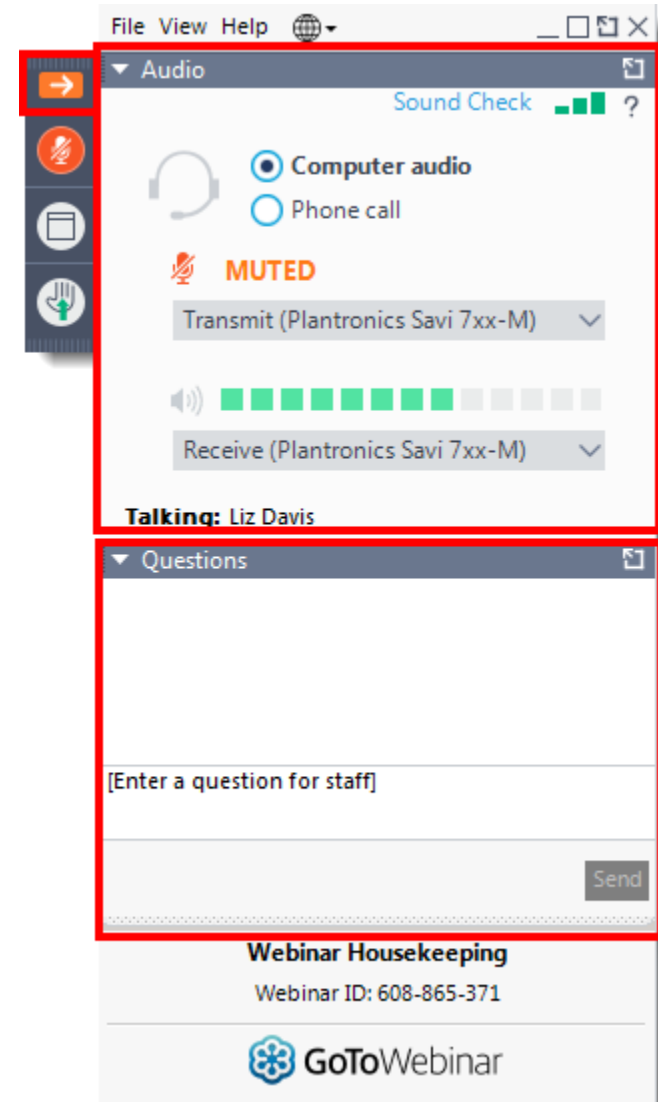


While we wait – audio instructions

- Select the Audio section of the GoToWebinar control panel.
- Select Computer audio or Phone call.
- To submit a question or comment, type it in the Questions panel.





Employer Update

April 19, 2022



Agenda

- Growth at the Plan
- 2021 Plan Performance
- 2021 Annual Statements
- DBplus Member Pension Adjustment Offset
- Service Standards
- Member presentations

- Portal roadmaps - PAL User administration
- Long-Term Disability (LTD) plan changes
- June 30 retirements
- Non-member data files
- Upcoming events

CAAT Plan is one of Canada's fastest growing plans

Growth in 2022

- 43 new employers in 2022
- 29 employers through affinity agreement with Canadian Bar Insurance Association
- MC LegalManagement Limited Partnership – merge plan
- Now have 243 employers with the CAAT Pension Plan



