

The Civil Service Superannuation Fund

Pension and Life Insurance Pre-Retirement Seminar

The Civil Service Superannuation Board

Our Mission:

To deliver to our plan members their pension entitlements.

We do this by:

- **Acting collaboratively with each other, with employers and with the plan sponsor, constantly seeking member-focused outcomes**
- **Prudently investing and monitoring plan assets**
- **Delivering timely, accurate information to members, allowing them to make educated, informed decisions**
- **Fostering a working environment that attracts and retains motivated, talented people**

Seminar Overview

- **How your pension is calculated**
- **Age, service and your retirement date**
- **Ways to increase your pension**
- **Pension options at retirement**
- **Integration with CPP and/or OAS**
- **Life and dependents insurance after retirement**
- **The advantages of Online Services**
- **Decisions at retirement**
- **Applying to start your pension**
- **What to expect after you start your pension**
- **Adjustments to your pension after retirement**

Civil Service Superannuation Pension

- **This is a “defined benefit” pension plan**
- **Employees contribute a percentage of earnings to the plan and accrue a pension. Employers also fund a portion of the benefits earned**
- **The pension is determined using a formula that uses service and earnings. Your pension amount does not directly depend on what you contributed**

Employee Contribution Rate

- Employees contribute are 8% on salary up to CPP maximum and 9% on salary over the CPP maximum
- Salary = regular earnings and vacation pay
- CPP Maximum = the maximum earnings used to determine CPP benefits



YEAR	CPP MAXIMUM
2023	\$66,600
2022	\$64,900
2021	\$61,600
2020	\$58,700
2019	\$57,400

Pension Depends on Service

- **Qualifying Service:**
 - **Used to determine benefit eligibility**
 - **Early Retirement/Rule of 80**
 - **Disability Pension**
 - **Pre-retirement Survivor Benefits**
 - **Generally measured from start date to end date**
 - **Unbroken unless there's been a suspension of service in excess of 54 consecutive weeks**
- **Pensionable Service:**
 - **Used to determine the pension payable**
 - **Actual service on which contributed**
 - **May be able to be enhanced by purchasing service or by transferring service from another pension plan (if eligible)**

Service Example

Employee working half time:

<u>Year</u>	<u>Pensionable Service</u>	<u>Qualifying Service</u>
2023 (June 30)	.2500	.5000
2022	.5000	1.0000
2021	.5000	1.0000
2020	.5000	1.0000
2019	.5000	1.0000
2018	.5000	1.0000
2017	.5000	1.0000
2016	.5000	1.0000
2015	.5000	1.0000
2014	.5000	1.0000
2013 (July 1)	.2500	.5000
Total	5.0000	10.0000

Pension Depends on Earnings

- **The pension formula uses an average of your highest five years throughout your career.**
- **The salary used to determine your average are your regular earnings as provided by your employer.**
- **Your pensionable earnings include:**
 - **retroactive salary adjustments,**
 - **banked vacation days cashed out at retirement,**
 - **"deemed" salary while receiving disability benefits (depending on your employer).**
- **Your pensionable earnings exclude:**
 - **earnings while working under contract**
 - **overtime**
 - **severance pay**

Example - Calculate Best 5-Year Average Salary At December 31, 2023

Year	Service	Salary	CPP Pensionable Salary
2023	1.0000	\$71,000	\$66,600
2022	1.0000	65,000	64,900
2021	1.0000	64,000	61,600
2020	1.0000	60,000	58,700
2019	1.0000	59,000	57,400
Average		\$63,800	\$61,840

Example - Calculate Best 5-Year Average Salary At June 30, 2023

Year	Actual Service	Salary	CPP Pensionable Salary	Portion of Year Used	Salary Used	CPP Pensionable Salary Used
2023	.5000	\$35,500	\$66,600	.5000	\$35,500	\$33,300
2022	1.0000	65,000	64,900	1.0000	65,000	64,900
2021	1.0000	64,000	61,600	1.0000	64,000	61,600
2020	1.0000	60,000	58,700	1.0000	60,000	58,700
2019	1.0000	59,000	57,400	1.0000	59,000	57,400
2018	1.0000	57,000	55,900	.5000	28,500	27,950
Average				5.0000	\$62,400	\$60,770

Annual Pension Formula

**2% x average best five-year pensionable earnings
x pensionable service**

MINUS

**.4% x average CPP pensionable earnings
x pensionable service**

Example - Pension Calculation

Retirement Date: December 31, 2023
Employee Age: 55
Pensionable Service: 30 years
Average Salary: \$63,800
Average CPP
Pensionable Earnings: \$61,840

$$\begin{array}{r r r r} & .02 \times \$63,800 \times 30 & = & \$38,280.00 \\ \text{Less:} & .004 \times \$61,840 \times 30 & = & \underline{\$7,420.80} \\ & \text{Annual Pension of} & = & \$30,859.20 \end{array}$$

Monthly pension \$2,571.60*

*Lifetime pension option and assumes no early retirement reduction
(Rule of 80).

