



The Civil Service Superannuation Fund

Pension Plan Summary

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INTRODUCTION

The Civil Service Superannuation Fund (CSSF) is the pension plan for employees of the Government of Manitoba and other participating employers. The pension plan is administered by the Civil Service Superannuation Board, referred to as CSSB or the Board.

Your pension is a valuable asset. As a member of The Civil Service Superannuation Fund (the Plan), there are very few decisions you have to make regarding your pension. However, all members should have at least a basic understanding of how the Plan works and where to get information when they need it.

Note: These pages cover key pension plan information, but they are not the official Plan provisions 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 provisions, your actual membership data and the legal requirements of The Civil Service Superannuation Act and regulations, as amended from time to time, will govern.

A Message to New Employees

As a new plan member, it's particularly important that you read these pages carefully because there are time limits to apply for certain benefits.

Look for the "Note to New Employees" messages throughout this document. In addition, there is information on our website (www.cssb.mb.ca) that is specific to new employees.

Looking for Insurance Information?

The Board also administers insurance benefits provided under the Public Service Group Insurance Plan. Most but not all employers who participate in the pension plan also participate in the insurance plan.

Information regarding the Public Service Group Insurance Plan is available in the Group Insurance Plan summary in the Publications Section of the CSSB website (www.cssb.mb.ca) or by contacting the Board or your payroll/personnel department.



DEFINITIONS

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

Average Canada Pension Plan Pensionable Earnings

The earnings 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. (Also see YMPE)

Average Yearly Pensionable Earnings

The average of your best five calendar years of pensionable earnings while an employee in the plan.

Common-Law Partner

A common-law partner of a member of the pension plan is defined as either:

- a person who, along with the member, 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 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 Adjustment (COLA)

Cost-of-living adjustments may be applied to pensions in pay and deferred pensions to help reduce the effects of inflation. COLA's increase the pension based on a percentage of the annual increase in the Canadian Consumer Price Index. Additional COLA's are not guaranteed to be granted each year.

CPP

Federal Government of Canada Pension Plan.

Civil Service Superannuation Fund (CSSF or Fund)

The pension plan established under The Civil Service Superannuation Act.

Deferred Pension

A pension benefit at termination, left with the Fund, which has not yet commenced.



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Employer

The Government of Manitoba or other participating employer whose employees contribute to the Plan.

Liaison Committee (or Superannuation and Insurance Liaison Committee)

The Superannuation and Insurance Liaison Committee represents all members of the Civil Service Superannuation Fund and the Public Service Group Insurance Plan. Liaison Committee members are appointed by organizations that represent employees and retiree members of the pension plan. The Liaison Committee negotiates on matters regarding pension and group insurance benefits for CSSF members.

You may contact the Liaison Committee by writing to:

Superannuation and Insurance Liaison Committee
c/o Ellement Consulting Group
1345 Taylor Avenue
Winnipeg, MB R3M 3Y9

Additional information is available on the Liaison Committee's website at <https://liaisoncommittee.org>.

Life Income Fund (LIF)

A personal retirement fund, established by a financial institution, used to convert retirement savings into retirement income.

Locked-in

Locked-in benefits must be used to provide retirement income and cannot be taken as a lump sum cash payment. Under Manitoba pension legislation, benefits under a pension plan are locked-in unless specifically exempted under the Pension Benefits Act or the Income Tax Act.

Locked-In Retirement Account (LIRA)

A personal locked-in savings plan, established by a financial institution, used to accumulate retirement income and to defer payment of taxes until future years.

Maximum Pension

The maximum pension that can be paid from the pension plan is equal to 70% of your Average Yearly Pensionable Earnings. This typically requires 40 or more years of service, depending on earnings.



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Money Purchase Plan (MPP)

The CSSB Money Purchase Plan is similar to an RRSP or LIRA and is administered by the Board. The MPP investment policy takes advantage of the size and investments of the entire Fund. Additional information about the MPP is available on our website or by contacting the Board office.

