



Understanding your annual statement

Your annual statement can help you understand how your pension funds are performing and whether you're on track.

As a member of the CSS Pension Plan, you'll receive a personal annual statement each year. Your annual statement is accessible online through the *My Documents* area of your [myCSSPEN](#) profile.

You can securely view, print or save your statement at your convenience.

- ▶ Your statement is packed with information, providing you with all sorts of facts and figures about your CSS account - including dollar values, important dates, personal rates of return, charts, tables and more.
- ▶ Reviewing your statement is a great way to find out if you're on the right path toward reaching your retirement goals, or if you should consider making changes.

Here are some of the questions that your annual statement can help you answer:

2025 Annual Statement

January 1, 2025 to December 31, 2025

JOHN DOE
PO BOX 1234
SASKATOON, SK
S0R 1T0

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Your personal information

Member ID: 12345
Member: JOHN DOE
Date of birth: 01-Mar-1989

Start of current employment: 03-May-2021
Start of contributions: 01-Jun-2022
Early retirement: 01-Apr-2040
Normal retirement: 01-Apr-2050

Your pension funds at a glance

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Value of your plan on Dec. 31, 2025
\$31,666.24

Value of my plan at December 31, 2024	\$18,590.82
Total contributions	\$10,355.62
Other transactions (net)	\$0.00
Investment gains (losses)	\$2,719.80
Value of my plan at December 31, 2025	\$31,666.24

Your contributions

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	My required contributions	My voluntary contributions	My employer's contributions	Funds retained	Funds transferred in
Opening balance	\$9,295.41	\$0.00	\$9,295.41	\$0.00	\$0.00
Net transactions	\$5,177.81	\$0.00	\$5,177.81	\$0.00	\$0.00
Investment gains (losses)	\$1,359.90	\$0.00	\$1,359.90	\$0.00	\$0.00
Closing balance	\$15,833.12	\$0.00	\$15,833.12	\$0.00	\$0.00

Your retirement income estimates

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	Retirement date	Retirement age	Monthly Variable Benefit payment*	Monthly pension payment**
Early retirement	01-Apr-2040	50	\$1,633.00	\$1,270.81
Normal retirement	01-Apr-2050	60	\$4,081.00	\$3,352.30

As a member of the CSS Pension Plan, you have the option to convert your pension funds to Variable Benefit (VB) payments and/or a monthly pension when you decide to commence a retirement income. Alternatively, you can set up retirement income payments with your credit union or other financial institution.

*VB payments are a flexible source of income; however, they may not last your lifetime. The VB payment illustration shows the potential VB payments based on your current holdings and required contributions (employer and employee) continuing to the ages shown, assuming a 5% rate of return. The estimated payment is based on a proxy maximum payment for that first year of payments applicable to your contribution account jurisdiction noted on page 2.

**Monthly pension payments are designed to last your lifetime; however, the income is not flexible. The monthly pension illustration shows the potential monthly pension payments based on your current holdings and required contributions (employer and employee) continuing to the ages shown, assuming a 5% rate of return. The illustration assumes a 3.96% annuity rate (which is the most recent 4-year average) and is for a Single Life Pension with a 15-year guarantee.


Want to view your account information online and do your own estimates?

Visit [myCSSPEN for members](https://members.cssspen.com) (members.cssspen.com) to log in or register for access.

Have a question about your statement? Please contact us.

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Saskatoon, SK S7K 3S2
CRA registration no. 0345868

 Toll-free: 1-844-427-7736
Fax: (306) 244-1088
Email: css@csspension.com
Website: www.csspension.com



1. Is your personal information correct?

Your statement lists your Member ID and personal information including your age. It is important to keep your personal information up to date. Please [contact us](#) to make any changes.

2. What is the value of your account?

The statement shows the value of your account at year-end, along with your investment earnings.

3. What is the value of your and your employer's contributions?

If you still work for an employer member of the Plan, the statement shows the value of yours and your employer's contributions. The contributions made by your employer become vested immediately – or owned by you. This means that the total value of your pension funds always belongs to you.