WHEN CAN I RETIRE?

Unreduced Retirement Dates

Between the ages of 55 and 60 and your age plus qualifying service equals 80 or more

OR

At age 60 or older with 10 or more years of qualifying service

OR

At age 65 (Normal Retirement Age) or older with no minimum service requirement

(Possible increase in pension for retirements after age 65)

Correctional Officers

Age 50 with rule of 75

Must have been contributing extra 1% for minimum 5 years

Pension Reduction Due To Early Retirement: 10 or More Years of Qualifying Service

Between the ages of 55 and 60

- **If age and service is less than 80, pension reduction is effectively 3/4% per year prior to age 60 or “Rule of 80”, whichever is less**
- **If impacted by higher reduction under the Income Tax Act for service after 1991, difference is converted to a Temporary Additional Allowance (a.k.a. “bridging”)**
 - **Bridging is paid only to age 65**

Pension Reduction Due to Early Retirement: Less than 10 Years of Qualifying Service

Between the ages of 55 and 65

- **Reduction is determined by the actuary, estimated to be equivalent in value to the pension at age 65**
- **Reduction is approximately 6% for each year prior to age 65**

For example:

- **Approximate 60% reduction if retiring at age 55**
- **Approximate 30% reduction if retiring at age 60**

WAYS TO INCREASE YOUR PENSION

Service and Earnings

The two variables used in the pension calculation are:

- Pensionable Earnings
- Pensionable Service

Increasing these variables will increase your pension.

➤ How you can increase Pensionable Earnings:

- Cashing out banked vacation days
- Increase regular salary

➤ How you can increase Pensionable Service:

- Purchase/transfer service
- If your pensionable service is lower than qualifying service, you maybe eligible to purchase service.

Increasing Pensionable Earnings

Vacation Days

- **A lump sum payment for vacation, to a limited extent, is subject to pension contributions (8% or 9%). Gross vacation earnings can be included in pensionable salary when you cease to be an employee.**
- **Limited to the amount of vacation days earned in the last two years and an overall maximum of 50 days.**
- **This can increase pensionable salary in the final year, which usually increases pension benefits, often by 4 or 5%.**
- **Check with your employer about banking and cashing out your vacation days and to get an estimate of vacation days earned in your last two years.**

Example - Calculate Best 5-Year Average Salary At December 31, 2023

With No Vacation Days

With 50 Vacation Days

Year	Service	Salary	CPP Pensionable Salary
2023	1.0000	\$71,000	\$66,600
2022	1.0000	65,000	64,900
2021	1.0000	64,000	61,600
2020	1.0000	60,000	58,700
2019	1.0000	59,000	57,400
Average		\$63,800	\$61,840

Year	Service	Salary	CPP Pensionable Salary
2023	1.0000	\$84,654	\$66,600
2022	1.0000	65,000	64,900
2021	1.0000	64,000	61,600
2020	1.0000	60,000	58,700
2019	1.0000	59,000	57,400
Average		\$66,531	\$61,840

Example - Pension Calculation Including 50 Vacation Days

Retirement Date: December 31, 2023
Employee Age: 55
Pensionable Service: 30 years
Average Salary: \$66,531
Average CPP
Pensionable Salary: \$61,840

$$\begin{aligned} & .02 \times \$66,531 \times 30 = \$39,918.60 \\ \text{Less: } & .004 \times \$61,840 \times 30 = \underline{\$7,420.80} \\ & \text{Annual Pension of} = \$32,497.80 \end{aligned}$$

Monthly Pension with 50 vacation days = **\$2,708.15**
Monthly Pension no vacation days = \$2,571.60
Increase to monthly pension **\$136.55**

*Lifetime pension option and assumes no early retirement reduction (Rule of 80).

Example - Calculate Best 5-Year Average Salary At June 30, 2023

With No Vacation Days

Year	Service	Salary	CPP Pensionable Salary
2023	0.5000	\$35,500	\$33,300
2022	1.0000	65,000	64,900
2021	1.0000	64,000	61,600
2020	1.0000	60,000	58,700
2019	1.0000	59,000	57,400
2018	1.0000	28,500	27,950
Average		\$62,400	\$60,770

With 50 Vacation Days

Year	Service	Salary	CPP Pensionable Salary
2023	0.5000	\$49,154	\$33,300
2022	1.0000	65,000	64,900
2021	1.0000	64,000	61,600
2020	1.0000	60,000	58,700
2019	1.0000	59,000	57,400
2018	1.0000	28,500	27,950
Average		\$65,131	\$60,770

Increasing Pensionable Service

- **Prior Non-Pensionable Employment (PNE)**
 - **Service before January 1, 1984**
- **Reciprocal Transfer Agreements (RTA)**
- **Prior Service - Reinstatement**
- **Reduced Hours in Last Five Years of Employment**
- **Special Service Buy Back (SSBB)**

Special Service Buy Back

Can purchase prior periods of non-pensionable service and periods of leave or lay-off.

