CSSB

The Civil Service Superannuation Fund

Pre-Retirement Seminar Booklet

October 2025

CSSB

Welcome to the Civil Service Superannuation Board's *Pension and Life Insurance Pre-Retirement Seminar*. Our seminar will help you understand your pension and insurance benefits and explain key decisions you'll need to make leading up to retirement. We'll cover planning tools and resources, as well as the application process to start your pension.

Important information about your pension is available:

- on our website www.cssb.mb.ca
- in the *Pension Plan Summary* booklet accessible in our Publications section
- on your personal CSSB online services account
- by phone or email request from our office

1-on-1 meetings are also offered to go over your pension and insurance information and forms. These meetings are available virtually, by phone or in-person at our office.

Other resources found in this booklet include a *Pre-Retirement Checklist* and a listing of our pre-retirement video segments.

Connect with us!

1200 – 444 St. Mary Avenue, Winnipeg, MB, R3C 3T1
204-946-3200 | 1-800-432-5134
askus@cssb.mb.ca
Monday to Friday from 8:00 AM to 4:30 PM

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.

1

Overview

- How your pension is calculated
- Eligibility
- Ways to increase your pension
- Pension options
- Integration with CPP and/or OAS
- Life and dependents insurance
- Online Services
- Decisions at retirement
- Applying to start your pension
- What to expect after you start your pension
- Adjustments to your pension after retirement

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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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Pension Depends on Service

Qualifying Service
- Used to determine benefit eligibility
- Generally measured from start date to end date
- Unbroken unless there's been a suspension of more than 54 consecutive weeks

Pensionable Service
- Used to determine the pension payable
- Actual service on which contributions are made
- 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

Year	Pensionable Service	Qualifying Service
2025 (June 30)	.2500	.5000
2024	.5000	1.0000
2023	.5000	1.0000
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 (July 1)	.2500	.5000
Total	5.0000	10.0000

Employee working half time

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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.

Pensionable earnings include:

- retroactive salary adjustments,
- banked vacation days cashed out at retirement,
- "deemed" salary while receiving disability benefits (depending on your employer).

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, 2025

Year	Service	Salary	CPP Pensionable Salary
2025	1.0000	$78,000	$71,300
2024	1.0000	$75,000	$68,500
2023	1.0000	$71,000	$66,600
2022	1.0000	$65,000	$64,900
2021	1.0000	$64,000	$61,600
Average		$70,600	$66,580

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Example - Calculate Best 5-Year Average Salary at June 30, 2025

Year	Actual Service	Annual Salary	CPP Pensionable Salary	Portion of Year Used	Portion of Salary Used	CPP Pensionable Salary Used
2025	.5000	$78,000	$71,300	.5000	$39,000	$35,650
2024	1.0000	$75,000	$68,500	1.0000	$75,000	$68,500
2023	1.0000	$71,000	$66,600	1.0000	$71,000	$66,600
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	.5000	$30,000	$29,350
Average				5.0000	$68,800	$65,320

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Your Pension Formula

2% x average **best five years** pensionable earnings x pensionable service

MINUS

0.4% x average of the CPP earnings based on the same five years x pensionable service

=

Annual Pension

Pension Calculation
video segment available

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Example - Pension Calculation

Retirement Date:	December 31, 2025
Member's Age:	55
Pensionable Service:	30 years
Average Pensionable Earnings:	$70,600
Average CPP Pensionable Earnings:	$66,580

	.02 x $70,600 x 30	=	$42,360.00
Less:	.004 x $66,580 x 30	=	$7,989.60
	Annual Pension of	=	$34,370.40

Monthly pension $2,864.20*

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

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WHEN CAN I RETIRE?

Age, Service and Retirement Date
video segment available

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Retire with an unreduced pension

a) Between age 55–59 and your age + service is 80 or more

b) At age 60+ with 10 or more years of qualifying service

c) At age 65+ with no minimum service requirement
(Possible increase in pension for retirements after age 65)

*Correctional officers as early as age 50 with rule of 75. Must have been contributing extra 1% for minimum 5 years.

