

# Civil Service Superannuation Fund

## INFORMATION FOR NEW EMPLOYEES

The Civil Service Superannuation Fund is the pension plan for employees of the Government of Manitoba and its Agencies, Boards and Commissions. The pension plan is administered by the Civil Service Superannuation Board (the Board).

The details of the pension plan are provided in *The Civil Service Superannuation Act* and are summarized in the Pension Plan Information booklet.

We recommend that all employees review the Pension Plan Information booklet to gain an understanding of the pension plan. In addition, if you are a new employee entering or returning to the employ of the public sector of Manitoba, the following information regarding the pension plan may be particularly relevant for you:

### 1) Joining the pension plan

If you are a permanent full-time employee or a permanent part-time employee working 50% time or more, you will automatically become a member on your first day of permanent employment.

If you are a part-time (non-permanent or working less than 50%), departmental, seasonal or term employee, you must join the Plan after certain conditions are met. (The most common condition is earning at least 25% of the Canada Pension Plan maximum pensionable earnings in each of two consecutive years.) However, you can apply to join the Plan at an earlier date by completing a “Notice of Desire” which is available from your payroll office.

### 2) Transferring your pension from a prior employer’s pension plan

There are two ways in which a pension from a prior employer’s pension plan may be able to be transferred into the Civil Service Superannuation Fund:

- Reciprocal Transfer Agreement - If there is a Reciprocal Transfer Agreement between the pension plan and your prior employer’s plan, you may be able to have your pension benefit transferred to provide pensionable service under our pension plan.
- Money Purchase Plan - You may be able to have your pension benefit transferred to the Board’s Money Purchase Plan. The Money Purchase Plan is similar to an RRSP or LIRA, and is administered by the Board.

---

*The material provided in this Fact Sheet is meant to summarize information on a general basis only and does not replace getting specific information relevant to your personal situation or circumstances.*

# INFORMATION FOR NEW EMPLOYEES (cont'd)

---

Information on Reciprocal Transfer Agreements and the Money Purchase Plan is available on the Board's website or by contacting the Board office.

Time limits apply for transferring funds to the Money Purchase Plan, and for many of the Reciprocal Transfer Agreements.

### 3) Combining accounts if you have a prior CSSF account

If you have a prior CSSF account you may be eligible to combine the pensionable service from the prior account into the new account. This allows the pension for the prior period to be redetermined based on the salaries in the new account.

Time limits apply. In order to reinstate any prior account(s), you must contact the Board office for information and to determine if you are eligible.

### 4) Getting information about the pension plan

- The Pension Plan Information booklet provides a summary of the plan provisions. This booklet is available on the Board's website ([www.cssb.mb.ca](http://www.cssb.mb.ca)) under Publications.
- CSSB offers Online Services that can provide personalized information regarding your pension benefits. **All plan members are encouraged to register for Online Services** (<https://cssb.mypension.ca>). Please note however, that 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.
- Each year, an Annual Employee Pension Statement will be prepared and posted to your Online Services Document Centre. This Statement will provide a summary of your account at the prior year end.
- The Board's staff is available to provide information and answer questions about the plan and your entitlements. The Board's staff can be contacted by:

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

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

Fax: 204-945-0237

E-mail: [askus@cssb.mb.ca](mailto:askus@cssb.mb.ca)

Web Page: [www.cssb.mb.ca](http://www.cssb.mb.ca)

---

*The material provided in this Fact Sheet is meant to summarize information on a general basis only and does not replace getting specific information relevant to your personal situation or circumstances.*

October 2017