- **Terms and Conditions**
 - employer was and is currently participating in the Fund
 - contract service is not included
 - service cannot be purchased under any other provision of the Act
- **Cost**
 - full actuarial cost of the service to be purchased calculated at the date of application
- **Application**
 - applications available Online or from the Board office
 - you may cancel your application at any time

Special Service Buy Back Estimated Cost/Benefit

Approximate Cost to Purchase One Year of Service
(Effective January 1, 2023)

Annual Salary	Age in Years					Estimated Increase in Monthly Lifetime Pension
	30	40	50	55	60	
\$30,000	\$3,711	\$4,397	\$5,550	\$6,456	\$7,398	\$40
\$40,000	\$4,949	\$5,863	\$7,400	\$8,607	\$9,864	\$53
\$50,000	\$6,186	\$7,329	\$9,251	\$10,759	\$12,330	\$67
\$60,000	\$7,423	\$8,795	\$11,101	\$12,911	\$14,796	\$80
\$70,000	\$8,765	\$10,385	\$13,108	\$15,246	\$17,472	\$94
\$80,000	\$10,311	\$12,217	\$15,421	\$17,936	\$20,554	\$111

Online Services SSBB Estimator

CSSB Online Services

- Document Centre
 - Inbox
 - Send Us a Document
 - Sent Documents
- Home
 - My Dashboard
 - Pension Estimate
 - Insurance Estimate
 - Termination Estimate
 - Special Service Buy Back ←
 - Employee Insurance
 - Employee Pension Statement
 - View Online Seminars
 - Register for Group Seminars
 - Account History
 - Income Tax Estimate
 - Edit My Profile
 - Complete Retirement Forms
 - Log Off

Special Service Buy Back Information Run an Estimate

Request Estimate of Cost to Purchase Service

Enter your full time salary and years of service to be used for this estimate below.

Full-Time Annual Salary: * Years of Service: *

[Click here to see how to calculate your salary or estimate your available service.](#)

Service Purchase Payment Options

- **For most service purchases, payments can be made through one or more of the following methods:**
 - **Lump sum payment (personal cheque)**
 - **Transfer from a Registered Retirement Savings Plan (RRSP) or a Manitoba Locked-in Retirement Account**
 - **Bi-weekly installments**
- **Lump sum and bi-weekly amounts paid to purchase service may be tax deductible.**
- **There is no obligation to proceed with the purchase once you apply.**

For SSBB and PNE, the transfer of vacation cash out or severance pay are also options of making payments - contact your employer for more information.

YOUR PENSION OPTIONS AT RETIREMENT

Pension Options

- **Pension is calculated as a lifetime pension. Other options are available at retirement**
- **A member who is married or in an eligible common-law relationship must be paid a pension that provides a minimum 2/3 survivor benefit on death, unless:**
 - **Living separate and apart by reason of the breakdown of the relationship, or**
 - **Spouse or partner signs a waiver form within the 60 days prior to the pension commencement date**

Pension Options

	Pensioner	Beneficiary
Lifetime	Full	n/a
Minimum 10 Year	Reduced	Same amount as pensioner (for balance of guarantee period)
Minimum 15 Year	Reduced	Same amount as pensioner (for balance of guarantee period)
1/2 to Survivor	Reduced	1/2 of pensioner's pension (for life)
2/3 to Survivor	Reduced	2/3 of pensioner's pension (for life)
Full to Survivor	Reduced	Same amount as pensioner (for life)

Sample Cost To Provide Pension Options

- Employee age 55, spouse/common-law partner age 55
- Amount of Monthly Lifetime Pension = \$1,000

	Amount of Pension	Cost to Provide To Beneficiary	Amount To Beneficiary
Lifetime	\$1,000	N/A	N/A
Minimum 10 Year	\$992	\$8	\$992 for remainder of 10 years
Minimum 15 Year	\$983	\$17	\$983 for remainder of 15 years
1/2 to Survivor	\$960	\$40	\$480
2/3 to Survivor	\$948	\$52	\$632
Full to Survivor	\$924	\$76	\$924