Note to New Employees:

If you have a pension with a previous employer and that pension benefit is not subject to lock-in rules outside of Manitoba, you may be able to have it transferred to the Board's MPP. Application to transfer funds to the MPP must be received within one year of becoming a member of the CSSF.

OAS

Federal Government of Canada Old Age Security Plan.

Pensionable Service

Pensionable Service is the service that is used in the calculation of your pension. It includes the time on which you are contributing or contributions are being made on your behalf to the Fund, plus any periods which you purchased or transferred from another pension plan.

Pensionable Earnings

Regular earnings, excluding payments such as overtime, remoteness and call duty allowances. Regular earnings can also include some or all of the cash-out of accrued vacation when employment ends.

Qualifying Service

Qualifying Service is your full period of employment (or combined periods of employment) excluding any interruptions of 54 weeks or greater. Qualifying service is used to determine your eligibility for a benefit where a service requirement must be met.

Registered Retirement Savings Plan (RRSP)

A personal non-locked-in savings plan, established by a financial institution, 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).

Transfer Value

The present lump sum value of a series of future pension payments.



The Civil Service Superannuation Fund Pension Plan Summary

YMPE

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

HOW THE PLAN WORKS

The CSSF is a “defined benefit” pension plan, which means that your pension will be calculated based on a formula. You and your employer pay towards the cost of providing that pension, but your pension is not based on the amount contributed.

Plan overview:

- The primary purpose of the pension plan is to provide you a monthly pension at retirement, but benefits are payable regardless of when or why you leave employment.
- Your pension is based on your service and earnings as a member of the plan.
- Your pension is funded by you and your employer, and by the pension fund’s invested assets.
- Your contribution is calculated as a percentage of your pensionable earnings, and will be collected by payroll deduction.
- Your employer will either pay contributions towards your pension at the same time as you (referred to as a “pre-funding employer”) or will pay a portion of your pension benefit when you collect that benefit from the plan (referred to as a “benefit funding employer”). The formula for determining your pension is the same regardless of how your employer pays its portion.
- Although there are some exceptions, in most cases the following will apply:
 - If you leave employment prior to retirement age, you can keep your pension in the plan until it’s time to collect it.
 - Instead of receiving a monthly pension, you can transfer the lump sum value of your pension out of the plan.
- You cannot access your pension while you are still working in the pension plan.



ELIGIBILITY - 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. For purposes of the plan, a full-time employee is one who works at least half time for the employer.

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 one year of employment or earning at least 25% of the YMPE in each of two consecutive years.

Note to New Employees:

If you are a part-time, departmental, seasonal or term employee, 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 in the Plan.

Other Employees

An employee who is a student on a substantially full-time basis or is a member of a religious group that precludes participation in a pension plan is not required to join the Plan.

Contract employees are not eligible to join the Plan.

CONTRIBUTIONS

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

As an employee, you contribute:

- 8.0% on your Canada Pensionable Earnings, plus
- 9.0% on any salary in excess of the Canada Pensionable Earnings.

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 your Canada Pensionable Earnings.

If your employer is a “benefit funding” employer, which means they contribute when a pension benefit is paid, then your employer funds approximately half of your pension benefit based on the pension formula prior to September 2000.

Employers are excluded from funding benefits for certain types of service, including service credited under most service purchase arrangements.



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Interest on Contributions

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

Changes in Status

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

When any of the following status changes occurs, you can no longer contribute to the Plan even if you are continuing to work:

- you begin to receive a pension from the Plan, or
- you continue working past November 30 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.

Transfers within the Plan

If you transfer to another employer within the plan, you may continue to contribute and accumulate pensionable service by immediately notifying the Board office and each employer.

PENSIONABLE SERVICE

Pensionable Service is the service that is used in the calculation of your pension. It begins to accumulate when you enter the Plan and represents the service for which you have contributed or contributions were made to the Plan on your behalf.

