

# PROTECTING YOUR PENSION PLAN



Civil Service  
Superannuation  
Board

## Rate increase

**First 0.5%  
rate increase  
April 2026**



Your pension is paid for your lifetime. Protecting it means making sure the plan stays strong now and in the future.

### WHAT'S CHANGING

- ✓ Contribution rates go up by **0.5%** of earnings, each year
- ✓ Increases are phased in over **four years**
- ✓ The total increase is **2%**
- ✓ Employer contributions **increase equally**

### WHY RATES ARE GOING UP

- Pension costs have increased since rates last changed in 2015
- Actuaries advise current contributions aren't enough long term

### TIMELINE



### WHAT THIS MEANS FOR YOU



#### Working members

- Same pension benefits
- Same pension formula
- Stronger plan



#### Retired members

- No changes
- No action required
- Pension payments continue as usual

### COST BI-WEEKLY

**\$75,000** pensionable earnings in 2026 → **\$14** more per bi-weekly pay

**\$50,000** pensionable earnings in 2026 → **\$10** more per bi-weekly pay

*Contributions are tax deductible.*

QUESTIONS? We're here to help.

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Learn more at  
**[cssb.mb.ca](http://cssb.mb.ca)**