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Retire with a reduced pension: 10 or more years of qualifying service

Between age 55-59 and your age + service is less than 80:

–Reduction may be up to a maximum of 3% per year prior to the earlier of meeting Rule of 80 or age 60, whichever occurs first.

–Bridging Benefit payable until age 65, if applicable.

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Retire with a reduced pension: Less than 10 years of qualifying service

Between age 55-64:

–Actuarial reduction applied. Pension is actuarial equivalent in value to the pension you would otherwise receive at age 65.

–Approximately 6% for each year prior to age 65:

~60% reduction if retiring at age 55

~30% reduction if retiring at age 60

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WAYS TO INCREASE YOUR PENSION

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Service and Earnings

Increasing these variables will increase your pension

Pensionable Earnings:
- Cashing out banked vacation days
- Increase regular salary

Pensionable Service:
- Purchase/transfer service
- If your pensionable service is lower than qualifying service, you may be eligible to purchase service.

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Increasing Pensionable Earnings: Vacation Days

–A lump sum payment for vacation is subject to pension contributions (8% or 9%). Gross vacation earnings can be included in pensionable earnings 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 earnings 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.

Vacation Cash Out
video segment available

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Example - Calculate Best 5-Year Average Salary at December 31, 2025

No Vacation Days

Year	Service	Salary	CPP Pensionable Salary
2025	1.0000	$78,000	$71,300
2024	1.0000	$75,000	$68,500
2023	1.0000	$71,000	$66,600
2022	1.0000	$65,000	$64,900
2021	1.0000	$64,000	$61,600
Average		$70,600	$66,580

50 Vacation Days

Year	Service	Salary	CPP Pensionable Salary
2025	1.0000	$93,000	$71,300
2024	1.0000	$75,000	$68,500
2023	1.0000	$71,000	$66,600
2022	1.0000	$65,000	$64,900
2021	1.0000	$64,000	$61,600
Average		$73,600	$66,580

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Example - Pension Calculation - 50 Vacation Days

Retirement Date: December 31, 2025
Member's Age: 55
Pensionable Service: 30 years
Average Pensionable Earnings: $73,600
Average CPP Pensionable Earnings: $66,580

	.02 x $73,600 x 30 =	$44,160.00
Less:	.004 x $66,580 x 30 =	$7,989.60
	Annual Pension of =	$36,170.40

Monthly Pension with 50 vacation days = $3,014.20
Monthly Pension with no vacation days = $2,864.20
Increase to monthly pension = $150.00

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

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Example - Calculate Best 5-Year Average Salary at June 30, 2025

No Vacation Days

Year	Service	Salary	CPP Pensionable Salary
2025	0.5000	$39,000	$35,650
2024	1.0000	$75,000	$68,500
2023	1.0000	$71,000	$66,600
2022	1.0000	$65,000	$64,900
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Average		$71,800	$65,320

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Increasing Pensionable Service

–Prior Non-Pensionable Employment (PNE)

- Service before January 1, 1984

–Service Transfer/Reciprocal Transfer Agreements (RTA)

–Prior Service - Reinstatement

–Reduced Hours in Last Five Years of Employment

–Special Service Buy Back (SSBB)

Purchasing Service
video segment available

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Special Service Buy Back

May 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
- available Online or from the CSSB office
- no obligation and may be cancelled at any time

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Special Service Buy Back

approximate cost/benefit to purchase one year of service (effective January 1, 2025)

Annual Salary	Age			Monthly Increase
	50	55	60	
$50,000	$8,792	$10,343	$11,994	$67
$60,000	$10,550	$12,412	$14,393	$80
$70,000	$12,309	$14,480	$16,792	$93