In addition, while you are an employee you may be able to convert periods of otherwise non-pensionable employment into pensionable service.

Converting Prior Service into Pensionable Service

If you have previous periods of employment that are not pensionable, you may be able to convert them to Pensionable Service under one of more of the following provisions:

A. Prior Service – “Prior Non-Pensionable Employment” (PNE)

You can pay to convert PNE service into pensionable service if

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



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If you have a period of service you believe would be eligible as PNE, 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. Prior Service - Special Service Buy Back

You can convert non-pensionable service that is not eligible for purchase under any other provision (e.g. periods of leave of absence, lay-off or part-time service during which contributions were not made), provided it was with an employer who was and still is participating in the Plan. Contract service is not eligible.

The cost to convert prior service under the Special Service Buy Back provisions will depend on the date of application. You can contact the Board office or check our website for an application form and further information. Upon receipt of your application, the Board office will confirm whether the service is eligible and notify you of the cost.

C. Prior Service - Reinstatement

Reinstatement is the option of combining a prior Fund account with a new Fund account. This allows the pension for the prior period to be redetermined including the salary in the new account.

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

- you did not elect to 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 for reinstatement within two years of re-entering the Plan.

If your pension benefits in respect of a prior period were required to be removed under the Act, you may be eligible to reinstate that service if you meet the applicable time deadlines and you pay the amount required to reinstate the account.

Note to New Employees: If you were previously an active member of the Plan and have been rehired within three years of the date you ceased to be an employee, please contact the Board office. Board staff will be able to determine if you are eligible for this option and provide you with further information.

The deadline to apply for reinstatement is two years from the date you re-entered the plan.



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Other Situations Where Employment May Be Included as Pensionable

For detailed information on any of the following situations, please contact your payroll/personnel office or the Board office.

Canadian Forces Reserves

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

Periods of Disability

If you become disabled and receive benefits from your employer's Long Term Disability (LTD) Plan, you may be able to continue accumulating benefits without making direct contributions to the pension Plan. Because LTD benefits are subject to the terms of your employer's LTD Plan, please contact your employer if you require additional information about their LTD Plan.

The "Retirement Benefits" section of this summary provides information on commencing a pension early due to disability.

If you are receiving Workers' Compensation benefits, you may choose to continue making contributions to the Plan and continue accumulating pensionable service.

Leaves of Absence

If you are not contributing to the Plan while on leave, you do not accumulate pensionable service. However, in many cases you may have the option to contribute in respect of that period to have it included as pensionable service.

Maternity/Parental Leave

You may contribute to the pension plan and accumulate pensionable service for periods of maternity or parental leave. To be eligible, you must be a contributing employee with a participating employer in the Plan. Contributions can be made during or after the leave. The application to contribute while on the maternity/parental leave must be made no later than 30 days after the end of the leave. 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 before your leave begins, 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.

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 application 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.

RETIREMENT

This section explains the Plan's retirement benefits as well as the pension available in the event of a permanent disability. 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 the end 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 total 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."



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Your pension is unreduced if you retire on or after your 60th birthday with at least 10 years of qualifying service.

If you retire between the ages of 55 and 60 and have at least 10 years of qualifying service, but do not meet the “Rule of 80,” your pension is reduced by

- for benefits earned up to January 1, 1992: 1/16% for each month your retirement precedes your 60th birthday and
- for benefits earned from January 1, 1992: 1/4% for each month your retirement precedes the earlier of your 60th birthday or the date the “Rule of 80” would be met.

Beginning January 1, 1992, early retirement penalties under the Plan increased because of a change to tax legislation. If you have at least 10 years of qualifying service, your pension may be enhanced by a Bridging Benefit until age 65 to compensate for the higher early retirement penalties. 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, your pension will be reduced to the estimated equivalent of the pension that would be payable at age 65. No Bridging Benefit would be paid.

