



The Civil Service Superannuation Fund

Pre-Retirement Seminar Booklet



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A. INTRODUCTION

The Civil Service Superannuation Board is pleased to offer this pre-retirement seminar to assist you in planning for retirement. The focus of this seminar is on the pension and insurance benefits offered under The Civil Service Superannuation Act and The Public Servants Insurance Act. You may be participating in one or both of these plans through your employer.

B. RETIREMENT BENEFITS

This section provides a summary of the retirement pension benefits offered under The Civil Service Superannuation Act and the retirement insurance benefits offered through The Public Servants Insurance Act.

Note: Although these pages cover relevant pension and insurance benefit information, they are not the official texts of the pension or insurance plans. 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(s) do not entitle you to that benefit. In the event of any conflict, omission or discrepancy, your actual membership data and the legal terms of the applicable plan(s) will govern.

WHEN CAN YOU RETIRE?

You can retire on or after your 55th birthday. You must begin to receive your pension by the end of the year in which you turn age 71.

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.

EARLY RETIREMENT WITH AT LEAST 10 YEARS OF QUALIFYING SERVICE

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", the early retirement reduction applied to your pension is effectively 1/16% 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 Temporary Allowance or "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.

EARLY RETIREMENT WITH LESS THAN 10 YEARS OF QUALIFYING SERVICE

If you have less than 10 years of qualifying service and you retire prior to age 65, your pension will be the estimated equivalent of the pension that would be payable at age 65. No Bridging Benefit would be paid.

DISABILITY ALLOWANCE

A Superannuation disability allowance is a monthly payment that may commence before the plan's regular retirement ages if a qualifying permanent disability prevents you from working.

You can apply for a Superannuation disability allowance if you meet the above criteria and:

- You are an employee or deferred member,
- You have ten (10) or more years of qualifying service,
- You are under age 60 and your age and qualifying service total less than 80, and
- You have not commenced your pension.

PENSION CALCULATION

Your annual pension is calculated as follows:

2% of your Best Five Year Average
Pensionable Earnings
minus
0.4% of your Average Canada Pension Plan
Pensionable Earnings,
all multiplied by your years of Pensionable
Service

Your annual pension is divided by 12 and paid monthly, on the second last banking day (Monday-Friday) of the month.

Example

We have used the following assumptions:

- you retire at the end of 2023 at age 55
- your pensionable service is 30 years
- your Average Best Five-Year Pensionable Earnings are \$63,800
- your Average Canada Pensionable Earnings are \$61,840

2% of \$63,800 = \$1,276 x 30 years = \$38,280.00
minus

0.4% of \$61,840 = \$247.36 x 30 years = 7,420.80

Annual Lifetime Pension Benefit = \$30,859.20

Monthly Lifetime Pension = \$2,571.60

Note: Of the pension you receive, the Income Tax Act may limit the amount that can be paid from the registered pension plan. Any amount above that limit would be paid as unregistered pension.

In all cases, your pension is subject to an overall maximum of approximately 70% of your best five year average pensionable earnings. Pensions are not paid in excess of this limit.

ACCRUED VACATION PAID ON RETIREMENT

A lump sum payment for unused vacation, to a limited extent, is subject to pension contributions and can be included in pensionable salary when you cease to be an employee in the pension plan. This pay increases the pensionable salary in your final year of service, which usually increases your pension benefits, often by 4 or 5%.

The lump sum vacation pay that can be included as pensionable salary is limited to the amount of vacation days earned in the last two years to an overall maximum of 50 days.

You may want to contact your employer to determine if they permit vacation cash-out and allow you to bank or carry-forward vacation, and to get an estimate of vacation days earned in your last two years.

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). For more information or to apply for these benefits, please contact Service Canada.

INTEGRATION

In addition to choosing a pension option, if you retire before age 65 you also have the option to integrate your pension. Under the integration option, you would initially receive an increased pension from the Board on early retirement. Your Superannuation pension would then be reduced at age 60 for CPP integration and age 65 for OAS integration.