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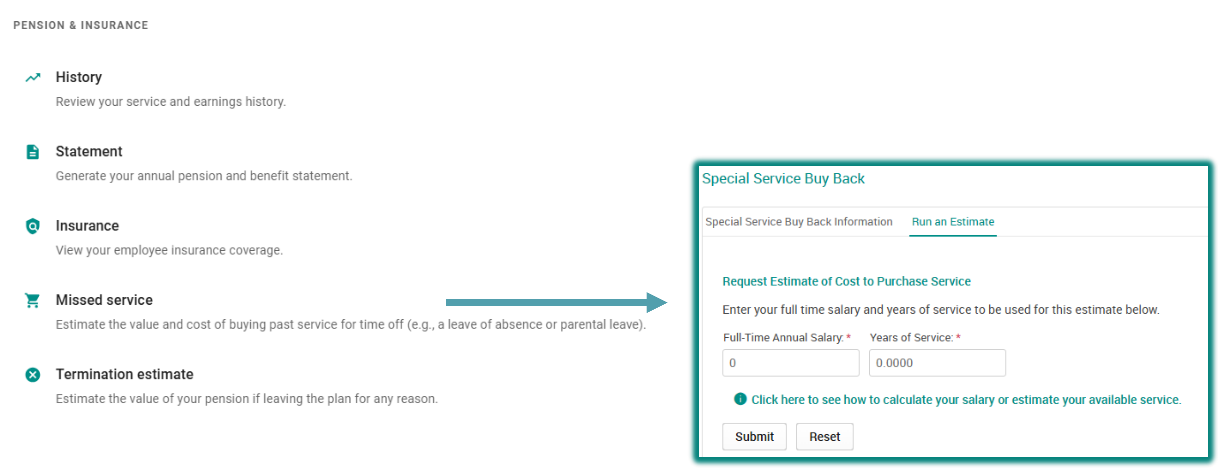
Online Services SSBB Estimator



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Service Purchase Payment Options

1. Lump sum payment by cheque or e-transfer
2. Transfer from a Registered Retirement Savings Plan (RRSP) or a Manitoba Locked-in Retirement Account (LIRA)
3. Bi-weekly installments

Lump sum payment 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.

PENSION PAYMENT OPTIONS

Pension Options
video segment available

Pension Payment Options

–How your pension is paid to you, then to a surviving spouse or beneficiary on your death.

–Pension options available depend on your marital status at retirement

–Cannot change option once pension is in pay

–A member who is married/common-law 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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Lifetime

–*Full* pension payable for your lifetime only with no continuing payments

–Single or married/common-law

–Unused contributions, if any, are paid to your estate.

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Minimum 10 or 15-Year

–*Reduced* pension payable for your lifetime

–If you pass away within the minimum guarantee period, your pension will continue to your named beneficiary(ies) for the balance of the guarantee period.

–Single or married/common-law

–Beneficiary(ies) can be anyone

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1/2 to Survivor

–*Reduced* pension payable for your lifetime. After your death, your spouse/partner will receive 1/2 of your pension for their lifetime.

–Married or common-law

–Beneficiary must be spouse/partner

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2/3 to Survivor

–*Reduced* pension payable for your lifetime. After your death, your spouse/partner will receive 2/3 of your pension for their lifetime.

–Married or common-law

–Beneficiary must be spouse/partner

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Full to Survivor

–*Reduced* pension payable for your lifetime. After your death, your spouse/partner will receive your full pension for their lifetime.

–Married or common-law

–Beneficiary must be spouse/partner

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Sample cost to provide pension payment options

Pension Option	Amount of Pension	Cost to Provide to beneficiary	Amount to beneficiary on death of member
Lifetime*	$1,000	n/a	n/a
Minimum 10 year*	$992	$8	$992 for balance of 10 years
Minimum 15 year*	$983	$17	$983 for balance of 15 years
1/2 to Survivor*	$960	$40	$480
2/3 to Survivor	$948	$52	$632
Full to Survivor	$924	$76	$924

* Form 5A Waiver required if married/common-law

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INTEGRATION OPTION

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

Integration
video segment available

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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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Without Integration

