CUPE Canadian Union of Public Employees

WIRED IN
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Your Next Chapter Starts Now: Retirement Ready, Part 1

Retirement Ready: Part One of Three
Planning Five Years Ahead

Retirement is a milestone worth preparing for. In this three-part Wired In series, we will explore the stages outlined by the Civil Service Superannuation Board (CSSB), beginning with what to consider approximately five years before retirement.

Start by thinking about your preferred retirement date. Knowing when you hope to retire gives you time to review your pension, benefits and financial plans.

Run a pension estimate through CSSB Online Services or request one directly from CSSB. Review the available pension payment options, including how each could affect your spouse or partner. Learn what integrating your pension with Canada Pension Plan or Old Age Security payments would mean for your retirement income.

If you took an unpaid leave and missed pension contributions, ask about purchasing that service. Eligible service purchases may increase your pension and must be paid off before retirement.

Speak with your employer about whether you can bank vacation time and what limits apply. Attend a retirement seminar or webinar, and consider bringing your spouse, partner or financial advisor. Attending more than once can help as your plans develop.

Benefits deserve attention too. Request an insurance estimate, explore whether to continue or convert your life insurance, and research retiree extended health coverage.

Consider professional financial advice to help bring these decisions together.

Remember: you must apply for your pension before retiring and notify your employer separately.

Next issue: Preparing your application, gathering documents and taking action six months before retirement.