

PRE- RETIREMENT CHECKLIST

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BEFORE YOU RETIRE (FIVE YEARS OUT)

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

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**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



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CANADA LIFE

- ☐ (Optional) convert life insurance and/or dependent insurance
deborah@capekfinancial.ca
204.297.6227

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?