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

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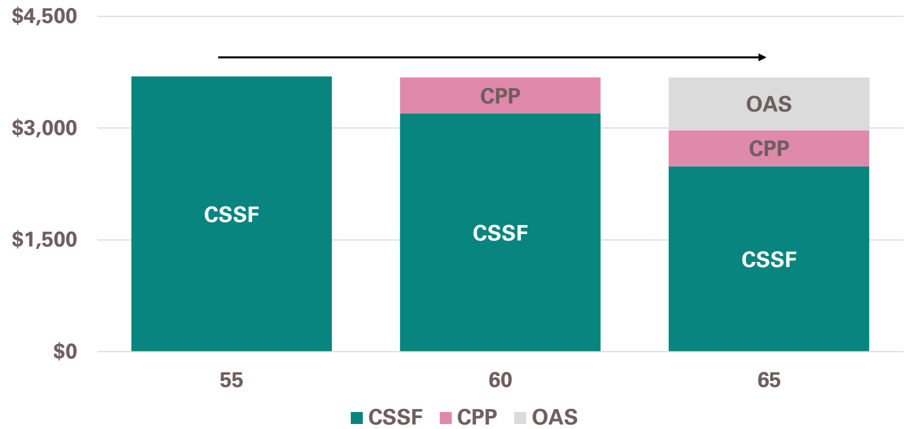
With Integration



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

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Comparison of Carol and James

Carol and James are twins and held the exact same position and earnings throughout their entire career.

They both retired on their 55th birthday with 30 years of pensionable service and their gross monthly payments are also the exact same, $3,000 a month.

Carol decided to not integrate her pension.

James decided to integrate his pension with CPP and OAS.

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Carol and James' monthly CSSF pension income

Carol (without integration)

age	monthly pension
55	$3,000
60	$3,000
65	$3,000
70	$3,000
75+	$3,000

Monthly pension will stay steady at $3,000 for life.

James (with integration)

age	monthly pension
55	$3,692
60	$3,195
65	$2,488*
70	$2,488*
75+	$2,488*

Monthly pension will be higher initially then lower at 60 and 65.

*Reduced pension for life after 65.

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Who would receive more if they both passed away at age 70?

Carol (without integration)

CSSF pension income from age 55 to 70

$540,000

<

James (with integration)

CSSF pension income from age 55 to 70

$562,500

James would have received $22,500 more pension income than Carol

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Who would receive more if they both passed away at age 75?

Carol (without integration)

CSSF pension income from age 55 to 75

$720,000

>

James (with integration)

CSSF pension income from age 55 to 75

$711,780

Carol would have received $8,220 more pension income than James

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Who would receive more if they both passed away at age 85?

Carol (without integration)

CSSF pension income from age 55 to 85

$1,080,000

>

James (with integration)

CSSF pension income from age 55 to 85

$1,010,340

Carol would have received $69,660 more pension income than James

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Integration Option – Points to Consider

Life expectancy and financial needs

Reductions occur regardless of how much you receive from CPP and OAS when they are paid
-CSSB <u>does not</u> apply on your behalf

Adjustments apply only during the member's lifetime
-Form 5B – Consent for Integrated Pension

Optional. You're eligible to integrate
-with CPP if you retire before age 60
-with OAS if you retire before age 65

Cannot change decision once pension is in pay

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Alternative Transfer Option

The lump sum payable:
- actuarial present value of your future pension
- increases significantly at age 55 with 10 years of service
- Locked-in funds transferable to a LIRA or LIF

–No retiree life insurance but conversion option available

–Proceed at your own risk

–Online Termination Estimate

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LIFE AND DEPENDENTS INSURANCE

Life Insurance
video segment available

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Life Insurance in retirement

Payable on your death to your named beneficiary(ies)

–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 $8,000 remains in effect

–You may at any time elect to be insured for $8,000 with no further contributions

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Coverage Changes

Life Insurance coverage changes in retirement as follows:

Age	% of salary x class
under 60	75
60-64	60
65-69	40
70-72	15
73 and over	$8,000 no charge

Monthly cost is 20¢/$1,000 of insurance

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Dependents Insurance in retirement

