subject to the terms of your employer's LTD Plan. If you are receiving Workers' Compensation benefits, you may choose to continue making contributions to the Plan in order to continue accumulating pensionable service. Also see the section "Retirement Benefits" for further information on disability retirement.

Leave of Absence

If you are not contributing to the Plan, you do not accumulate pensionable service.

Maternity/Parental Leave

You may contribute on maternity/parental leave. To be eligible, you must be a contributing member with a participating employer of the Civil Service Superannuation Fund (Fund). The option to contribute while on the maternity/parental leave must be made prior to beginning the leave. You can contact your payroll/personnel office for an application form and further information.

Seasonal Employees

If your employer changes your work frequency from year-round to seasonal, you are eligible to contribute to the Fund based on your higher pensionable service immediately before the seasonal employment. The option to contribute on the higher service must be made prior to beginning the leave. You can contact your payroll/personnel office for an application form and further information.

Reduced Hours in Last Five Years of Employment

If your work frequency changes from full-time to less than full-time and you are within five years of being eligible for an unreduced pension, you are eligible to contribute to the Fund based on full-time service. The option to contribute on the full-time service must be made prior to beginning the reduction in service. You can contact your payroll/personnel office for an application form and further information.

On Loan or Educational Leave

You can choose to do the following within two months of your Leave, depending on your situation:

On Loan or Educational Leave without Salary or on an Allowance

You may elect to accumulate pensionable service by paying twice the employee contributions based on the full salary you were receiving before the leave began or on the allowance received during the leave.

On Loan or Educational Leave with Part Salary

You must (if on Loan), or may (if on Educational Leave) make employee contributions based on part salary. You can also elect to pay twice the employee contributions based on the balance of your full salary before the leave began to maintain pensionable service.

On Loan or Educational Leave with Full Salary

You must (if on Loan), or may (if on Educational Leave) pay employee contributions on your full salary.

You can also make a late choice within 18 months of returning from a period of educational leave, however, the contribution rate will be higher. Your payroll/personnel office or the Board office can provide you with more information.

Relationship Separation

If after December 31, 1983 you experienced a separation in a marriage or common-law relationship and there is a written agreement to divide assets, Provincial legislation may require that your pension benefits also be divided. However, after receiving independent legal advice and information from the Board indicating the value of the benefit earned during the relationship, both parties may sign a form waiving the division. Detailed information may be obtained by contacting the Board office.

Retirement Benefits

This section deals with your retirement benefits as well as disability retirement and optional forms of pension. Many of the terms used throughout this section have been explained in the "Definitions" section.

When Can You Retire?

You can retire on or after your 55th birthday. You must begin to receive your pension by December 31 of the year you turn age 71.

If you belong to the Province of Manitoba's Corrections Component, you may be eligible to retire as early as age 50 without any early retirement reductions, providing your age plus qualifying service equals 75 or more.

Early Retirement With At Least 10 Years of Qualifying Service

If you retire between the ages of 55 and 60, your pension is unreduced if you meet the "Rule of 80." If you retire between these ages, have at least 10 years of qualifying service, and do not meet the "Rule of 80," your pension is reduced by

- ▶ 1/16% for benefits earned up to January 1, 1992, and
- ▶ 1/4% for benefits earned from January 1, 1992

for each month your retirement precedes the earlier of your 60th birthday or the date the "Rule of 80" would be met. Your pension is unreduced if you retire on or after your 60th birthday with at least 10 years of qualifying service.

Beginning January 1, 1992, early retirement penalties increased because of a change to tax legislation. If you are affected by the early retirement adjustment for pension benefits earned on or after January 1, 1992, your pension may be enhanced by a Bridging Benefit until age 65 to compensate for the increased early retirement penalties.

Bridging Benefit For Members With At Least 10 Years of Qualifying Service

Any loss of pension created by the increased early retirement penalty will be paid (equivalent amount) as an enhanced benefit to age 65. Because the Bridging Benefit is only paid until age 65, it will be greater than the increased monthly reduction.

Early Retirement With Less Than 10 Years of Qualifying Service

If you retire between the ages of 55 and 65, and you do not have at least 10 years of qualifying service, the pension will be the estimated equivalent of the pension that would be payable at age 65. No bridging benefit would be paid.

Disability Retirement

If you

- ▶ have ten or more years of qualifying service
- ▶ are under age 60
- ▶ do not meet the Rule of 80, and
- ▶ are unable to work because of a disability

you can apply for a disability pension as follows:

Under age 60

The Board may grant either a total and permanent disability pension with no reduction or a partial and permanent disability pension that is reduced. Partial disability benefits are reduced to the same extent as early retirement benefits.

The Board determines your eligibility for a disability pension and the classification (Total or Partial), based on medical information provided by your physician(s) and other selected medical specialists. You may be eligible to integrate your pension with OAS benefits and CPP benefits.

