

How to get the most out of your membership

1 Review the new member kit

Reviewing the information in this kit is a key step toward learning how the Plan works and the different options available to you that can help your savings grow – according to your own life circumstances and goals. Visit the *Members* area of our website and select **Life events > Joining the Plan** to view the new member kit.



The **annual financial highlights** sheet shows you how the CSS Pension Plan fared during the previous year.



The Plan booklet gives you a general overview of the CSS Pension Plan and your options in an easy-to-read format.



The **Bylaws, Rules and Regulations** booklet is our official plan text. It outlines the legal and governance provisions of the CSS Pension Plan.

2 Designate a beneficiary

Complete and return the **Designation of Beneficiary form** to our office. Should you die before you start receiving retirement income, this ensures your pension funds would be paid to your beneficiary(ies) (subject to pension legislation) with the least possible delay. If you have a spouse, your choice of beneficiary(ies) may be limited by pension legislation. Please refer to the commentary accompanying the form or contact the CSS Pension Plan if you have any questions. Download the form from the new member kit.

3 Sign up for myCSSPEN

Connect to your future in just a few clicks by signing up for myCSSPEN. You can use myCSSPEN to check your account balance, amounts contributed, project your pension, change your investment instructions and more. Register online at www.csspension.com

4 Make an investment decision (if you want to)

We offer four investment funds including a Balanced, Bond, Equity and Money Market Fund. Each fund has different levels of risk and expected rates of return. See the **Our funds** area for more details on each. To make an investment choice, sign in to myCSSPEN and select **Account Menu > Change Investment**. Members who don't wish to make a choice are automatically invested into the Balanced Fund.



Stay in touch with your future...

Your annual statement

As a member of the CSS Pension Plan, we'll provide you with a personal annual statement each year. The statement gives you complete details of your status in the Plan, including the total contributions and investment earnings for the year, and the year-end balance.

Email updates

Stay up-to-date with the latest information on CSS Pension Plan programs and services by signing up for our email list.

Visit www.csspension.com and click the "Email list" icon in the footer to subscribe.

TimeWise

TimeWise magazine is available on our website (www.csspension.com) and is published in the spring and fall. The spring issue also references the annual financial highlights.

RIO workshops

We hold Retirement Income Options (RIO) workshops in various locations throughout the year for members approaching retirement, along with general information sessions about the Plan; we have also created an online version of the workshop in lieu of the in-person workshops. Visit www.csspension.com to access the online workshop modules.

Contact us

Have a question or need more information? Please don't hesitate to contact our office or visit our website at www.csspension.com

CSS Pension Plan office

(306) 477-8500 | 1-844-427-7736 | css@csspen.com | www.csspension.com |