Payable to you on the death of a covered eligible dependent

– Optional to continue or cancel at retirement

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

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Online Services Dashboard

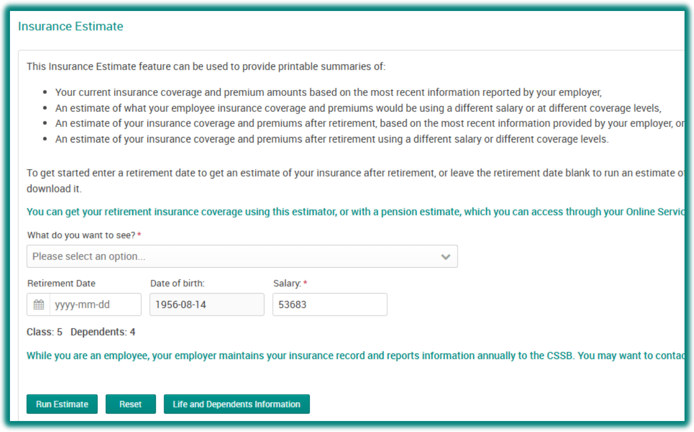
RETIREMENT PLANNING

Pension estimate
Create a personalized pension estimate.

Insurance estimate
Estimate your insurance in retirement.

Pension forms
Apply to start your pension.

Seminars
Register for online or in-person pension seminars around the province.



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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.

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Advance payment due to terminal illness

–Insured members who have been diagnosed as terminally ill can apply to receive a prepayment of a portion of their Life Insurance death benefit.

–50% of the insurance in force, up to maximum of $25,000

–Application is made through the CSSB

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CSSB ONLINE SERVICES

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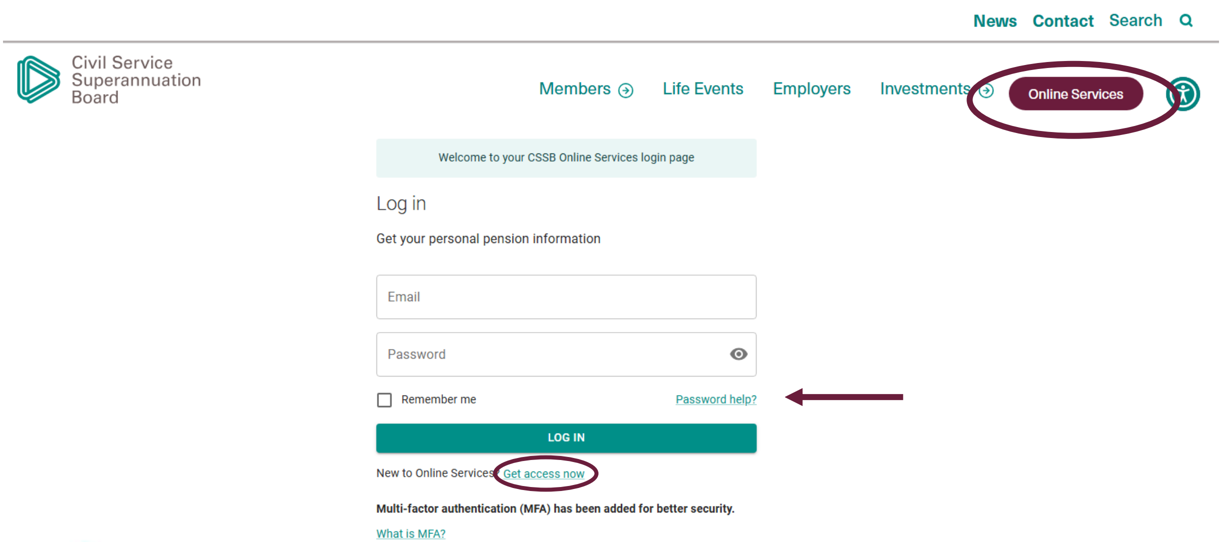
cssb.mb.ca