Age 60 or more, or meet the "Rule of 80"

If you are age 60 or more, or you are at least age 55 and the combination of your age and service equals 80 or more, you are not eligible for a disability pension but could apply for an Early Retirement pension. For a number of reasons (e.g. you may be eligible to continue receiving insurance coverage without paying premiums), you should inform the Board if your retirement is due to a disability.

Your Pension Benefits

Your pension is calculated as follows:

2% of your Best Five Year Average Pensionable Earnings multiplied by pensionable service
minus
0.4% of the Average Canada Pension Plan Pensionable Earnings multiplied by your pensionable service since January 1, 1966.

Note: Of the pension you receive, the Income Tax Act may limit the amount that can be paid from a registered pension plan. Any amount above that limit would be paid as unregistered pension.

In all cases, your pension is subject to an overall maximum of 70% of your best five year average pensionable earnings. Pensions are not paid in excess of this limit.

Pension Calculation Example

We have used the following assumptions:

You retired at the end of 2013 at age 55
Your pensionable service was 30 years
Your Best Five Year Average Pensionable Earnings were \$55,000
Your Average Canada Pensionable Earnings were \$48,600

2% of \$55,000 x 30 years =	\$33,000
minus	
0.4% of \$48,600 x 30 years =	\$5,832

Annual Lifetime Pension Benefit =	\$27,168
Monthly Lifetime Pension =	\$2,264

You may also be eligible for CPP and OAS.

Accrued Vacation at Retirement

A lump sum payment for unused vacation, to a limited extent, is subject to pension contributions and can be included in pensionable salary when you cease to be an employee in the pension plan. This pay increases the pensionable salary in your final year of service, which usually increases your pension benefits, often by 4 or 5%. The lump sum vacation pay that can be included as pensionable salary is limited to the amount of vacation days earned in the last two years, and an overall maximum of 50 days.

Cost-of-Living Adjustments

Cost-of-living adjustments are paid initially in the 13th month following your retirement date with subsequent adjustments each July thereafter.

These adjustments are limited to the extent that the Cost-of-Living Account is actuarially able to finance approximately one-half of each increase; the employer is responsible for financing approximately half. The Cost-of-Living Account receives 10.2% of annual contributions made by employees into the Fund, plus interest.

The Board is concerned that in the future, the Cost-of-Living program will not be able to meet its objective of providing increases equal to 2/3 of the increase in the Consumer Price Index. In fact, the program may only be able to provide minimal indexing unless significant improvements are made to the funding of the Cost-of-Living program. If you are concerned about the Cost-of-Living program contact your member on the Employee Liaison Committee and/or the Government Advisory Committee on Pensions.

Federal Retirement Income Plans

In addition to the Superannuation Plan, you may be eligible for payments from at least two Federal programs: The Canada Pension Plan (CPP) and Old Age Security (OAS). Information and application for these benefits are available from Service Canada.

Integration

Integration is an option that lets you get a higher pension from the pension plan until age 60 for Canada Pension Plan (CPP) integration and age 65 for Old Age Security (OAS) integration but less pension from the pension plan after those ages. Because your benefits from these plans can start at different times, this option may help you level out your income through retirement.

If you retire before age 60, you can integrate your pension with OAS and CPP, or both. If you retire after age 60, but before age 65, you can integrate your pension with OAS. Integration is not available if you are at least age 65 when you retire.

With an Integrated pension, you would receive an additional amount of pension from the pension plan until age 60 for integration with CPP and age 65 for integration with OAS. These additional amounts would then cease and your basic pension would be reduced. This reduction is intended to recover the additional amounts previously paid to you.

This option is in addition to the “Bridging Benefit,” if applicable.

Forms of Pension

The normal form of pension at retirement (including disability retirement) is:

If single - Lifetime Pension: a monthly pension payable for your life only.

If married - 2/3 To Survivor Pension: an actuarially reduced monthly pension payable for your lifetime with 2/3 of your pension being payable for the lifetime of your surviving spouse/partner following your death.

Optional Forms

If you are legally married or have a common-law partner when you retire, pension legislation may require that you select a minimum 2/3 To Survivor Pension. However, your spouse/partner may sign a Waiver Form within 60 days prior to the pension commencement to forego this requirement. If a Waiver is completed or you are single, you may choose an alternate form of pension as follows:

1/2 To Survivor Pension

An actuarially reduced monthly pension payable for your lifetime with 1/2 of your pension being payable for the lifetime of your surviving spouse/partner following your death.

Full To Survivor Pension

An actuarially reduced monthly pension payable while at least one of you is living. In the event of you or your spouse/partner's death, the pension continues at the same level to the survivor.

Minimum 10 Year Pension

An actuarially reduced monthly pension payable for your lifetime, but it is guaranteed for 10 years. This means that if you die within 10 years of retirement, the pension payments will go to your named beneficiary (ies) for the balance of the 10 years, or your estate may receive a lump sum payment.