This reduction continues for your lifetime. Integration adjustments cease on a pensioner's death.

"The Risk: Taking advantage of this early retirement option is a gamble in the sense that individuals may be paying back the debt longer than they collected the benefit." (Provincial Ombudsman, 1999 Annual report)

FORMS OF PENSION

Unless an optional form is selected, the form of pension at retirement (including disability allowance) is:

Married or Common-Law - 2/3 to Survivor Pension: an monthly pension payable for your lifetime with 2/3 of your pension being payable for the lifetime of your surviving spouse/common-law partner following your death.

Single - 10 Year Minimum Pension: a monthly pension payable for your lifetime but 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.

The pensions are actuarially adjusted so that it has the same actuarial value as the lifetime pension.

OPTIONAL FORMS - MARRIED OR COMMON-LAW

If you are legally married or have an eligible common-law partner when you retire, pension legislation may require that you be paid a 2/3 to Survivor Pension. However, your spouse/common-law partner may sign a waiver form in order for you to forego this requirement. If a waiver is completed, you may choose an alternate form of pension as follows:

- **Lifetime**
A monthly pension payable for your life only.
- **1/2 To Survivor Pension**
A monthly pension payable for your lifetime with 1/2 of your pension being payable for the lifetime of your surviving spouse/common-law partner following your death.
- **Full to Survivor Pension**
A monthly pension, based on your age and that of your spouse/common-law partner, payable while at least one of you is living. Upon the death of either you or your spouse/partner, the pension continues at the same level to the survivor (no waiver required).
- **10 Year Minimum Pension (as described above)**

- **15 Year Minimum Pension**

A monthly pension payable for your lifetime but 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.

OPTIONAL FORMS - SINGLE

If you are single when you retire, you may choose the Lifetime, 10 Year Minimum Pension or the 15 Year Minimum Pension.

OTHER OPTIONAL FORMS

Other options are available upon approval of the Board.

COST-OF-LIVING ADJUSTMENT

Regardless of the option you select, any pension paid to your beneficiary(ies) will include 2/3 of your accumulated Cost-of-Living adjustments and 2/3 of all future adjustments.

PENSION PAYMENTS

Your first pension payments will be estimated until final service and earnings information has been received from your employer. Once these numbers are confirmed, we will finalize your pension payment and retroactively pay any amounts owing.

Pension payments will be deposited into your bank account by direct deposit on the second last banking day (Monday-Friday) of each month.

Please keep our office informed of address changes concerning your bank or residence. Returned mail may result in an interruption of your pension payments.

The amount of income tax deducted from your Superannuation payment may be adjusted by completing forms available from the Superannuation Board office. A T4A Income Tax slip reporting total pension paid and income tax deducted in the previous year is prepared each year. These forms are available electronically if you are registered for Online Services, or can be mailed to you.

RETIREMENT INSURANCE

GROUP LIFE INSURANCE AT RETIREMENT

If you had Group Life Insurance as an employee immediately prior to retirement and your pension commences immediately after retirement, you will automatically continue to be insured for a reduced amount that will continue to decline until age 73.

If there is an interruption in your employee coverage before your pension commences, you may not be eligible for insurance coverage in retirement.

An insurance schedule will be provided at retirement if our records indicate you have employee coverage. This schedule is an estimate of the amounts of reducing life insurance payable to age 73 in the event of your death and the required monthly contributions to maintain this insurance. These amounts are estimates based on your pensionable salary at last year-end.

Deductions will automatically be made from your monthly pension payment at the rate of \$.23 per \$1,000 of insurance.

You will receive a final calculation of these amounts based on your earnings at the time of retirement once that information is available.

If you do not wish to maintain insurance coverage at retirement, or at any time prior to age 73, you may elect \$6,000 of insurance at no charge. However if you elect at any time before age 73 to reduce your insurance to \$6,000 you **cannot** later elect to increase your insurance.