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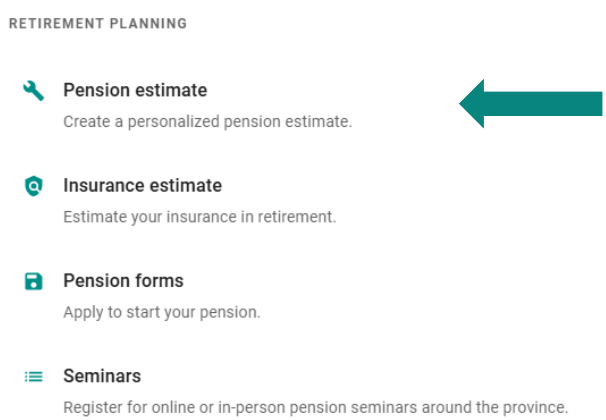
Online Services Pension Estimate



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Online Services Pension Estimate

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: *

yyyymmdd

Earliest Eligible Date | Earliest Unreduced Date

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 (%): 0.0

Number of Vacation Days

Spouse Birth Date : 10 August, 1971 | Edit Spouse

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Online Services Pension Estimate

Your Pension Estimate

Retirement Date Used for this Estimate:	12 May, 2026	Age At Retirement:	69.7425 years
Projected Annual Salary Increase:	0.0%	Total Qualifying Service:	20.4548 years
Average Pensionable Salary:	$50,535.15	Total Pensionable Service:	20.4386 years
		Vacation Days:	50

Print or Save this Estimate | Display Retirement Insurance Estimate

Pension Option	Pensioner Pension	Beneficiary Pension	Video
2/3 to Survivor	$1,132.10	$754.77	Click here to watch video
1/2 to Survivor	$1,185.18	$592.59	Click here to watch video
Full to Survivor	$1,039.17	$1,039.17	Click here to watch video
Lifetime	$1,378.76	$0.00	Click here to watch video
Minimum 10 Year	$1,335.88	$1,335.88	Click here to watch video
Minimum 15 Year	$1,281.97	$1,281.97	Click here to watch video

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Online Services Pension Estimate

This estimate is based on the following projected salaries

Year	Pensionable Service	Pensionable Salary	Vacation Pay
2026	0.3616	$17,596.70	$9,358.50
2025	1.0000	$48,663.45	
2024	1.0000	$48,663.45	
2023	1.0000	$48,663.45	
2022	1.0000	$48,663.45	
2021	1.0000	$48,663.45	

Note: Pensionable Service is the decimal portion of one year of service (ie: 1.0 is one full year of service, 0.5 is one-half year of service)

Change Salary or Service

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ARE YOU READY TO RETIRE?

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Key Decisions

- Determine your retirement date
- Ways to increase your pension
  - banking vacation days
  - service purchase
- Select a pension payment option
- Consider integration option
- Continue or convert your life insurance
- Retiree extended health insurance

You can contact Member Services for pension estimate(s) and forms.

We also provide meetings by phone, virtual or in-person.

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Retirement Forms

–If you want your 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

–You must provide notice to your employer

–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 to CSSB.

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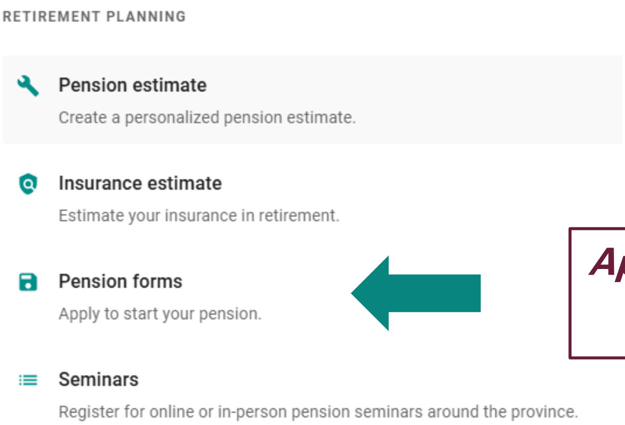
Complete Retirement Forms Online



