

Civil Service Superannuation Fund

RELATIONSHIP BREAKDOWN

Where a plan member has had a separation of a marriage or eligible common-law relationship and there is a court order or separation agreement where family assets are divided, Manitoba pension legislation requires that the member's pension may be subject to division as well.

If you have experienced a separation of a marriage or eligible common-law relationship, you will likely need information and forms so you can deal with your pension.

Process

The Civil Service Superannuation Board can provide you a statement for division of pension. Based on that statement, you or your former spouse or partner may make application to divide your pension, or you may agree that the division will be waived. If you both have eligible pensions, it may also be possible to divide the difference between the two pensions, leaving the smaller pension untouched and reducing the impact on the larger pension.

How to request information and forms

A request for a statement for division of pension should be made in writing to the CSSB. This can be done by submitting a completed CSSB Relationship Breakup Calculation Request form (available on our website), or by sending a written request (email, mail, fax or upload to your Online Services Document Centre) with the following details:

- Member's name, date of birth, and employee number or CSSB PIN,
- Former spouse or partner's name and birthdate,
- Full date of marriage or co-habitation (ie, the earlier of the two dates),
- Full date of separation, and
- Member's current mailing address, and the mailing address for any other parties you would like the information sent to.

Either party or their legal counsel can request a statement for division of pension. If someone other than the member makes the request, a copy of the information will be sent to the member as well.

What we will provide you

Within approximately 2 to 4 weeks of receiving a written request, we will provide:

- A letter of explanation,
- a statement showing potential entitlements if the pension is divided, and
- forms for dividing the pension or waiving the division.

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

RELATIONSHIP BREAKDOWN (cont'd)

How your pension can be affected

The potential entitlement of a former spouse or common-law partner is equal to 50% of the pension earned during the period of the relationship.

If all the conditions for dividing the pension have been met, the following may apply:

- If the pension is divided prior to retirement, a lump sum transfer would be made to a personal Locked-In Retirement Account or other eligible retirement vehicle for the member's former spouse or common-law partner. The member's pension at retirement would be reduced.
- If the pension is divided after retirement, the ongoing monthly pension payments would be divided between the member and the former spouse or common-law partner. The division cannot be settled as a lump sum payment.
- If both parties are members of a pension plan, it may be possible to divide the difference between the two pensions, leaving the smaller pension untouched and reducing the impact on the larger pension. This alternative requires that specific information be provided to the Board regarding the pension of the former spouse or partner.
- If both parties agree, the division of the pension could be waived.

The pension will not be divided and a waiver form will not be accepted without

- a separation agreement or court order dividing family assets, or
- a court order in respect of a common-law relationship or from another jurisdiction in Canada, requiring a division of the pension.

Who qualifies as an eligible common-law partner?

For pension purposes, a common-law partner of a member means a person who has a registered common-law relationship with the member under The Vital Statistics Act, or a person who is not married to the member but has cohabited with him or her in a conjugal relationship

- i) for a period of at least three years, if either of them is married or,
- ii) for a period of at least one year, if neither or them is married.

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:

E-mail: askus@cssb.mb.ca Web Page: www.cssb.mb.ca

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

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November 2019