Transfer Option

- **Instead of electing a monthly pension, an employee who ceases employment can select to transfer the value of the pension to a Locked-In Retirement Account or Life Income Fund**
- **Transfer value increases significantly at age 55 with 10 years of service**
- **Income Tax Act limits the amount that can be transferred tax sheltered; any excess must be paid as a taxable cash payment**
- **No retiree life insurance**
 - **For information, contact Canada Life Assurance Company agent: Deborah Capek at 204-297-6224 or deborah@capekfinancial.ca**
- **Proceed at your own risk**
- **Check with your employer to see if this impacts any other employer benefits**
- **You can get an estimate of the transfer value by running a termination estimate online**

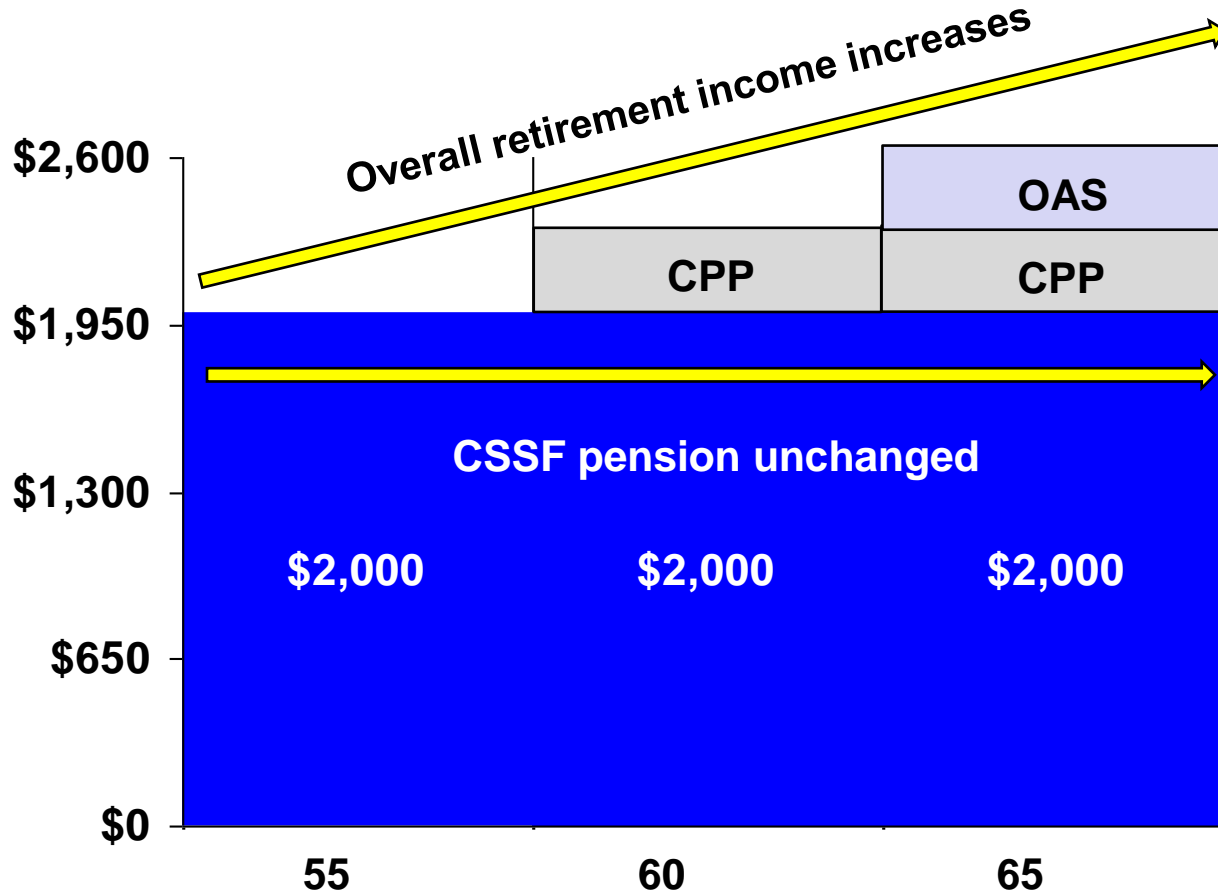
INTEGRATION OPTION

**Integrate your CSSF pension with
Canada Pension Plan (CPP) and/or Old
Age Security (OAS)**

Integration Option – How it works

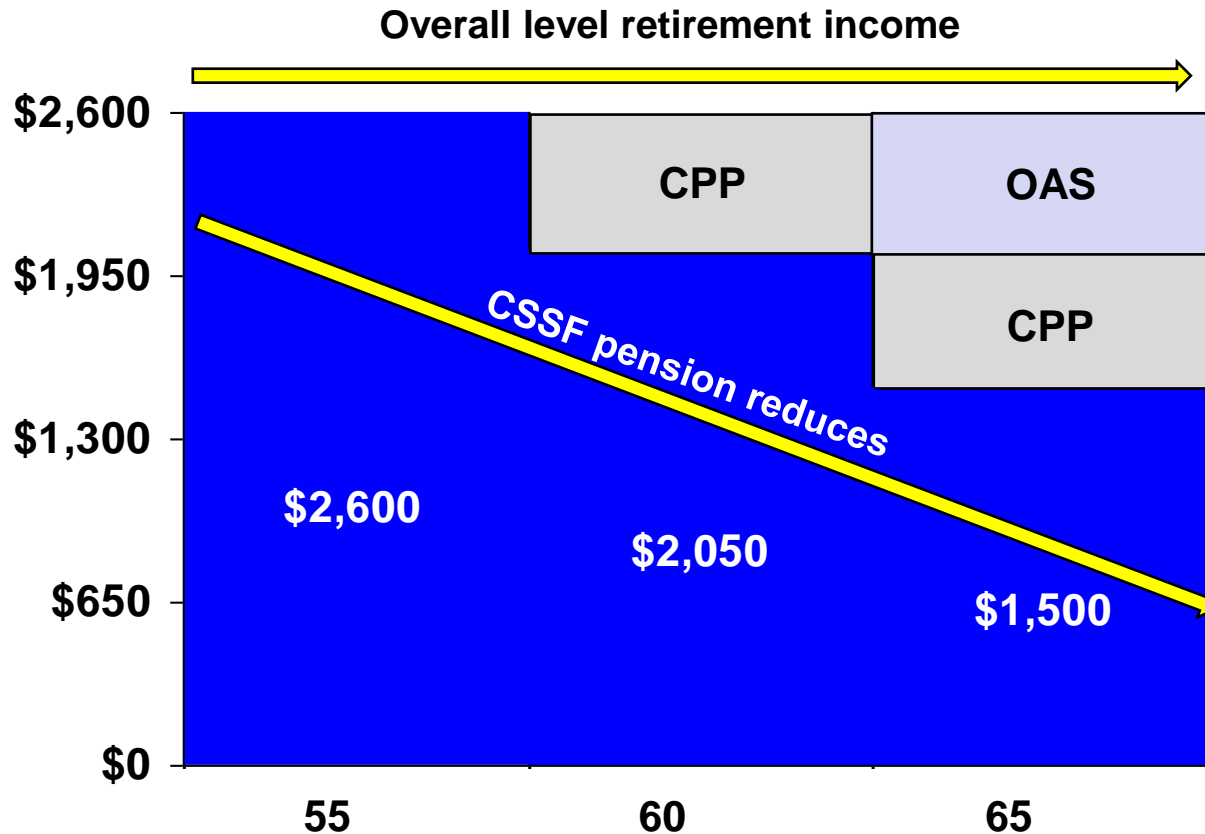
- A payment option allowing for a higher CSSF pension initially and a reduced pension later
- CSSF pension is reduced for your lifetime
 - at age 60 for CPP integration
 - at age 65 for OAS integration
- May help you level out your retirement income from these different sources
 - CSSF pension, CPP and OAS

Non-Integrated Example



Contact Service Canada directly for information or to apply for CPP and OAS benefits.

Integrated Example



Contact Service Canada directly for information or to apply for CPP and OAS benefits.

Integration Option – Points to Consider

- **Reductions occur regardless of how much you actually receive from these Federal plans or when they are actually paid**
