



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 guarantees 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.

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) 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

- b) 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.

Commuted Value

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

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.

Eligible Child(ren)

An unmarried child who is either under age 18 or between the ages of 18 and 25 and a full-time student at an educational institution recognized by the Board.

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 Committee's by writing to:

Chairman, Liaison Committee
c/o MGEU
601-275 Broadway
Winnipeg MB R3C 4M6

or

Advisory Committee
c/o Labour Relations Division
155 Carlton St.
811-1 Lakeview Sq.
Winnipeg MB R3C 3H8

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Locked-in

You cannot take your benefits as a lump sum cash payment, but must receive them in the form of a pension payable for your lifetime.

Locked-in Retirement Account (LIRA)

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

Maximum Pension

A pension based on the years of service that would have been needed to reach a pension equal to 70% of your Average Yearly Pensionable Earnings based on the pension formula prior to September 2000. This typically requires 40 or more years of service.

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 52 consecutive weeks.

Registered Retirement Savings Plan (RRSP)

This is a savings plan that is generally 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).

Vacation Cashout

Cashing out up to two years of normal vacation accumulation (maximum of 50 days) on termination, death, or retirement may increase pension benefits. This vacation cashout can increase the Average Yearly Pensionable Earnings used to calculate pension benefits.

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.

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:

6% of pensionable earnings up to the YMPE, and
7% of pensionable earnings over the YMPE.

If your employer is a matching employer, which means they contribute at the same time you do, then your employer contributes 5.1% of Pensionable Earnings up to the YMPE and 7% of Pensionable Earnings over the YMPE.

If your employer is a non-matching employer, which means they contribute when you retire, terminate, or die or go through a marriage 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 Commuted 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.



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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 69, or
- you accumulate enough service to receive the maximum pension under the Plan, or
- you become a contract employee.

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 chose a deferred annuity for locked-in pension benefits earned in the Plan from January 1, 1985 and you left any excess contributions in the CSSB Money Purchase Plan;
- you re-enter the Plan within 3 years of leaving;
- you apply within 2 years of re-entering the Plan;
- your employer approves your application; AND
- 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, vesting, lock-in, Rule of 80, and pre-retirement death benefits.

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

Other Situations

The following informs you about what happens if you become disabled, 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.

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.

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

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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.

Leave of Absence

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

Deferred Salary Leave Plan

You do not accumulate pensionable service during your leave.

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.

Marriage 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 "Spousal/Common-Law Partner Agreement" 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 65th birthday providing you have at least one year of qualifying service. You can retire early, any time on or after age 55, if you have at least 10 years of qualifying service. You must begin to receive your pension by the December 31 of the year you turn age 69.

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.

Pension Calculated at December 31 or Date of Retirement

The Fund will pay the greater of the pension amount calculated at the date of retirement or the prior December 31st.

Early Retirement

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 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.

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

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.

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



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pension with OAS benefits and CPP benefits (provided you are not receiving a disability pension from the Canada Pension Plan).

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 that 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: Your pension is subject to an overall maximum.

Pension Calculation Example

We have used the following assumptions:

- You retired at the end of 2004 at age 55
- Your pensionable service was 30 years
- Your Best Five Year Average Pensionable Earnings were \$45,000
- Your Average Canada Pensionable Earnings were \$39,080

<p>2% of \$45,000 = \$900 x 30 years = \$27,000.00 minus 0.4% of \$39,080 = \$156.32 x 30 years = \$4,689.60 ----- Annual Lifetime Pension Benefit = \$22,310.40 Monthly Lifetime Pension = \$1,859.20</p>

You may also be eligible for CPP and OAS.

50 Days Vacation

It may be in your best interest to accumulate up to two years of normal vacation credits (maximum is 50 days) prior to retirement, to be taken as a vacation cashout at retirement. In most cases, this will increase your pension benefits.

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-Liv-

ing 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). If possible, you should apply for these benefits at least six months before you expect to receive them.

If you retire, you can currently receive a CPP benefit at age 65, or you may be eligible to receive a reduced benefit as early as age 60. The CPP pension is adjusted annually to reflect increases in the cost-of-living.

Old Age Security benefits currently begin at age 65. You may be eligible to receive OAS if you are a Canadian citizen or legal resident and you have lived in Canada long enough to meet the residency requirements. The OAS is adjusted for cost-of-living every January, April, July and October.

This is just an overview of the CPP and OAS. For more information, please contact Social Development Canada.

Integration

At retirement, you may elect to integrate your Superannuation pension with OAS (if you retire prior to age 65) and/or the CPP (if you retire prior to age 60).

The purpose of integration is to provide relatively uniform income throughout retirement. Integration provides an amount, or advance, in addition to your CSSF pension, until you would be eligible to receive the OAS (age 65), and/or CPP (age 60) under the current provisions of these Federal Programs. At this time, your pension will be reduced for the remainder of your lifetime.

The OAS advances and the corresponding reduction will be adjusted based on the indexation of the Federal Government's OAS.

The amount of any future pension reduction due to integration with either OAS or CPP may be replaced by the amount payable respecting these programs from the Federal Government.

Please give this option careful consideration as members who integrate with OAS may experience a reduction in their income if, in the future, the Federal benefit is reduced or eliminated.