DEPENDENTS RETIREMENT INSURANCE

If you retire, your dependents insurance continues automatically until the last day of the month in which your spouse/common-law partner reaches age 70. The amount of insurance available in retirement on the life of an eligible dependent is based on the number of Units you have chosen as an employee.

For a spouse/common-law partner under age 70, the insurance is \$8,750 per Unit. Each Unit of retirement dependents insurance on eligible children is \$1,750. Dependents insurance ceases on the last day of the month in which your spouse/common-law partner turns age 70.

Deductions will automatically be made from your monthly pension payment at the rate of \$3.48 per Unit. You may elect to cancel your Dependents Insurance at any time prior to your spouse/common-law partner turning age 70. However, once cancelled, you cannot later re-apply.

WAIVER OF PREMIUM

Employees who are retiring due to ill health or injury may apply through their employer to have their life insurance and dependents insurance (if applicable) continued without making further contributions, providing they are totally and permanently disabled in the opinion of the Canada Life Assurance Company and proof of continuing disability is submitted. The insurance remains in force until recovery, death or age 65, whichever is the earlier. If you are retired on "Waiver of Premium", at age 65 you may elect to contribute to maintain reducing life insurance until age 73 as described under the section headed "Retirement Insurance."

Application for a Waiver of Premium may be made up to one year following the earlier of termination of employment or retirement. Disablement insurance and accidental death coverage cease at the date of retirement.

CONVERSION OF INSURANCE AT RETIREMENT

At retirement, you may convert the decrease that occurs at the date of retirement in either group life or dependents insurance (spouse/common-law partner only) and again for dependents insurance when your spouse/common-law partner turns age 70 by making application and paying the first premium to the Canada Life Assurance Company within 60 days after the decrease in your insurance. Application for conversion must be made by the person converting the insurance within 60 days of termination by contacting Deborah Capek at 204-297-6224 or deborah@capekfinancial.ca.

PREPAYMENT OF LIFE INSURANCE

Members who are diagnosed as terminally ill may qualify to receive an advance payment of up to 50% of their life insurance death benefit, to a maximum \$25,000.

Application is made through the Board office.

C. ADDITIONAL SOURCES OF INFORMATION

In addition to this retirement guide, other information is available to employees.

ONLINE SERVICES

In addition to the other information available on our website (www.cssb.mb.ca), employees who are registered for CSSB Online Services can run their own pension and termination estimates and complete retirement forms online.

Access to CSSB Online Services continues after retirement. CSSB pension recipients are able to access:

- Year-to-date pension and deduction amounts
- Personalized Group Insurance information
- Pension payment history
- Monthly pension statements
- T4A's

If you register for CSSB Online Services as an employee, there is no need to register again at retirement. Your username and password that you used as an employee are still valid.

If your Primary email for Online Services is your work email, please change this to a personal email before you retire.

If you have not yet registered to use the CSSB's Online Services, registration instructions are available on our website in the Online Services area.

PENSION ESTIMATE

Employees approaching eligible retirement age are welcome to contact the Board Office for a current pension estimate and for information as to the course of action that must be taken in order to commence pension payments.

ONE-ON-ONE MEETINGS

Staff members are available to meet individually with any employee (and spouse/common-law partner, financial planner, etc.) who wishes information regarding options available at retirement, insurance, or other benefits. Appointments may be made by contacting the Board office at 204-946-3200 or 1-800-432-5134.

D. GENERAL INFORMATION

COST-OF-LIVING ADJUSTMENT (COLA)

Cost-of-Living adjustments may be applied to pensions in pay and deferred pensions to help reduce the effects of inflation. COLA's increase the pension based on a percentage of the annual increase in the Canadian Consumer Price Index. Additional COLA's are not guaranteed to be granted each year.

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.