 - **We do not apply for the Federal benefits on your behalf**
- **Integration adjustments apply only during your lifetime. Upon your death, any increases or decreases in your CSSF pension resulting from the integration option would cease**
 - **Spouse/partner consent required** (*Form 5B – Consent for Integrated Pension*)
- **Integration is entirely optional. You can integrate your pension:**
 - **with CPP (if you retire before age 60),**
 - **with OAS (if you retire before age 65),**
 - **with both OAS and CPP (if you retire before age 60),**
 - **or none of the above**

LIFE AND DEPENDENTS INSURANCE

Retirement Life Insurance

- **Group Life Insurance continues automatically if you had coverage at retirement and you commenced your pension**
- **You cannot change your class of insurance after retirement**
- **CSSB will provide you with a schedule showing insurance amounts for each year to age 73**
- **From age 73, no further contributions are required and coverage of \$6,000 remains in effect**
- **You may at any time elect to be insured for \$6,000 with no further contributions (signed form required)**

Coverage Changes in Retirement

- Life Insurance coverage changes in retirement as follows:

<u>Age</u>	<u>% of salary x class</u>
under 60	75
60-64	60
65-69	40
70-72	15
73 and over	\$6,000 no charge

- Monthly cost is 23¢/\$1,000 of insurance

Dependents Insurance

This is life insurance on the death of a covered eligible dependent

Optional for members with Life insurance

- **Continues automatically as follows:**


Number of Units	1	2	3	4
Spouse/partner	\$8,750	\$17,500	\$26,250	\$35,000
Each Child	\$1,750	\$3,500	\$5,250	\$7,000
Monthly Contribution	\$3.48	\$6.96	\$10.44	\$13.92