Minimum 15 Year Pension

An actuarially reduced monthly pension payable for your lifetime, but it is guaranteed for 15 years. This means that if you die within 15 years of retirement, the pension payments will go to your named beneficiary (ies) for the balance of the 15 years, or your estate may receive a lump sum payment.

Note: Regardless of the option you select, your beneficiary's pension will include 2/3 of your accumulated Cost-of-Living adjustments and 2/3 of all future adjustments.

Termination

A member's pension is considered deferred if he or she is no longer an employee or active member in the plan, and is either under age 55, or is at least age 55 but has not applied to commence the pension.

A member with a deferred pension can apply to start receiving the pension as early as age 55, or can transfer the deferred pension benefits out of the plan at anytime before the pension has commenced.

Transfer values are made up of one or more of locked-in funds, non locked-in funds, excess contributions, and Registered Pension Excess on Transfers.

- ▶ **Locked-in Funds** - can be transferred to a Locked-in Retirement Account (LIRA), Life Income Fund (LIF) if age 55 or older, or a CSSB Money Purchase Plan locked-in account.
- ▶ **Non Locked-in Funds and Excess Contributions** - can be transferred to an RRSP, a CSSB Money Purchase Plan non locked-in account, or paid as cash.
- ▶ **Registered Pension Excess on Transfers** - must be paid as cash.

Cash payments are subject to income tax withholding.

The transfer value of a pension increases significantly when an employee is at least age 55 and has at least 10 years of qualifying service, all other factors being equal.

Death Benefits

When a member dies prior to retirement, death benefits would generally be paid to his or her spouse or recognized common-law partner unless that spouse or partner has waived those rights. If there is no spouse or partner, or the spouse or partner has waived his or her entitlement, death benefits would be paid to the member's estate unless the member has made a beneficiary designation in compliance with The Beneficiary Designation Act.

A member may have rights under The Beneficiary Designation Act to designate a beneficiary for the pension plan, and may want to seek financial and legal advice regarding those rights. If naming a minor, a member may also want to consult a lawyer about naming a guardian for the property of the child.

General Information

Many of the terms used throughout this section have been explained in the "Definitions" section.

Proof of Age

Before paying any pension benefits we will require satisfactory proof of age. Satisfactory proof can be a copy of a valid drivers license, a birth certificate, a valid Canadian passport, a Canadian Citizenship card, or a Permanent Resident card. In addition, you may be required to provide satisfactory proof of your spouse's/partner's age (if applicable).

Small Benefit Unlocking

Where a person is entitled to a small benefit as defined in the Pension Benefits Act, the benefit will be unlocked and must be removed from the plan. A small benefit in 2014 is a transfer value of less than \$10,500 or a monthly pension of \$175.

Pre-Retirement Seminars

We provide half day pre-retirement seminars. Registration for pre-retirement seminars is available through the CSSB Online Services at www.cssb.mb.ca. We encourage you to bring your spouse/partner and/or other interested parties (if applicable). The seminar and handouts deal with pension and insurance information as administered by The Civil Service Superannuation Board.

Additional Information

Additional pension and insurance information is provided on an ongoing basis through various methods:

Annual Employee Pension Statement - This personalized Statement is provided to members of the Plan each year. The Statement outlines your current and projected pension plan benefits.

Annual Report - Within six months of the end of each year a copy of the Fund's Annual Report is available on the Board's web site. The Report includes audited financial statements.

Documents Available on Request - A copy of The Civil Service Superannuation Act, the most recent Annual Information Return filed with the Manitoba Pension Commission, the actuarial valuation report and cost certificate, the annual financial statements for the pension plan and the Statement of Investment Policies and Procedures are available upon providing written request to the Board office. These items can also be viewed online at www.cssb.mb.ca.

Online Services - You can estimate your retirement pension and insurance benefits online, and as well as viewing additional plan information and relevant documents. If you're interested in registering for this service, please see the Online Services link on our website at www.cssb.mb.ca.

Pension Estimates - When you are approaching retirement, you can contact the Board office for a pension estimate and information to help you determine your options. Detailed explanations are available on request to a member, spouse/partner or authorized representative regarding the calculation of benefits that are payable because of retirement, disability, termination, death, or separation.

Personal Interviews - Staff are available to meet with a member (and spouse/partner, family, etc.) to discuss retirement, disability, termination options, and other related matters.

Seminars - Staff are available to help employers, employees and unions in organizing and conducting pre-retirement and benefit information seminars on pension and insurance.

Final Note

Although these pages cover relevant pension plan information, they are not the official Plan text and do not deal with every circumstance. They neither create any right to benefits nor guarantee that you have any right to receive benefits if your actual situation or the terms of the Plan do not entitle you to that benefit. In the event of any conflict, omission, or discrepancy, your actual membership data and the legal requirements of The Civil Service Superannuation Act and regulations as amended from time to time will govern.



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