



# Civil Service Superannuation Fund

## INFORMATION FOR NEW PLAN MEMBERS

Welcome to the Civil Service Superannuation Fund!

The Civil Service Superannuation Fund (CSSF) is the pension plan for employees of the Government of Manitoba and other participating employers. The pension plan is administered by the Civil Service Superannuation Board, referred to as CSSB or the Board.

As a new plan member, you should have a basic understanding of how the plan works and, most importantly, where to get information about the plan when you need it. If you have previously participated in the CSSF or in another employer sponsored pension plan, you should also be aware of the options available for combining your pensions.

### How does the Plan work?

The CSSF is a “defined benefit” pension plan, which means that your pension will be calculated based on a formula. You and your employer pay towards the cost of providing that pension, but your pension is not based on the amount contributed.

### Plan overview:

- The primary purpose of the pension plan is to provide you a monthly pension at retirement, but benefits are payable regardless of when you leave employment.
- Your pension is based on your service and earnings as a member of the plan.
- Your pension is funded by you and your employer, and by interest earned on the pension fund’s invested assets.
- Your contribution is calculated as a percentage of your pensionable earnings, and will be collected by payroll deduction.
- Your employer will either pay contributions towards your pension at the same time as you (referred to as a “pre-funding employer”) or will pay a portion of your pension benefit when you collect that benefit from the plan (referred to as a “benefit funding employer”). The formula for determining your pension is the same regardless of how your employer pays its portion.
- Although there are some exceptions, in most cases the following will apply:
  - If you leave employment prior to retirement age, you can keep your pension in the plan until it’s time to collect it.
  - Instead of receiving a monthly pension, you can transfer the lump sum value of your pension out of the plan.
- You cannot access your pension while you are still working in the pension plan.

# INFORMATION FOR NEW PLAN MEMBERS (cont'd)

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## Getting information about the Plan

As a CSSF member, you have very few decisions to make about your pension until you leave employment. You don't have to choose a contribution level or make investment decisions. However, it's still important to know about the pension plan and where to get information if you need it.

- CSSB's Online Services provide personalized information regarding your pension benefits. **All plan members are encouraged to register for Online Services** (<https://cssb.mypension.ca>). Please note however, that the information available to new employees through Online Services is limited until at least one year end reporting has been made to the Board by the employer and the Board's records have been updated. Until that happens, you will not have any service or earnings information recorded on your account, and cannot run pension estimates.
- The Pension Plan Information booklet provides a summary of the plan provisions, including details such as the contribution rates and pension formula. This booklet is available on the Board's website ([www.cssb.mb.ca](http://www.cssb.mb.ca)) under Publications.
- Each year, an Annual Employee Pension Statement will be prepared and posted to your Online Services Document Centre. This Statement will provide a summary of your account at the prior year end.
- The Board's staff is available to provide information and answer questions about the plan and your entitlements.

## Transferring your pension from a prior employer's pension plan

If you participated in another pension plan prior to joining the CSSF, there are two ways that your prior pension may be able to be transferred into the CSSF:

- Reciprocal Transfer Agreement (RTA) – An RTA is an agreement between the administrators of two pension plans. It provides for the transfer of funds from one plan to provide the member pensionable service under the second plan. If there is an RTA between the CSSF and your prior employer's plan, you may be able to have your previous pension benefit transferred to provide pensionable service under the CSSF.

Time limits apply for many of the RTAs.

- Money Purchase Plan (MPP) – If your previous pension benefit is not subject to lock-in rules outside of Manitoba, you may be able to have it transferred to the Board's MPP. The MPP is similar to an RRSP or LIRA, and is administered by the Board.

Application to transfer funds to the MPP must be received within one year of becoming a member of the CSSF.

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

# INFORMATION FOR NEW PLAN MEMBERS (cont'd)

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## **Combining accounts if you have a prior CSSF account**

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

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

## **Taxation**

Your contributions to the Civil Service Superannuation Fund are tax deductible and will be reported on the T4 you receive from your employer each year.

Participation in the Civil Service Superannuation Fund will reduce your Registered Retirement Savings Plan (RRSP) room. Your employer will report a Pension Adjustment amount each year on your T4, based on the pension you earned in the year. Canada Revenue Agency will use that information to reduce your RRSP room.

Pension benefits are subject to tax withholding when paid, unless transferred directly to an RRSP, a Locked in Retirement Account or a Life Income Fund.

## **Beneficiary Designation**

The pension plan provides that, in the event of death before retirement, pension benefits are payable to the member's spouse or common-law partner (if eligible). If the member does not have an eligible spouse or common-law partner, the death benefits would be paid to the member's estate.

Although it is not necessary to do so, you may designate a beneficiary to receive death benefits that would otherwise be payable to your estate. A beneficiary designation form is available on the Board's website or by contacting our office.

## **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](mailto:askus@cssb.mb.ca)

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

Fax: 204-945-0237

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

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

Office hours: 8:00 a.m to 4:30 p.m Monday to Friday (excluding statutory holidays)

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*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.*

October 2019