- **Eligible child: under 22, single, living in North America**
- **Stops at spouse/common-law partner reaching age 70 or upon divorce**

You may cancel your Dependents Insurance at any time (signed form required)

Online Services Dashboard

CSSB Online Services

- Document Centre
 - Inbox
 - Send Us a Document
 - Sent Documents
- Home
 - My Dashboard**
 - Pension Estimate
 - Insurance Estimate 
 - Termination Estimate
 - Special Service Buy Back
 - Employee Insurance
 - Employee Pension Statement
 - View Online Seminars
 - Register for Group Seminars
 - Account History
 - Income Tax Estimate
 - Edit My Profile
 - Complete Retirement Forms
 - Log Off

This Insurance Estimate feature can be used to provide printable summaries of:

- Your current insurance coverage and premium amounts based on the most recent information
- An estimate of what your employee insurance coverage and premiums would be using a different salary
- An estimate of your insurance coverage and premiums after retirement, based on the most recent information
- An estimate of your insurance coverage and premiums after retirement using a different salary

To get started enter a retirement date to get an estimate of your insurance after retirement, or leave the Retirement Date field blank to get an estimate of your insurance coverage using your current salary. You can also go to the Document Centre where you can download it.

You can get your retirement insurance coverage using this estimator, or with a pension estimate.

What do you want to see? *

Please select an option...

Retirement Date	Date of birth:	Salary: * !
<input type="text" value="yyyy-mm-dd"/>	<input type="text" value="1971-05-12"/>	<input type="text"/>

Class: 5 Dependents: 4

While you are an employee, your employer maintains your insurance record and reports information to the CSSB.

[Run Estimate](#) [Reset](#) [Life and Dependents Information](#)

Waiver of Premiums & Conversion

WAIVER OF PREMIUMS:

- **Employees who terminate or retire due to ill health or injury may apply for waiver of premiums.**
- **If approved, Life and Dependents insurance continues as if employed until the earlier of age 65, death or recovery, at no cost. At age 65, retirement provisions apply.**

CONVERSION:

- **Life and Dependents insurance (spouse only) can be converted to a private policy within 60 days of termination or retirement.**
- **For information, contact Canada Life Assurance Company agent: Deborah Capek at 204-297-6224 or deborah@capekfinancial.ca**

Group Life Insurance Advance Payment Due to Terminal Illness

- **Insured members (employees or retirees) who have been diagnosed as terminally ill can apply to receive a prepayment of a portion of their Life Insurance death benefit.**
- **An advance payment of up to \$25,000 or 50% of the Life Insurance in force (whichever is the lesser) is available to eligible members.**
- **Application is made through the Board office.**

If you would like further information, please contact our office.

CSSB ONLINE SERVICES

Online Services

1. Go to our website at www.cssb.mb.ca
2. Click on “Sign in to Online Services”
3. Click on “Register Online” for Registration instructions

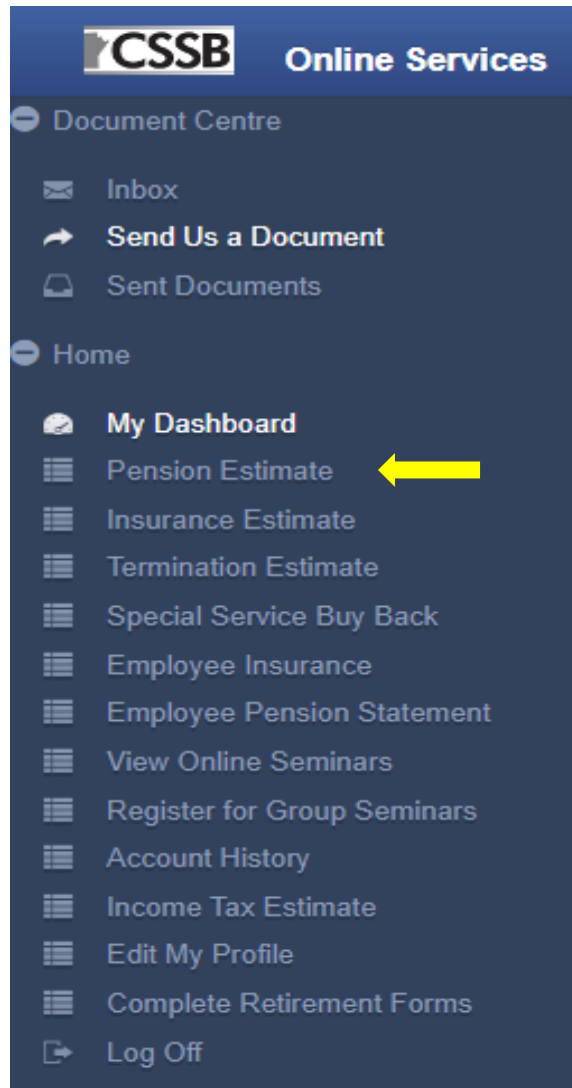
An email address will be required to register.