Applying for Retirement Online
video segment available

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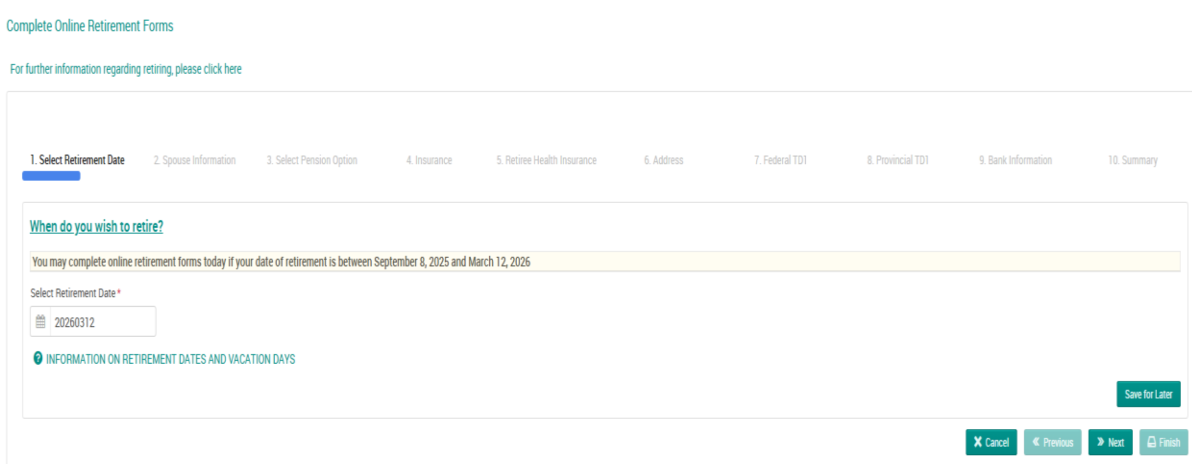
Complete Retirement Forms Online



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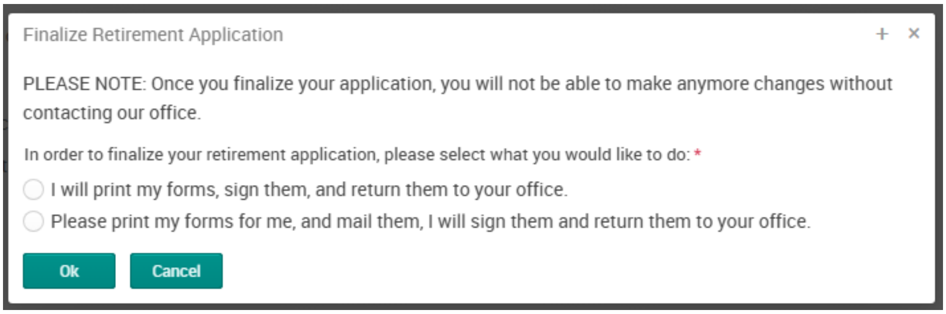
Complete Retirement Forms Online



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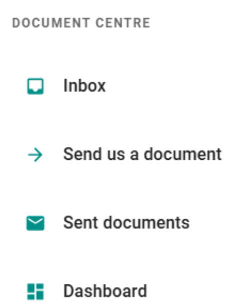
Complete Retirement Forms Online

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*

Submit your forms via
–Online Services
–Fax
–Drop-off
–Mail



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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 an interim basis 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

Adjustments to your Pension
video segment available

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Pension Payments – Interim payment

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 your account has been finalized. Any retroactive payment will be made if you've been underpaid while paid on an interim basis.

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Inflation protection (COLA)

-Inflation protection - also called indexing or Cost of Living Adjustment (COLA) - means your monthly payments increase over time to help keep pace with rising costs on things like groceries and rent.

-First COLA paid in the 13th month following retirement and then each July thereafter

-Up to 2/3 of the increase in Consumer Price Index (Canada)

-Granted to the extent the COLA account can fund them

-Future COLAs are <u>not</u> guaranteed

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Inflation protection (COLA)

The actuary and CSSB are concerned that if changes are not made, the COLA account will be unable to meet the targeted 2/3 (66.6%).

year	% of CPI increase
2022	41.3%
2023	24.9%
2024	35.3%

Liaison Committee
204-954-7300
SILC@ellement.ca
liaisoncommittee.org

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Income Tax Changes

–Rates subject to change in January each year

–You may increase the amount of tax withheld at any time by contacting our office