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

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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 Spouse/Partner 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 requires that you select a minimum 2/3 to Spouse/Partner Pension. However, you and your spouse/partner may sign a Waiver Form 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 Spouse/Partner 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 following your death.
- **Last Survivor Full Pension**
An actuarially reduced monthly pension payable while at least one of you is living. In the event of you or your spouse/partners death, the pension continues at the same level to the survivor. This optional form of pension is subject to Board approval and requires a Statement of Health from your physician.
- **10 Year Guarantee 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.
- **15 Year Guarantee 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

This section explains the benefits available at termination or death. Many of the terms used throughout this section have been explained in the "Definitions" section

Locked-In Benefits

Depending on your service and age, some or all of your pension benefits may be locked-in.

Pension benefits earned after December 31, 1984 are locked-in after you complete 2 years of qualifying service.

Pension benefits earned between July 1, 1976 and December 31, 1984 are locked-in when you are at least age 45 and have completed 10 or more years of qualifying service.

Any pension benefits earned before July 1, 1976 are not locked-in.

Termination Benefits for Locked-In Funds

You have the following options available:

1. Leave all or part of your pension in the Plan and later receive a pension. Based on qualifying service, you continue to be eligible for disability and death benefits. You are eligible to apply and start receiving a monthly pension
 - With less than 10 years of qualifying service at age 65
 - With 10 or more years of qualifying service at age 55 or prior to age 55 if granted a disability pension
2. Transfer the pension to a LIRA or the CSSB Money Purchase Plan.
3. Transfer your pension to a new employer's pension plan, provided they agree to accept the transfer. Certain restrictions and time limits may affect a transfer.

For Non Locked-In Funds

You have the following options available:

1. Leave all or part of your pension in the Plan and later receive a pension. Based on qualifying service, you continue to be eligible for disability and death benefits. You are eligible to apply and start receiving a monthly pension
 - With less than 10 years of qualifying service at age 65
 - With 10 or more years of qualifying service at age 55.
2. Transfer the pension to an RRSP or the CSSB Money Purchase Plan.
3. Transfer your pension to a new employers pension plan, provided they agree to accept the transfer. Certain restrictions and time limits may affect a transfer.
4. Cash refund of contributions and interest (taxable).

Excess Contributions

If your contributions plus interest (less 10.2% allocated to the Cost-of-Living Account) exceed 50% of the Commuted Value of your pension for service after December 31, 1984, you are entitled to a cash refund of those excess contributions. You can also transfer this amount on a non-taxable basis, to another registered retirement savings plan, i.e. RRSP, CSSB Money Purchase Plan, etc.

Note: Withdrawal of locked-in funds and/or excess contributions may result in the loss of some future benefits. Contact the Board office for more detailed information.

Death Benefits

Also applicable to terminated employees with vested benefits in the Fund

If you die before retirement, the death benefit depends on



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your years of service and status as follows:

Less than 2 years of Qualifying Service

Your spouse/partner or estate receives a refund of your contributions with interest.

More than 2 years, but less than 10

Your spouse/partner or estate receives a refund of your contributions made up to December 31, 1984 with interest.

For pension benefits earned after December 31, 1984, if you have a surviving spouse/partner, a lifetime annuity is payable based on the Commuted Value of your pension. If you don't have a spouse/partner, but you do have eligible children, an annuity based on the Commuted Value of your pension is payable to your eligible children (divided in equal shares) up to a maximum of 10 years. If you have no spouse/partner or eligible children, the Commuted Value of your pension is payable as a lump sum refund to your estate.

10 or more years

If you do not have a spouse/partner and/or eligible children, your estate receives a lump sum refund of your contributions made up to December 31, 1984 with interest, the Commuted Value of your pension earned after December 31, 1984, as well as any excess contributions with interest.

A spouse/partner would receive a lifetime pension equal to at least 60% of the pension as well as any excess contributions with interest.

If your spouse/partner dies within 10 years of their pension commencing and you do have eligible children, the pension is payable to your eligible children (divided in equal shares) for the balance of 10 years.

In place of a pension, a spouse/partner may elect to transfer the Commuted Value of the pension to a LIRA, the CSSB Money Purchase Plan, etc.

If you don't have a spouse/partner, the pension is payable to your eligible children to a maximum of 10 years.

Employer contributions do not apply to pension benefits for service before 1985 if transferred out of the pension plan or refunded.

General Information

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

Proof of Age

Upon request, you are required to submit satisfactory proof of age (no later than your 50th birthday). Satisfactory proof can be your birth or baptismal certificate or a sworn affidavit with supporting documents. In addition, you may be required to provide satisfactory proof of your spouse's/partner's age (if applicable).

Retirement Planning

We provide one day pre-retirement planning seminars. If you are interested in attending a seminar, contact the Board office to make arrangements. 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

In addition, other pension and insurance information is provided on an ongoing basis through various methods:

Annual Benefits Statement - This personalized Statement is provided to members of the Plan each year. The Statement outlines your current and projected benefits in the Plan.

Annual Report - Within six months of the end of each year, you are provided with a copy of the Fund's Annual Report. The Report includes audited financial statements and triennially, a summary of the Fund's Actuarial Report.

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.

Where Documents Are Kept

The following documents are available for viewing at the Board office or the Pension Commission of Manitoba during regular business hours:

- A copy of The Civil Service Superannuation Act and all amendments,
- The annual information return submitted to the Pension Commission of Manitoba,
- A summary of the latest Actuarial Report, and
- A copy of the Fund's Annual Report.

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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