RELATIONSHIP BREAKDOWN/DIVISION OF PENSION

If you experienced a separation in a marriage or common-law relationship after December 31, 1983 and there is a written agreement or court order to divide assets, Manitoba pension legislation requires that your pension benefits may also be subject to division. However, both parties may waive the division by providing the required documentation.

Detailed information may be obtained by contacting the Board office.

"Common-law partner" of a member is defined as either:

- a. A person who, with the member, has registered a common-law relationship under Section 13.1 of The Vital Statistics Act, or

- b. A person who, not being married to the member, but cohabitated 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 of them is married.

The division of pension is handled differently “pre” and “post” retirement. Contact the Board office for further information.

PROOF OF AGE

When you retire, you will be required to submit satisfactory proof of age for yourself and, if applicable, for your spouse, common-law partner, named beneficiary and/or any eligible dependents. Satisfactory proof of age can be a valid Driver's License, birth certificate, valid Canadian passport, Canadian Citizenship Card, or Permanent Resident Card.

ADDRESS CHANGES

Once you retire, it is important that you let us know if your address changes. Your pension payments will be interrupted if we are unable to locate you.

RETIREE HEALTH INSURANCE AND ASSOCIATIONS

If interested in information on retiree health insurance and associations, please see the “Pensioners” section of the CSSB website at www.cssb.mb.ca.

E. SUPERANNUATION & INSURANCE LIAISON COMMITTEE

The Superannuation and Insurance Liaison Committee represents all members of the pension and insurance plans. Members are appointed to the Liaison Committee by the various groups, unions, etc. This Committee is responsible for negotiating changes to the benefit plans. Contact information for the Liaison Committee is provided on their website.

A link to the Liaison Committee website is available in the “Other Information” section of the CSSB website at www.cssb.mb.ca.

G. PENSION AND LIFE INSURANCE PRE-RETIREMENT SLIDES

The Civil Service Superannuation Fund

Pension and Life Insurance Pre-Retirement Seminar

CSSB Pension and Life Insurance Pre-Retirement Seminar – January 2023

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

CSSB Pension and Life Insurance Pre-Retirement Seminar – January 2023

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

CSSB Pension and Life Insurance Pre-Retirement Seminar – January 2023

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

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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 |

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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)

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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 |

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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

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**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 |

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**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 |

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Annual Pension Formula

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

MINUS

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

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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

| | | |
|-------|------------------------|-------------------|
| | .02 x \$63,800 x 30 = | \$38,280.00 |
| Less: | .004 x \$61,840 x 30 = | <u>\$7,420.80</u> |
| | Annual Pension of = | \$30,859.20 |

Monthly pension \$2,571.60*

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

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WHEN CAN I RETIRE?

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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

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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

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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

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WAYS TO INCREASE YOUR PENSION

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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.

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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.

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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 | Year | Service | Salary | CPP Pensionable Salary |
| 2023 | 1.0000 | \$71,000 | \$66,600 | 2023 | 1.0000 | \$84,654 | \$66,600 |
| 2022 | 1.0000 | 65,000 | 64,900 | 2022 | 1.0000 | 65,000 | 64,900 |
| 2021 | 1.0000 | 64,000 | 61,600 | 2021 | 1.0000 | 64,000 | 61,600 |
| 2020 | 1.0000 | 60,000 | 58,700 | 2020 | 1.0000 | 60,000 | 58,700 |
| 2019 | 1.0000 | 59,000 | 57,400 | 2019 | 1.0000 | 59,000 | 57,400 |
| Average | | \$63,800 | \$61,840 | Average | | \$66,531 | \$61,840 |

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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

$$.02 \times \$66,531 \times 30 = \$39,918.60$$

$$\text{Less: } .004 \times \$61,840 \times 30 = \$7,420.80$$

$$\text{Annual Pension of } = \$32,497.80$$

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).

