

# Plan fee structure



## CSS Pension Plan fee structure

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

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

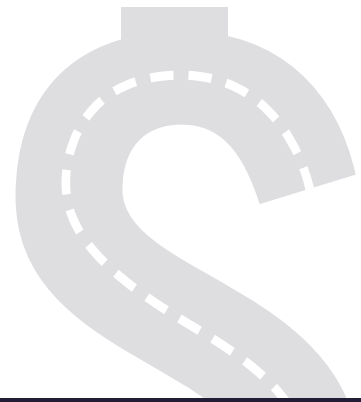
In most cases, our fee structure allows for a limited number of transactions before a fee is payable. However, whether a fee is payable should not influence your decisions about your pension savings.

Making changes to the allocation of your pension account or to your VB payment

amount should be based on your personal financial circumstances, your risk tolerance and age.

**We encourage you to review the *Investing* section of our website at [csspen.com](http://csspen.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.