

# **CSSB** *Connection*

*The Civil Service Superannuation Fund*

*Employee Newsletter • Volume 18 - 2018*

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## ***Member Survey To Be Performed***

The Civil Service Superannuation Board has engaged Prairie Research Associates (PRA Inc.) to survey our members about their satisfaction with the services we provide. This feedback is valuable to us and will help us understand what's important to our members and where we need to improve.

Throughout October, members might be contacted by Prairie Research Associates by email or telephone. Your participation would be greatly appreciated. Please feel free to contact us by phone or email if you have any questions about this survey. (Our email and phone numbers are listed at the end of this newsletter.)

## ***2017 Employee Pension Statements Are Available Online***

Employee Pension Statements as at December 31, 2017 have been posted to employees' Online Services accounts.

The employee statements have been redesigned this year to use a larger font size and more readable format. We were able to make this change because most statements are now accessed online rather than being printed by our office, which has reduced the need to keep the information to a single sheet of paper.

Paper copies are no longer automatically distributed. If you haven't already signed up for CSSB Online Services, please visit [www.cssb.mb.ca](http://www.cssb.mb.ca) to register.

Your Online Services account will provide access to your Employee Pension Statements back to 2009, the ability to run estimates of your retirement pension or current termination benefits, and much more. Retiring employees can also complete their retirement application online.

Who's using Online Services?

- At the end of 2017, there were 20,760 employees and deferred pensioners registered for CSSB Online Services. That's a participation rate of over 60%!

## Forms Required To Start A Pension

Retiring employees and members with deferred accounts must make application to the CSSB office if they wish to commence their pension before the end of the year in which they turn age 71. Your pension does not start automatically when you retire, and your employer cannot and will not apply for your pension on your behalf.

Forms can be accepted up to six months prior to your retirement date. The sooner forms are submitted to our office, the more likely there will be no delay in paying the pension and the more opportunity there will be to address any problems there may be with the forms. If completed retirement forms are not received by our office **before** your retirement date, an immediate pension may no longer be available, and certain defaults could apply.

Regardless of whether the forms are being completed in paper or online, employees are welcome to contact the CSSB office for assistance completing their forms, or with any questions they may have.

Who's completing their retirement forms online?

- Of the 1,131 members who retired in 2017, 424 (37%) completed their retirement forms online.
- In the six months ending June 30, 2018, a total of 341 members had already used online services to complete their retirement forms.

## New Form Giving Authorization To Communicate

Members sometimes want to give CSSB permission to speak directly with a family member, friend, or financial advisor about their pension or insurance questions. Clear instructions from you as to who Board staff can talk to will help us balance protection of your privacy with the desire to help you get the information you need.

The CSSB Authorization to Communicate form allows members to document their wishes about who can contact us on their behalf. This form is available in the Forms section on our website.

It is important to note that giving someone authorization to communicate with the Board office does not give them authority to make decisions, sign documents, or act on your behalf. That authority can only be provided through legal means, such as a Power of Attorney, Committee, or legal Trustee status.

## Keep Your Online Information Up-To-Date

To ensure that you continue to receive relevant information from the CSSB, please remember to keep your Online Services contact information current. This includes keeping your Primary email address and home mailing address up-to-date using the Online Services **Edit My Profile** feature.

Your Primary email address for Online Services is the address we will use to send you email notifications when new information or documents are available in your online account. If your Primary email address is your work email, you may prefer to change it to your home email address. This will ensure you continue to receive relevant emails from the CSSB if you leave your employment or will be away from the office for an extended period.

## **Tips For Using The Online Services Pension Estimator**

The CSSB Online Services pension estimator lets members get an idea of how much pension they can expect to receive under different retirement scenarios. The online estimator uses the same member data and computer programming we use to provide pension estimates in the office.

To run a pension estimate, log into your CSSB Online Services Account and select “Pension Estimate” from the menu on the left.

Four tips to help you get the most from the Online Services pension estimator:

1. Click on the message at the top of the screen that says, “For further information regarding retiring, please click here”. This will download a copy of our pension estimate cover letter, which contains important information about retiring and starting a pension.
2. If you’re married or living common-law, be sure to enter your spouse information through the Edit My Profile feature. Once this is done, the estimates you run will include information about the survivor options that are available to you.
3. The estimator uses the most recently verified year end information provided by your employer and assumes that you’ll continue to work the same percentage (full time, 50%, etc.) each year until retirement, with no future salary increases. This should provide cautious but reasonable pension estimates.

If you wish, there are two ways you can adjust your expected future earnings:

- Enter an annual salary % increase under Optional Inputs, or
  - Once you’ve run an estimate, choose “Change Your Salary” on the bottom left of the screen and enter the service and/or earnings for the applicable future year(s). Click “Re-Calculate Your Estimate” to apply the new information you’ve entered.
4. Once you’ve run a pension estimate, click “Print or Save this Estimate” to have a pdf version sent to your Document Centre for future reference.

It’s important to keep in mind that even a very good estimate is just an estimate. When you retire, your pension will be based on your actual service and earnings history as reported by your employer.

## **Questions Or Comments?**

If you have any question or concerns, please contact:

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