

PRE-RETIREMENT CHECKLIST

BEFORE YOU RETIRE (FIVE YEARS OUT)

- | | |
|---|--|
| <input type="radio"/> Min. five years out | Look into buying missed service |
| <input type="radio"/> Two years out | Ask employer about banking vacation time |
| <input type="radio"/> Min. one year out | Choose retirement date |
| <input type="radio"/> Anytime | Attend pre-retirement seminar or webinar |
| <input type="radio"/> Anytime | Run pension estimates |
| <input type="radio"/> Anytime | Run insurance estimates |
| <input type="radio"/> Anytime | Understand the different pension payment options |
| <input type="radio"/> Anytime | Understand integration with CPP and OAS |
| <input type="radio"/> Anytime | Decide on life insurance |
| <input type="radio"/> Anytime | Explore retiree extended health insurance |
| <input type="radio"/> 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.

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



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 Johnson Inc.)
11120 178th St NW
Edmonton, Alberta T5S 1P2
Toll free: 1.877.989.2600
Fax: 1.780.420.6082
Email: pbservicewest@johnson.ca
www.johnson.ca/marge

Manitoba Blue Cross
599 Empress St
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?