*Coming in 2025: Update your income tax deductions through your online services account

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LIFE EVENTS

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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)
- COLA:
  - Partner/beneficiary is entitled to 2/3 of cumulative and future
  - Continues to be paid to partner/beneficiary until pension guarantee ends or death

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Separation or Divorce

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 for division

Relationship Separation
video segment available

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Important Contacts

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

- Financial Advisor
- Employer
- Service Canada
- Health insurance provider

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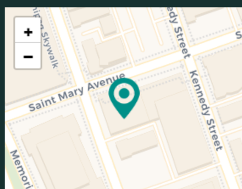
Important Member Resources



Connect With Us

Monday to Friday
8 a.m. – 4:30 p.m.

1200 – 444 St. Mary Ave
Winnipeg, Manitoba
R3C 3T1

P 204.946.3200
TF 1.800.432.5134
F 204.945.0237
E askus@cssb.mb.ca

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Online Services
askus@cssb.mb.ca
cssb.mb.ca

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Pre-Retirement Seminar Survey

Your feedback is important!

https://www.surveymonkey.com/r/NBSBT5G

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VIDEO SEGMENTS

If you would like to revisit a specific topic covered in this booklet, you will find the following segments available in the Videos section of our website:

Introduction and Key Decisions

Vacation Cash Out

Relationship Separation

Purchasing Service

Pension Calculation

Life Insurance

Integration

Age, Service and Retirement Date

Adjustments to your Pension

Applying for Retirement Online

Applying for Retirement on Paper

CSSB

PRE-RETIREMENT CHECKLIST

BEFORE YOU RETIRE (FIVE YEARS OUT)

- ○ Min. five years out — Look into buying missed service
- ○ Two years out — Ask employer about banking vacation time
- ○ Min. one year out — Choose retirement date
- ○ Anytime — Attend pre-retirement seminar or webinar
- ○ Anytime — Run pension estimates
- ○ Anytime — Run insurance estimates
- ○ Anytime — Understand the different pension payment options
- ○ Anytime — Understand integration with CPP and OAS
- ○ Anytime — Decide on life insurance
- ○ Anytime — Explore retiree extended health insurance
- ○ Anytime — Consider consulting a financial planner

Fun fact

The first employer-sponsored pension plan in Canada was established in 1874 for civil servants. The US introduced Social Security in 1935.

CSSB

PRE-RETIREMENT CHECKLIST

READY TO RETIRE (SIX MONTHS OUT)

IMPORTANT: You must apply to start your pension and notify your employer before your retirement date.

EMPLOYER

- ◯ Let them know when you are retiring
- ◯ Update insurance class
- ◯ Ask about other benefits they provide

CSSB

- ◯ Complete retirement forms
- ◯ Submit retirement forms (**MIN. TWO MONTHS OUT**)
- ◯ Optional: Arrange a meeting (virtual or in person) or call us for help

SERVICE CANADA

- ◯ Know what your CPP and OAS benefits will be and how to apply
  1.800.277.9914
  www.servicecanada.gc.ca

CSSB

PRE-RETIREMENT CHECKLIST

CANADA LIFE

(Optional) To convert life insurance and/or dependent insurance call 1.888.252.1847 or email stay_covered@canadalife.com.

CONTACT RETIREE HEALTH INSURANCE CARRIERS

MARGE (c/o belairdirect)
200 Vaughan Street, Box 3
Winnipeg, Manitoba R3C 1T5
Toll free: 1.833.749.1324
Phone: 204.956.0045
Email: info@mbgovretirees.ca
www.belairdirect.com/marge

Manitoba Blue Cross
599 Empress Street
Winnipeg, Manitoba R3C 2X7
Toll free: 1.800.873.2583
Phone: 204.775.0151
Email: info@mb.bluecross.ca
www.mb.bluecross.ca

Fun fact

In our 2023 survey, 96% of CSSB pensioners said they were happy in retirement. Most spend their time enjoying family and friends, traveling, and exploring new hobbies. What are you most looking forward to?