

#### When can I retire?

Normal retirement age begins at age 60. But, retirement may start any time after you reach age 50, or earlier if your age plus years of service total 75.

#### When should I start planning for retirement?

Ideally you should begin planning 5–10 years before you plan to retire.

### I want to retire in the next 6 months. what should I do?

Reach out to a CSS Advisor to start the process and explore your retirement options.

### I'm not sure when I want to retire. what should I do?

Even if you're unsure of your timeline, we encourage you to attend a Retirement Income Options (RIO) webinar or book an appointment with a CSS Advisor.

### Do I have access to retirement planning tools online?

Yes. By logging into your myCSSPEN account, you can access planning tools and resources. If you don't have an account, visit *members.csspen.com* to register.

# What happens to my pension account if I pass away before retirement?

If you die before you start receiving retirement income, the nature of your survivor's benefits depends on whether you have a spouse. Learn more at *Arranging Survivor Benefits* section on our website.

## Where can I learn more about my retirement income options?

The *Retiring* section of our website provides an overview of the steps to retirement. For a more detailed guide, review our *Ready to Retire booklet*.

## Can I talk to someone about my retirement plan?

Absolutely. CSS has professional advisors to discuss all your retirement and pension questions.



To book an appointment with a CSS Advisor, email **css@csspension.com** or scan the QR code.







#### Learn more about the CSS Pension Plan

Scan the QR code to visit our website for more information about your plan.