CSSB Pension and Life Insurance Pre-Retirement Seminar – January 2023

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 |

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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)**

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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

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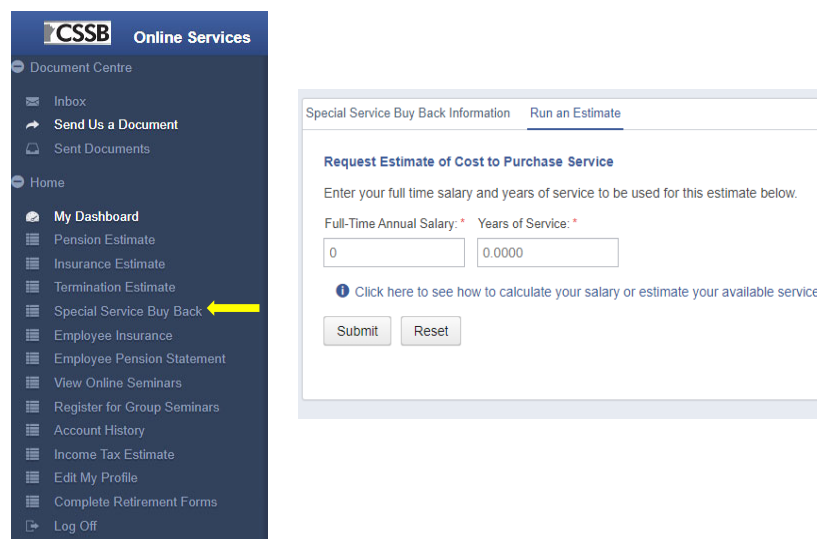
Special Service Buy Back Estimated Cost/Benefit

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 |

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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: *

0 0.0000

Click here to see how to calculate your salary or estimate your available service.

Submit Reset

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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.

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YOUR PENSION OPTIONS AT RETIREMENT

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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

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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) |

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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 |

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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

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INTEGRATION OPTION

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

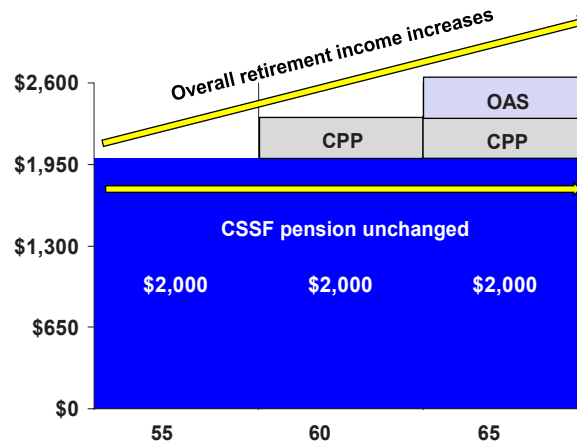
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Integration Option – How it works

- 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

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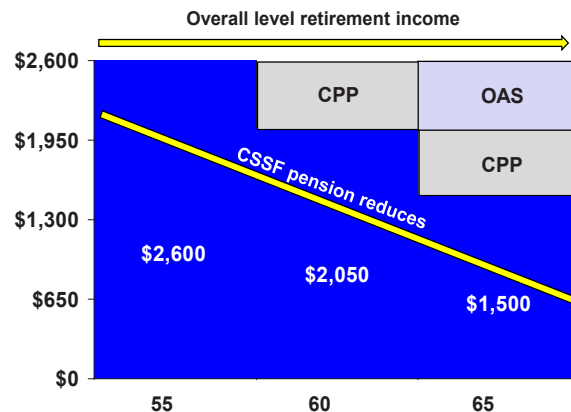
Non-Integrated Example



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

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Integrated Example



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

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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

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LIFE AND DEPENDENTS INSURANCE

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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)

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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

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Dependents Insurance

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

Optional for members with Life insurance

- Continues automatically as follows:

