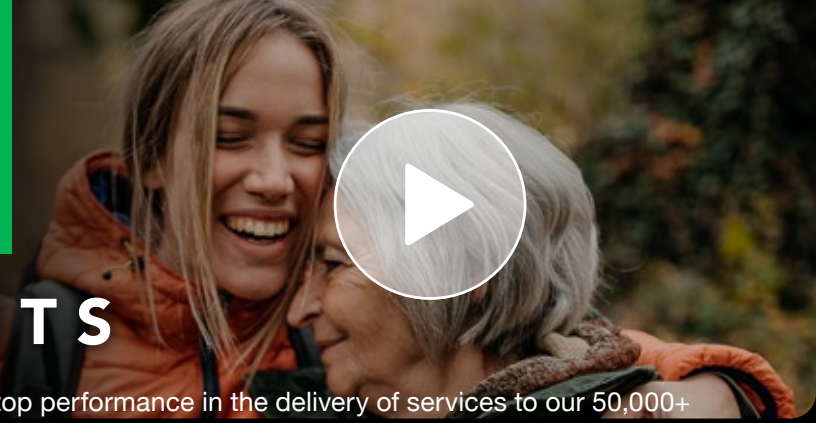
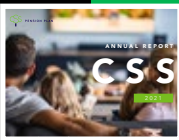


2021 ANNUAL REPORT
available on csspen.com

Learn more about how your CSS Pension Plan did in 2021 by viewing our full annual report *Setting the stage for your retirement: Action!* on csspen.com



2021 HIGHLIGHTS

At CSS, it's important for us to stick to our script to ensure top performance in the delivery of services to our 50,000+ members and over 300 employers. Despite COVID-19 being an antagonist in our plot, this past year was one of growth and transformation for CSS. Our long tradition of providing excellent service to members continued, as we saw strong returns in its investments and accomplished a number of noteworthy transformational initiatives in 2021, while setting the stage for future improvements.

MEMBER HIGHLIGHTS



EMPLOYEE MEMBERSHIP

Total 52,732

ACTIVE MEMBERS

24,116

RETIREES

8,400

INACTIVE MEMBERS

20,216



EMPLOYER MEMBERSHIP

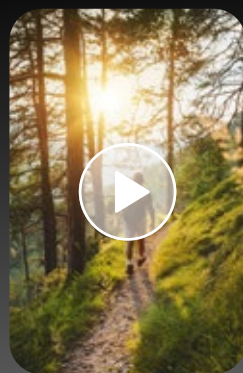
Total 311

CO-OPERATIVES

239

CREDIT UNIONS

72



RETIRED MEMBERSHIP

RETIREMENT INCOMES
STARTED IN 2021

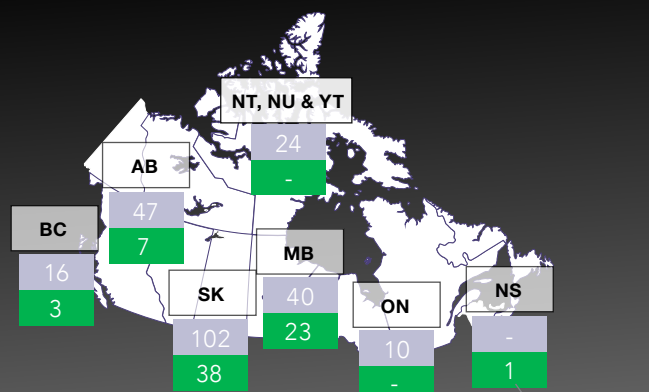
1,107

CSS VB | CSS monthly pension

pRRIF | LIF | RRIF

RPP | Life annuity

EMPLOYERS ACROSS THE COUNTRY



MORE INFO YOU MAY LIKE TO KNOW

NEW VARIABLE BENEFIT (VB) STARTS

Total funds: \$136,223,207

Average funds: \$229,332

NEW MONTHLY PENSION STARTS

Total funds: \$24,293,382

Average funds: \$149,242



INVESTMENT HIGHLIGHTS

NET ASSETS

\$4.59B

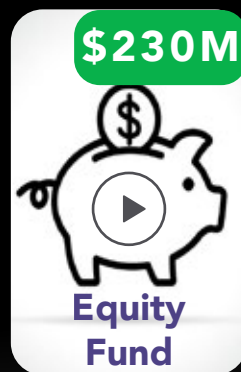
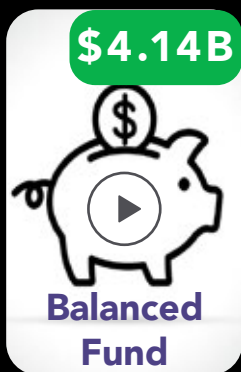
+

PENSIONS FUND

\$723M*

INVESTMENT FUNDS | CSS PENSION PLAN

INVESTMENT FUNDS



*CSS monthly pensions are paid from our Pensions Fund, which is invested in high-quality, long-term bonds, private debt and commercial mortgages.

2021 MERs

Balanced Fund	0.43%
Money Market Fund	0.13%
Equity Fund	0.46%
Bond Fund	0.31%

2021 RATES OF RETURN

Balanced Fund	9.43%
Money Market Fund	0.17%
Equity Fund	15.60%
Bond Fund	-2.69%