It is recommended to use your home email address since work email would no longer be valid after retirement.

Forgot your password?

You can click on "Forgot Password" located on the main login page of Online Services or email askus@cssb.mb.ca.

Online Services Pension Estimate



Online Services Pension Estimate

Run an Estimate Recent Estimates

For further information regarding retiring, please [click here](#)

Estimate Retirement: (Choose retirement date or age at retirement)

Retirement Age: - OR - Retirement Date: *

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[?](#) INFORMATION ON RETIREMENT DATES AND VACATION DAYS

Optional Inputs:

[?](#) Before selecting this option, we recommend you read the explanation of the adjustments that will be made to your pension here

Integrate With CPP Integrate With OAS

Salary Increase (%): Number of Vacation Days

0.0

Spouse Birth Date : 1 January, 1965

Your Pension Estimate

Retirement Date Used for this Estimate:	1 March, 2022	Age At Retirement:	58.0 years
Projected Annual Salary Increase:	0.0%	Total Qualifying Service:	35.0822 years
Average Pensionable Salary:	\$60,439.18	Total Pensionable Service:	35.0173 years
		Vacation Days:	50

HOW TO START YOUR PENSION

Key Decisions

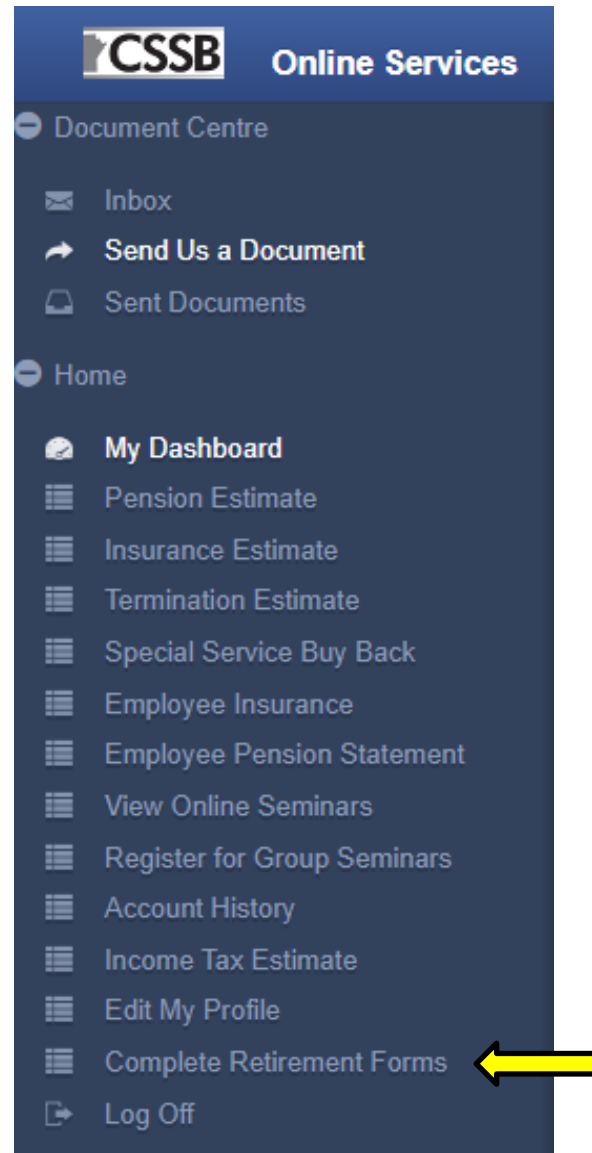
- Determine your retirement date
- Banking vacation days
- Select a pension option
- Consider integration option (CPP and/or OAS)
- Continue or convert your life insurance
- How you'll apply to start your pension

**You can contact us for pension estimate(s) and forms.
We also provide meetings by telephone, virtual or in-person.**

Retirement Forms

- **If you want the pension to start...**
 - **You must submit your completed retirement forms to our office PRIOR to your retirement date. (4-6 weeks in advance)**
- **You will receive confirmation letters before your pension commences**
- **Your retirement date is the last day you are employed and your pension effective date is the day after but may depend on when your forms are provided.**

Complete Retirement Forms Online




Complete Retirement Forms Online


1. Select Retirement Date 2. Spouse Information 3. Select Pension Option 4. Bank Information 5. Insurance 6. Retiree Health Insurance 7. Address 8. Federal TD1 9. Provincial TD1 10. Summary

When do you wish to retire?