Disability Pension

A superannuation disability pension is a monthly pension that may commence before the plan’s regular retirement ages if a qualifying permanent disability prevents you from working.

You can apply for a Superannuation disability pension if you meet the above criteria and:

- You are an employee or deferred member,
- You have ten (10) or more years of qualifying service,
- You are under age 60 and your age and qualifying service total less than 80, and
- You have not commenced your pension.

Pension Formula

Your annual pension is calculated as follows:

$$\begin{aligned} & 2\% \text{ of your Best Five Year Average Pensionable Earnings} \\ & \qquad \qquad \qquad \text{minus} \\ & 0.4\% \text{ of your Average Canada Pension Plan Pensionable Earnings,} \\ & \qquad \qquad \qquad \text{all multiplied by your years of Pensionable Service.} \end{aligned}$$

Your annual pension is divided by 12 and paid monthly, on the second last business day of the month.

This amount would be adjusted to reflect any applicable early retirement reduction.



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Note: The Income Tax Act limits the amount that can be paid from a registered pension plan. If any portion of your pension is above that limit, the excess would be paid as unregistered pension. Unregistered pension may be subject to different tax treatment.

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

This example is based on the following information:

Age at retirement = 55

Pensionable service = 25 years

Best Five Year Average Pensionable Earnings = \$60,000

Average Canada Pensionable Earnings = \$54,000

Annual Lifetime Pension = $(2\% \times \$60,000 - 0.4\% \text{ of } \$54,000) \times 25 \text{ years} = \$24,600$ Monthly Lifetime Pension = $\$24,600/12 = \$2,050$

This pension is payable for your lifetime with no continuing payments to a beneficiary in the event of your death. Other options will be available upon retirement.

Pension Estimates

If you are registered for CSSB Online Services, you can run pension estimates any time you like through your Online Services account. Board staff can also prepare estimates for you, and are available to assist you with any pension questions you might have.

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. Pensioners who have been retired for more than 13 months but less than 18 months on July 1 (i.e., retired between January 1 and June 30 in the prior calendar year) will receive a partial increase. A pensioner's Cost-of-Living adjustment is calculated based on the Lifetime pension amount, regardless of the option elected at retirement. Future adjustments are not guaranteed.



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These adjustments are limited to the extent that the Cost-of-Living Account is, in the opinion of the Plan's actuary, able to finance approximately one-half of each increase. The Cost-of-Living Account receives 10.2% of annual contributions made by employees into the Fund, plus interest. The employer pays for the remainder of the increases.

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 $\frac{2}{3}$ 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, you may want to contact the Liaison Committee. (See "Liaison Committee" in the Definitions section for contact information.)

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 until age 65 for Old Age Security (OAS) integration, but less pension from the pension plan after those ages.

Under this option you would receive additional amounts from CSSF prior to being eligible to collect those benefits directly from CPP or OAS. The reduction that applies at age 60 and/or 65 will continue for your lifetime.

Because your benefits from these plans can start at different times, this option may help you level out your income through retirement.

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

Forms of Pension

Unless an optional form of pension is selected, the normal form of pension at retirement (including disability retirement) is a lifetime pension. This is a monthly pension payable to you for life with no payments continuing to a beneficiary.

If you are cohabiting with an eligible spouse or common-law partner when you retire, pension legislation may require that you be paid a $\frac{2}{3}$ 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 living separate and apart due to a breakdown of your relationship, you may choose an alternate form of pension.

Optional Forms

Several pension options are available at retirement:



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2/3 to Survivor Pension

This is a reduced pension based on your age and the age of your spouse or partner, and is payable to you for life. Starting the month after your death, this spouse or partner would be paid two-thirds of your pension. He or she would receive that pension for life. If your spouse or partner predeceases you, no pension will be payable following your death.

1/2 to Survivor Pension

This is a reduced pension based on your age and the age of your spouse or partner, and is payable to you for life. Starting the month after your death, this spouse or partner would be paid one-half of your pension. He or she would receive that pension for life. If your spouse or partner predeceases you, no pension will be payable following your death.

