

# Civil Service Superannuation Fund

## APPLYING FOR A RETIREMENT PENSION

Members are sometimes surprised to find out that their pension does not start automatically when they retire. If you plan to retire and start receiving your monthly pension from the Civil Service Superannuation Fund (CSSF), you must submit an application to the Civil Service Superannuation Board (CSSB). Notification from your employer is not sufficient for this purpose.

**Didn't my employer tell you...?** The CSSB works closely with the employers who participate in the pension plan. However, until your retirement date has passed, your employer will not notify us of your retirement, and we won't discuss your retirement plans with your employer.

CSSB will not be notified of your retirement until after you have left employment and your employer has paid out your final earnings and any other amounts owing to you (vacation cashout, severance, etc).

### How do I apply to start my pension?

You can either contact the CSSB office to have a pension estimate and forms sent to you, or you can use the Complete Retirement Forms feature of your CSSB Online Services account.

Either way, in your application you will be asked to provide the following:

- Your date of retirement.
- Relationship information – We need to know if you have a spouse or common-law partner when you retire, as that affects the pension options that are available and the rules that apply.
- Your selected pension option – Do you want your pension to continue to someone once you pass away? Do you want to integrate your pension with CPP and/or OAS benefits?
- A beneficiary designation, if applicable.
- Banking information so that we can set your pension up for direct deposit.
- Proof of age for yourself and your spouse or common-law partner (if applicable).

You will also be asked to complete TD1 forms so that we know how much tax to deduct from your pension.

Depending on your relationship status and the pension option you select, a waiver form may need to be signed by your spouse or common-law partner.

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# APPLYING FOR A RETIREMENT PENSION (cont'd)

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## **When should I apply?**

It is important that your retirement forms are received by our office **before your retirement date**. Otherwise defaults may apply, you could lose pension payments, and you may no longer be eligible to participate in the life insurance plan in retirement.

We suggest you apply for your pension two to three months before your retirement date. We won't accept your application more than 6 months prior to your retirement date.

## **When can I start my monthly pension?**

You can start to receive your monthly pension if you are at least age 55, are no longer an employee in the plan, and have submitted a Notice of Retirement to the CSSB office. Special rules apply for Correctional Officers, employees who leave service due to ill health, and employees who work past the end of the year in which they turn age 71.

Your choice of retirement date is between you and your employer. The pension plan allows a retirement date to be any day of the year, even if it's a day you don't normally report to work.

## **When will I get my first payment?**

If you are retiring from active service, your pension will be payable from the day after the day you cease to be an employee.

If you are retiring from a deferred pension account, your pension will be payable from the later of your chosen commencement date and the date your retirement forms are received by CSSB.

Pensions are paid by direct deposit on the second last business day of the month. Depending on your retirement date and when your forms are received in our office, your first payment may be able to be processed for the end of the month that you retire.

## **Do I have to cease employment in order to receive my pension?**

Yes, in most cases. There are a few exceptions to this:

- Employees who continue to work past the end of the year they turn age 71 must commence their pension by the end of that year. They are not required to terminate employment in order to receive their pension.
- Employees who are in receipt of Long Term Disability benefits may be eligible to receive a disability pension.
- Members with a deferred pension can commence that pension when eligible, even if they're employed.

## **Can I go back to work once my pension starts?**

Yes. If you get a job after you start your pension, your pension payments won't be affected. However, you cannot contribute to a pension plan while you are receiving a pension from that plan. As a result, if you return to work with an employer in the CSSF, you will not be able to contribute to the plan for your new employment, and you won't earn any further pension under our plan.

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If your new employer has a different pension plan, there are no provisions in our plan that would prevent you from contributing to a new plan.

## **Where can I get more information?**

### *Pension Estimates:*

In order to help you make the decisions you'll need to make regarding your pension, we recommend that you request a pension estimate from our office or that you run your own estimates through your CSSB Online Services account.

The pension estimates will provide a projection of your anticipated pension at your retirement date, including the various pension options available based on your relationship status. (If you have an eligible spouse or common-law partner, your estimate will include pension options that could provide a survivor pension for the lifetime of that person.)

The pension estimate will include a cover letter which contains important information about retiring and starting a pension.

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.

### *Pre-Retirement Seminars:*

CSSB provides half-day sessions (approximately four hours) designed for employees who are beginning to plan for retirement. They are presented in major centres throughout Manitoba and are also made available online. The Pre-Retirement Seminar schedule and registration information are available on the CSSB website under the Member Services section.

### *Contact the CSSB:*

CSSB staff can answer your pension questions or help you complete your retirement forms. Call, email, or arrange a personal meeting. Please be aware however that we will not provide financial advice.

## **Questions?**

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)

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<b>Retirement Checklist</b>	
<b>When you're starting to seriously think about it (within approx. 5 years before you retire), it's time to do some research...</b>	
	If you haven't done so already, register for your CSSB Online Services account
	Run pension estimates through your Online Services account or request them from our office to help with your planning
	If you have periods of employment that aren't included as pensionable service, you may want to investigate your option to purchase all or some of that service <ul style="list-style-type: none"> <li>• Purchasing eligible past service will likely increase your monthly pension</li> <li>• Run Special Service Buy Back estimates in your Online Services Account</li> <li>• Ask your employer for an application form, or check our website under Employees&gt;&gt;Purchase of Service for an application and information</li> </ul>
	Contact your employer if you're looking for information about severance benefits or banking vacation
	Contact your employer if you want to review your insurance coverage <ul style="list-style-type: none"> <li>• Changes to your insurance class or number of units can only be made before you retire</li> <li>• You may want to confirm your beneficiary designation for life insurance</li> </ul>
	You may wish to attend one or more pre-retirement planning seminars <ul style="list-style-type: none"> <li>• Check the CSSB website for the schedule</li> <li>• Register through your Online Services account or by contacting our office</li> <li>• The seminar booklet is available on our website under Publications</li> <li>• An audio recording and slide show of a seminar are available through your Online Services account</li> </ul>
<b>When you're within 6 months of your retirement date, it's time to take action:</b>	
	Complete your retirement forms through your Online Services account or request retirement forms from our office
	Submit your completed retirement forms to us <b>before</b> your retirement date
	Contact the CSSB if you have questions or would like a one-on-one meeting. We can answer your questions and help you complete your forms.
	Contact your employer: <ul style="list-style-type: none"> <li>• Notify your employer of your retirement date. We suggest you check with your employer as to how much notice is required.</li> <li>• Find out about any other benefits your employer may provide. How are they paid, and what are the tax implications?</li> </ul>
	Contact Service Canada if you're looking for information about your Canada Pension Plan or Old Age Security benefits, or if you wish to apply for them. <ul style="list-style-type: none"> <li>• <a href="http://www.canada.ca">www.canada.ca</a>, 1-800-277-9914, or visit your local Service Canada Centre</li> </ul>
	Contact Canada Life if you wish to convert your life insurance or dependents insurance. [Deborah Capek 204-297-6224] <ul style="list-style-type: none"> <li>• First payment for converted life insurance must be made within 60 days of your retirement date or 60 days from coming off waiver (if applicable).</li> <li>• First payment for converted Dependents Insurance must be made within 60 days of your retirement date or 60 days of your spouse/common-law partner turning age 70.</li> </ul>

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