You may complete online retirement forms today if your date of retirement is between January 9, 2022 and July 13, 2022

Select Retirement Date *

 YYYYMMDD

 INFORMATION ON RETIREMENT DATES AND VACATION DAYS

Save for Later

Cancel Previous Next Finish

Complete Retirement Forms Online

Finalize Retirement Application + x

PLEASE NOTE: Once you finalize your application, you will not be able to make anymore changes without contacting our office.

In order to finalize your retirement application, please select what you would like to do:

I will print my forms, sign them, and return them to your office. *

Please print my forms for me, and mail them, I will sign them and return them to your office.

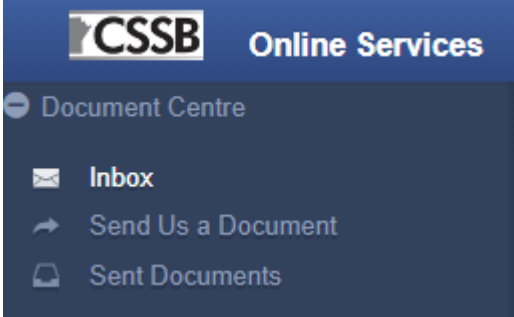
Complete Retirement Forms Online

Additional Requirements:

- Proof of age for member and spouse/partner
- Manitoba Pension Commission Forms (if applicable)
 - Form 5A – Waiver of 60% Joint Survivor Pension
 - Form 5B – Consent for Integrated Pension

Ways to submit your forms to our office:

- Fax to 204-945-0237
- CSSB Office
- Mail
- **Online Services**



What to expect after you start your pension

- Pensions are paid by direct deposit on the second last banking day (Monday to Friday) of the month.
- Your pension will be paid “On Estimate” for a few months.
- Monthly Pension Statements are available online.

Keep your contact information up-to-date

ADJUSTMENTS TO YOUR PENSION AFTER RETIREMENT

Pension Payments – Estimate to Final

- **Generally, pension payments will be less than anticipated (+/- 10%) for the first 3-6 months.**
 - **Pension calculation will start based on most recent year's verified service and earnings - typically December 31st in the prior year.**
 - **Pension payment will change as current service, earnings, vacation pay, insurance, income tax are updated.**
 - **Notice will be sent to you when the account has been finalized. Any retroactive payment will be made if you've been underpaid while on estimate.**

Cost-of-Living Adjustment (COLA)

- **A portion of employee contributions go to a separate COLA account. COLA's are granted to the extent the separate account can fund them**
- **Up to 2/3 of the increase in Consumer Price Index (Canada)**
- **First COLA paid in the 13th month following your retirement**
- **Subsequent adjustments each July 1st thereafter**
- **Future COLAs are not guaranteed**

Death of the Member

- **Monthly pension benefits may continue after the member's death depending on the pension option chosen at retirement.**
 - **Prompt notification of death will prevent pension overpayments which must be repaid.**
 - **Update your beneficiary(ies)**

Cost of Living (COLA)

- **Partner/beneficiary is entitled to 2/3 of the cumulative cost of living adjustment (COLA) from start of member pension to death.**
- **COLA continues to be paid to partner/beneficiary until pension guarantee ends or death.**

Relationship Separation

- **The CSSB may be required to divide the pension earned during a marriage/common-law relationship UNLESS both parties agree in writing to not divide the pension.**
- **Date of physical separation determines the rules in effect**
- **Court order or written agreement required**

Income Tax Changes

- **Income tax rates are subject to change in January each year**
- **You can increase the amount of tax withheld at any time by sending a written request to our Pension Department, or emailing askus@cssb.mb.ca**

Important Contacts

In planning for retirement, you may also wish to contact:

- **A Financial Advisor**
 - If you require assistance with your decisions. (The CSSB doesn't provide financial advice or retirement planning)
- **Your employer**
 - For information on other employer benefits (such as severance benefits, vacation accruals and cash-outs, etc.) and policies or collective agreements that may be applicable
- **Service Canada**
 - For information on federal benefits, such as Canada Pension Plan (CPP) and Old Age Security (OAS)
- **Retiree Health Insurance Carriers**
 - For information on health insurance through MARGE (c/o Johnson Inc.) or Manitoba Blue Cross

The Civil Service Superannuation Board

**1200-444 St. Mary Ave.
Winnipeg MB R3C 3T1**

Phone number: 204-946-3200

Toll-Free in Canada: 1-800-432-5134

Fax: 204-945-0237

Email: askus@cssb.mb.ca

Website: www.cssb.mb.ca

Online Services: <https://cssb.mypension.ca>

Pre-Retirement Seminar Feedback Survey

Your feedback is important!

<https://www.surveymonkey.com/r/VZ7JZ3J>