4. What does your retirement income estimate mean?

The retirement income estimates on your annual statement give you an idea of the amount of pension income you might receive when you reach the Plan's early and normal retirement ages. If you are over the Plan's normal retirement age of 60, the payment shown is the estimated amount you would have received in January 2026. The estimates are for a monthly Variable Benefit payment and a Single Life Pension with a guarantee of 15 years – two retirement income options currently offered by CSS.

Find more valuable information online

Scan the QR code to see:

- ▶ Current investment fund performance
- ▶ Information about the Plan
- ▶ Retirement income estimate and option details, etc.



2025 Annual Statement

January 1, 2025 to December 31, 2025

Your beneficiary information

Name	Type	Percentage (%)
ESTATE	ESTATE	100.00

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Up to 3 beneficiaries displayed. Please log in to **myCSSPEN for members** for the full list. Subject to applicable pension laws, in the event of your pre-retirement death, your spouse and/or beneficiaries will receive a death benefit.

Your personal rates of return*

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	2025 (%)	Last 3 years (%)	Last 5 years (%)
All funds combined	11.59	9.69	N/A

*Returns are annualized, and presented net of fees. For more information about how your personal returns are calculated please scan the QR code below.

Your investment instructions

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Your pension funds are automatically invested in the Balanced Fund if you don't provide investment instructions. To change the allocation of your pension funds, contact the Plan's office or log in to myCSSPEN to access the **Investment Instructions process**.

If you invest in more than one Fund your fund holdings will change over time. This is because the expected return for each of the Plan's investment funds is different. If you notice a significant difference between your investment instructions and your fund holdings, you may wish to **consider rebalancing your accumulated pension funds**.

Contribution account (Locked-in: \$31,666.24; Non-locked-in: \$0.00)					
Jurisdiction	Instructions date	Fund	Instructions (%)	Value (%)	Value (\$)
SK	07-Oct-2022	Balanced	80.00	82.47	\$26,113.91
		Money Market	0.00	0.00	\$0.00
		Equity	20.00	17.53	\$5,552.33
		Bond	0.00	0.00	\$0.00
Total					\$31,666.24

Your unit transaction summary

Fund	Opening unit balance	Net unit change	Closing unit balance	Closing unit price	Closing market value
Balanced	496.3853	248.3337	744.7190	35.065451	\$26,113.91
Money Market	0.0000	0.0000	0.0000	15.190256	\$0.00
Equity	95.1600	64.2410	159.4009	34.832502	\$5,552.33
Bond	0.0000	0.0000	0.0000	16.269947	\$0.00
Total					\$31,666.24

To learn more about how to read your annual statement and the CSS Pension Plan's 2025 investment performance, scan the QR code.



Values may not be exact due to rounding.

7. How are your pension funds invested?

Your statement shows how the funds in your contribution account and any transfer accounts are invested. We offer four investment funds to our members: A Balanced Fund, Bond Fund, Equity Fund and Money Market Fund. Most members are invested in the Balanced Fund, which is the default selection for members who have not made a personal investment choice. You can use any or all of these funds to adjust your asset mix to suit your individual risk tolerance and retirement plan. To make adjustments, log in to myCSSPEN and select Account Menu > Change Investment.

5. Have you designated a beneficiary?

Up to three beneficiaries are displayed on your annual statement. If you have more than three beneficiaries, you can log in to **myCSSPEN** to view the full list. If you have not previously designated a beneficiary, you will see "Estate" listed here. Please keep in mind that if you have a spouse at the time of your death, in most cases, they will inherit your funds under pension legislation regardless of your designation. For more information on designating or changing a beneficiary, visit the "**Arranging survivor benefits**" page on our website.

6. How did your pension funds perform?

If you held funds in the Plan for at least two years, we estimate your personal rate of return, which measures the change in the unit price(s) of the fund(s) you were invested during the year. Each fund's unit price changes daily, based on the investment earnings and capital gains and losses experienced by that fund.

Keep track of your account anytime, anywhere with myCSSPEN

Stay connected to your future year-round with myCSSPEN online account access for members. With myCSSPEN, you can check the value of your account, project your pension, keep track of any contributions made and more. To register for myCSSPEN, visit www.csspension.com.

