CUPE Canadian Union of Public Employees

WATT Matters
Keeping you Plugged in to What Matters
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Understanding Your Pension & CSSB at Efficiency Manitoba

Your pension is one of the most valuable benefits you receive as an employee at Efficiency Manitoba. While retirement may seem far away for many employees, understanding how your pension works now can help you better plan for your future.

A pension is designed to provide you with monthly income after you retire. Throughout your career, both you and Efficiency Manitoba contribute to the pension plan through payroll deductions. Those contributions are invested and grow over time to help provide financial security in retirement.

The amount of pension you receive is generally based on factors such as:
years of service, earnings, age at retirement, pension formula within the plan

One of the biggest advantages of a workplace pension is stability. A pension provides predictable retirement income that you can count on after your working years.

CSSB, the Civil Service Superannuation Board, administers the pension plan for many Manitoba public sector employees, including those connected to Efficiency Manitoba. CSSB manages pension records, retirement applications, pension estimates, survivor benefits, and employee contributions.

Employees can contact CSSB directly to:

- Request pension estimates
- Review years of pensionable service
- Learn about retirement options
- Update beneficiary information
- Ask questions about pension benefits

Your pension is an important part of your overall compensation package and long-term financial wellness. Many workers today do not have access to employer-supported pensions, making plans like this increasingly valuable.

Even if retirement feels years away, taking time to understand your pension today can help you make informed decisions for tomorrow. Reviewing your pension information r and staying informed about your benefits can make a big difference when plannin retirement. More information can be found at https://cssb.mb.ca