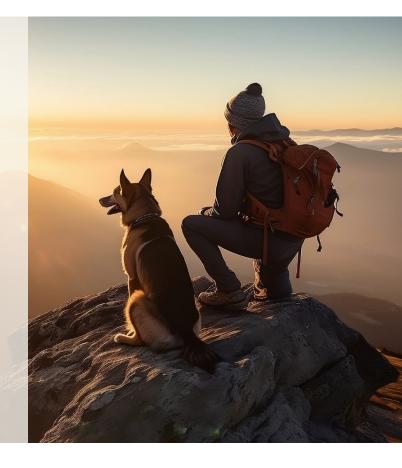


Plan fee structure

CSS Pension Plan fee structure

Transaction	Fee
Investment instructions (allocating your pension funds to all or any of the Plan's four funds)	Allocation from myCSSPEN Free unlimited transactions Allocation with paper form Two free per calendar year and \$75 thereafter
Locked-in withdrawals*	One free lifetime and \$100 thereafter
Variable Benefit lump sum withdrawals	One free per calendar year and \$50 thereafter
Variable Benefit payment changes	One free per calendar year and \$50 thereafter
Marital split calculations	One free lifetime and \$50 thereafter
Records investigations	\$100 per hour



any pension plans collect fees to recover Vadministrative costs, such as those incurred when members request changes to their pension accounts.

In most cases, our fee structure allows for a limited number of transactions before a fee is payable. However, whether a fee is payable should not influence your decisions about your pension savings.

Making changes to the allocation of your pension account or to your Variable Benefit payment amount should be based on your personal financial circumstances, your risk tolerance and age.

We encourage you to review the Members section of our website at csspension.com. We also encourage you to consult a qualified financial advisor at your credit union or bank, or one of our Pension Plan Consultants.

When a fee is due, it will remain payable by cheque or money order.

^{*}You must no longer be working for any employer member of the Plan to withdraw/transfer any funds out.