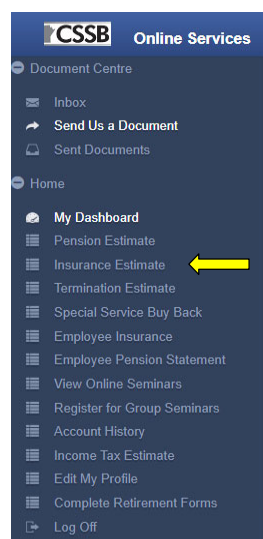
| Number of Units | 1 | 2 | 3 | 4 |
|----------------------|---------|----------|----------|----------|
| Spouse/partner | \$8,750 | \$17,500 | \$26,250 | \$35,000 |
| Each Child | \$1,750 | \$3,500 | \$5,250 | \$7,000 |
| Monthly Contribution | \$3.48 | \$6.96 | \$10.44 | \$13.92 |

- 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)

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Online Services Dashboard



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 retirement date
- 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 your 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: *

Class: 5 Dependents: 4

While you are an employee, your employer maintains your insurance record and reports it

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

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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

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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.

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CSSB ONLINE SERVICES

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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.

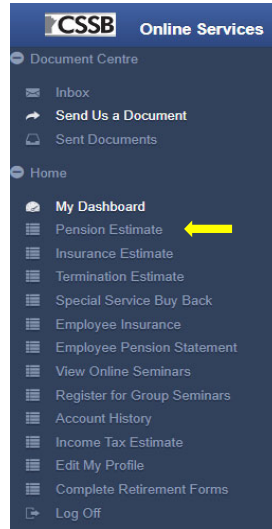
It is recommended to use your home email address since work email would no longer be valid after retirement.

Forgot your password?

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

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Online Services Pension Estimate



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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:

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:

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 |

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HOW TO START YOUR PENSION

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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.**

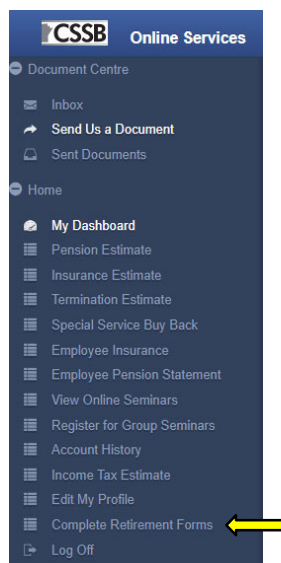
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Retirement Forms

- 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.

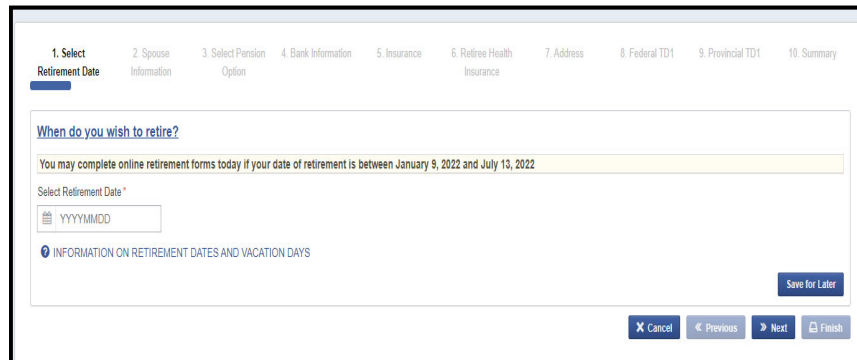
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Complete Retirement Forms Online



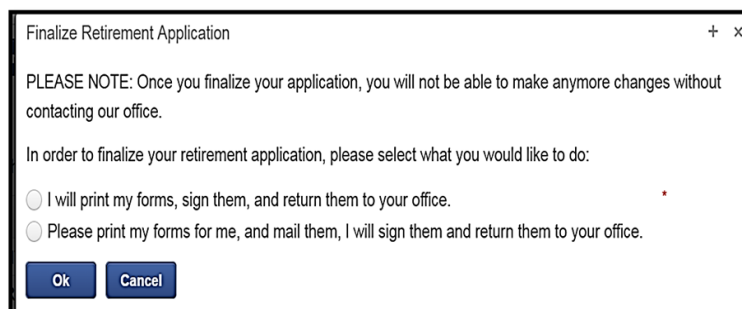
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Complete Retirement Forms Online