Full to Survivor Pension

This is a reduced pension based on your age and the age of your spouse or partner, and is payable to you for life. Starting the month after your death, this spouse or partner would be paid a pension equal to your pension. He or she would receive that pension for life. If your spouse or partner predeceases you, no pension will be payable following your death.

Minimum 10 Year Pension

This is a reduced pension based on your age, and is payable to you for life. If your death should occur within 10 years of your retirement date, starting the month after your death, payment would be made to the named beneficiary or beneficiaries for the balance of the 10 years.

Minimum 15 Year Pension

This is a reduced pension based on your age, and is payable to you for life. If your death should occur within 15 years of your retirement date, starting the month after your death, payment would be made to the named beneficiary or beneficiaries for the balance of the 15 years.

Other Options

Other forms of pension are also available. A member may apply for any form of pension acceptable under the Income Tax Act (Canada) and that is approved by the Board.

A note about pension options: The pension option applies to the basic pension and any bridging amounts, but not to any integration or cost-of-living adjustments.

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

When you cease to be an employee, you will have the following options:

1. Apply to commence an immediate monthly pension if you are eligible (ie, age 55, or a Corrections Officer who is age 50 with Rule of 75). Application for a monthly pension should be made before your retirement date.
2. Leave your pension in the Civil Service Superannuation Fund as a deferred pension (unless it is below the small pension threshold).
3. Transfer your pension to a new employer's registered pension plan if they will accept the transfer.
4. Transfer locked-in funds to a Locked In Retirement Account (LIRA), Life Income Fund (LIF) or the Civil Service Superannuation Fund Money Purchase Plan,
AND/OR

Receive non-locked-in funds as a taxable cash payment or transfer them to a Registered Retirement Savings Plan (RRSP). In some cases, non-locked in funds may be able to be transferred to the CSSF Money Purchase Plan.

If the value of your pension is below the small pension threshold of the Pension Benefits Act, the option of a deferred pension is not available. Small pensions must be removed from the pension plan, either as a taxable cash payment or a transfer to a RRSP.

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

Pension benefits following the death of a member who has not yet retired depend on the relationship status of the member at the time of death.

Married or Common-Law - Death benefits will be paid to the member's eligible spouse or common-law partner unless:

- that spouse or partner has waived those rights, or
- at the time of the member's death, they were living separate and apart due to a breakdown of their relationship.

An eligible spouse/partner may elect to receive these pension benefits in the form of either a lifetime pension or a lump sum amount. Lump sum amounts paid to an eligible spouse or common-law partner are locked-in unless specific provisions apply. Locked-in lump sum amounts may be transferred to a Locked-In Retirement Account or Life Income Fund. No tax is withheld on locked-in transfers.



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Single - If a member does not have an eligible spouse or partner at the time of death, pension benefits are paid to the member's estate or designated beneficiary(ies). Death benefits paid to an estate or beneficiary are paid as a taxable lump sum payment.

Beneficiary Designations

Although it is not necessary to do so, The Beneficiary Designation Act provides that a member of a pension plan may designate a beneficiary to receive benefits under that plan.

A beneficiary designation can be made in any of the following ways: by an instrument signed by the participant, by an instrument signed by another on the participant's behalf, or by a Will. A designation form for this purpose can be found on the Board's website at www.cssb.mb.ca under General Employee Information, then Forms, or by contacting the Board office.

Where the Board has been provided with a valid beneficiary designation, pension benefits payable on the death of a member prior to retirement may be paid to one or more designated beneficiaries rather than to the member's estate.

A beneficiary designation in any format does not over-ride the rights of an eligible spouse or common-law partner to receive pension benefits payable on the death of a member prior to retirement if that spouse or partner has not waived those rights.

