

From Casual to Civic: Your Pension Options Explained

Casual Employees' Superannuation & Elected Officials' Money Purchase Pension Plan



What does purchasing past service mean?

Purchasing past service allows you to count eligible prior employment service toward your pension under the Civic Plan. This can increase your future pension benefit by recognizing time worked before you became an active Civic Plan member.

Past service purchases are optional and must be initiated by the member.



Why would a Casual Plan Member consider this?

If you are eligible for, or already a member of, the Civic Pension Plan and were previously a member of the Casual Pension Plan, you may be able to transfer your account balance to purchase past service.

Members often consider purchasing past service because it can:

- Increase credited service under the Civic Plan
- Improve long-term retirement security
- Consolidate retirement savings into one plan
- Make use of savings already accumulated while working as a casual employee

When can you do this?

Key timing considerations:

- You must be enrolled for membership in the Civic Plan
- Please note that costs may increase the longer you wait between enrollment in the Civic Plan and purchase.
- Cost and eligibility depend on your specific employment history

Using your Casual Plan Balance

Once enrolled in the Civic Plan, your casual plan account balance may be:

- Transferred and applied toward the cost of purchasing past service, and/or
- Combined with other permitted payment options, depending on your situation

If the Casual plan balance does not fully cover the cost, additional options may be available

How does the process generally work?

While individual circumstances vary, the process typically involves the following:

1. Become eligible for and enroll in the Civic Plan
2. Request a past service quote (cost estimate) from Möbius
3. Review the estimated cost and available payment options
4. Elect whether to proceed with the purchase
5. Transfer your Casual Plan balance, if applicable
6. **No action is taken unless you choose to proceed**



Important Things to Know

- Purchasing past service is voluntary
- Costs are calculated based on plan rules and actuarial factors
- The full cost of purchasing the service is paid by the Plan Member and is not covered by the employer
- Decisions are individual and may have long-term financial impacts
- Once completed, past service purchases are irrevocable
- Members are encouraged to consider their full financial picture before proceeding.

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Where To Get Help?

Questions can come up at any time.

If you need help or have questions, Möbius is available to support you and help you understand your options.