CSSB Pension and Life Insurance Pre-Retirement Seminar – January 2023

Complete Retirement Forms Online



CSSB Pension and Life Insurance Pre-Retirement Seminar – January 2023

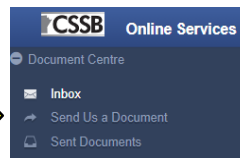
Complete Retirement Forms Online

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**



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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

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ADJUSTMENTS TO YOUR PENSION AFTER RETIREMENT

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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.

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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

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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.

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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

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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

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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

CSSB Pension and Life Insurance Pre-Retirement Seminar – January 2023

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>

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Pre-Retirement Seminar Feedback Survey

Your feedback is important!

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



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H. PRE-RETIREMENT CHECKLIST

There's a lot to think about when you're getting ready to retire. To try to help with this process, we've put together a checklist outlining the main things to take care of so that your pension and insurance needs are met. This list may not be all-inclusive, but we hope that you find it useful!

Before you retire:

| | |
|--|--|
| | Decide on a retirement date |
| | Run estimates online or request them from our office |
| | Investigate your option to buy back service • Ask your employer or the CSSB |
| | Speak to your employer if you're looking for information about banking vacation time |
| | Contact your employer to review your level of insurance coverage • You cannot change your class or number of units after you retire. |
| | You may wish to attend one or more pre-retirement seminars |

When you're ready to retire:

Contact your employer:

| | |
|--|--|
| | Notify your employer of your retirement date • Check to see how much notice your employer requires |
| | Confirm your beneficiary designation for life insurance |
| | Find out about any other benefits your employer may provide. • How they are paid, and what are their tax implications? |

Contact the CSSB: 204-946-3200 or 1-800-432-5134 or email askus@cssb.mb.ca

| | |
|--|--|
| | Request retirement forms from our office or complete retirement forms online • You can do this within 6 months before your retirement date. |
| | Make an appointment if you would like a one-on-one meeting, or give us a call • We can answer your questions and help you complete your forms. |
| | Submit your completed retirement forms to us before you retire • If you return your forms 2 to 3 months before you retire, it will give us time to review them and will help us make sure we start your pension on time. Form 5A Waivers can only be signed in the 60 days prior to your retirement date. A delay may mean loss of payments. |

Contact Service Canada: 1-800-277-9914 or www.servicecanada.gc.ca

| | |
|--|---|
| | For information or to apply for CPP and OAS benefits |
|--|---|

Contact Canada Life: Deborah Capek at 204-297-6224

| | |
|--|--|
| | If you wish to convert your life insurance • First payment must be made within 60 days of your retirement date or 60 days from coming off waiver (if applicable). |
| | If you wish to convert dependent's insurance for your spouse/common-law partner • First payment must be made within 60 days of your retirement date or 60 days of your spouse/common-law partner turning age 70. |

Contacts for Retiree Health Insurance Carriers:

| | | |
|--|---|---|
| | For information on the continuation of health care coverage | |
| | MARGE (c/o Johnson Inc.) 11120 178th St NW Edmonton AB T5S 1P2 Toll Free: 1-877-989-2600 Fax: 1-780-420-6082 Email: pbservicewest@johnson.ca Website: www.johnson.ca/marge | Manitoba Blue Cross 599 Empress St Winnipeg MB R3C 2X7 Toll Free: 1-800-873-2583 Phone: 204-775-0151 Email: info@mb.bluecross.ca Website: www.mb.bluecross.ca |

**** NOTE: IF YOU ARE RETIRING DUE TO ILL HEALTH, PLEASE CONTACT OUR OFFICE ****

I. NOTES



The Civil Service Superannuation Board

1200-444 St. Mary Avenue
Winnipeg, Manitoba, Canada
R3C 3T1

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