



PENSION PLAN

# How to get the most out of your membership

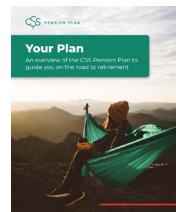
1

## Review the new member kit

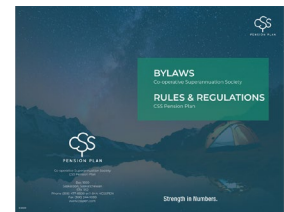
Reviewing the information in this kit is a key step toward learning how the Plan works and the different options available to you that can help your savings grow – according to your own life circumstances and goals. Visit our website and select **Members > Joining the Plan** to view the new member kit.



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.

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](http://www.csspension.com)

4

## Make an investment decision (if you want to)

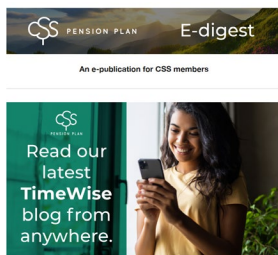
We offer [four investment funds](#) including a Balanced, Bond, Equity and Money Market Fund. Each fund has different levels of risk and expected rates of return. See [Our funds](#) area on our website. To make an investment choice, sign in to [myCSSPEN](#) and select **Account Menu > Change Investment**.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

# Stay in touch with your future...



## Review 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. Access your [annual statement online](#) through *My Documents* area of your [myCSSPEN](#) profile.



## Join our email list

Join our email list to get the latest news and information about CSS Pension Plan programs and services delivered straight to your inbox. Log in to your [myCSSPEN](#) account and select *Account Menu > Communications Preferences* and register to be part of our list.



## TimeWise

TimeWise is an online blog that helps you navigate the ups and downs as you travel the path to retirement.

Visit our website and select [Resources > TimeWise](#) for our latest articles within the Plan.



## It's Your Plan webinar series

A webinar series to help you enhance your financial wellness and security through various educational sessions. Visit [Resources > Workshops and Webinars](#) to register for the sessions that best fit your needs. Prefer a flexible schedule? You can also watch on-demand sections of our webinars on your own time.

## 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](http://www.csspension.com)

### CSS Pension Plan office

(306) 477-8500 | 1-844-427-7736 | [css@csspension.com](mailto:css@csspension.com) | [www.csspension.com](http://www.csspension.com)