Pension benefits will not be paid directly to a minor. If naming a minor as a beneficiary, you may want to consider establishing a trustee to hold the property of the minor. You should seek legal advice prior to doing so to ensure that the property is held on proper terms of trust for the beneficiary. We recommend that legal advice be obtained in conjunction with any designation intended to create a trust.

RELATIONSHIP BREAKDOWN/DIVISION OF PENSION

If you experienced a separation in a marriage or common-law relationship after December 31, 1983 and there is a written agreement or court order to divide assets, Manitoba pension legislation requires that your pension benefits may also be subject to division. However, after receiving information from the Board indicating the value of the benefit earned during the relationship, both parties may waive the division by providing the required documentation.

Detailed information may be obtained by contacting the Board office.



GENERAL INFORMATION

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

Excess Contribution Test

Upon your retirement, termination or death, a test is done to ensure that your contributions have not funded more than half your pension benefit. If your contributions plus interest (less 10.2% allocated to the Cost-of-Living Account) made after 1984 exceed 50% of the value of your earned pension for that same period, those excess contributions with interest will be refunded.

Federal Retirement Income Plans (OAS and CPP)

In addition to the Superannuation Plan, at retirement you may be eligible for benefits through the Canada Pension Plan (CPP) and/or Old Age Security (OAS). Information on these benefits is available from Service Canada. The Board is not involved in administration of these benefits.

Proof of Age

Before paying any pension benefits we will require satisfactory proof of age. Satisfactory proof can be a copy of a valid driver’s 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 is an annual pension that is equal to or less than 4% of the Year’s Maximum Pensionable Earnings (YMPE) for the year or a transfer value that is equal to or less than 20% of the YMPE for the year. For example, a small benefit in 2021 is an annual pension of not more than \$2,463.96 (\$205.33 monthly) or a transfer value of less than \$12,320.

LOOKING FOR MORE INFORMATION?

In addition to this summary, there are several ways you can get more information about your pension.

Online Services

CSSB’s Online Services give you access to personalized information regarding your pension benefits. You can estimate your retirement pension, termination benefits, and insurance benefits (if applicable) through your Online Services account, as well as viewing additional plan information, relevant documents and an online pre-retirement seminar.

All plan members are encouraged to register for Online Services (<https://cssb.mypension.ca>). If you’re not yet registered for this service, please see the Online Services link on our website at www.cssb.mb.ca.



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Note for New Employees:

The information available to new employees through Online Services is limited until at least one year-end reporting has been made to the Board by the employer and the Board's records have been updated.

Until that happens, new employees will not have any service or earnings information recorded on their account and cannot run pension estimates.

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 website. The Report includes audited financial statements.

Annual Employee Pension Statement

While you are an employee, a personalized Statement will be prepared for you at the end of each year in which you have pensionable earnings. This Statement will provide a summary of your account at the prior year end and will be posted to your Online Services Document Centre.

Askus Email

Questions can be emailed to askus@cssb.mb.ca, where they will be directed to the best person to assist you.

CSSB Website (www.cssb.mb.ca)

The CSSB website is full of information about the Plan, including frequently asked questions, forms, fact sheets and useful links.

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. Most of these items can also be viewed online at www.cssb.mb.ca.

Personal Meetings

Staff are available to meet with a member (and spouse/partner, family, etc.) to discuss retirement, disability, termination options, and other related matters. Meetings can be held in person or by phone.

Seminars

The Board schedules a number of half day pre-retirement seminars at various locations throughout Manitoba each year, designed for employees who are beginning to plan for retirement. Registration for pre-retirement seminars is available through the CSSB Online Services at www.cssb.mb.ca. The seminar and handouts focus on pension and insurance information as administered by The Civil Service Superannuation Board.



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In addition to our regularly scheduled seminars, staff are available to help employers, employees and unions in organizing and conducting pre-retirement or general information seminars on pension and insurance.

The Board's staff is available to provide information and answer questions about the plan and your entitlements.

FINAL NOTE

Although these pages cover relevant pension plan information, they are not an 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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