Poll Questions



124%
funded

as at Jan. 1, 2022 actuarial valuation



Reserves grew from \$3.3 billion to

\$4.4 billion



11%

**Average
10-year net
return**



\$18 billion

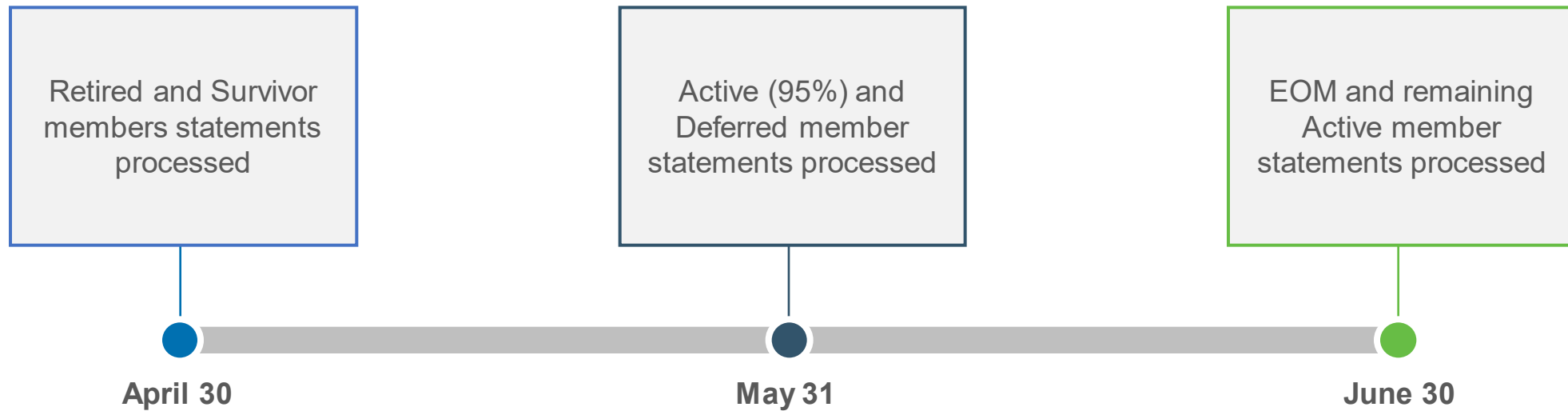
Total market value of assets at end of 2021

2022 Annual Webinar

- Annual review webinar is May 4 at 11 AM EST
 - Panel discussion with Derek Dobson and Asif Haque
 - Special appearance by Donald Wright – CAAT Board of Trustees
 - Invitations and reminders have been sent to members

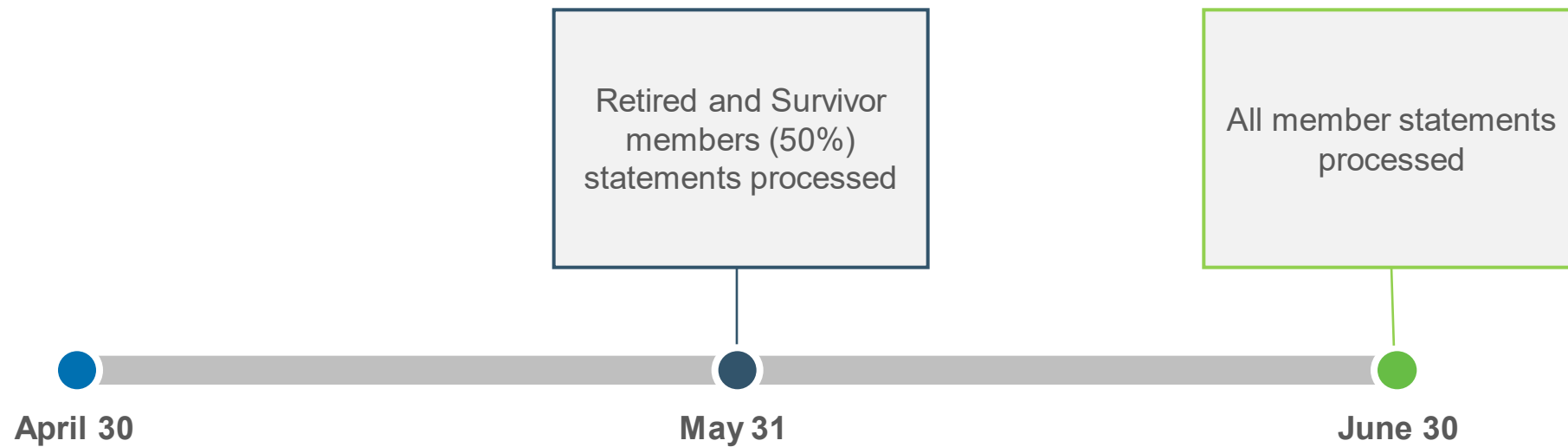
Register for the
2022 Webinar

Annual Statement Timeline – Employers who work directly with CAAT



PDF copies of member statements will not be provided

Annual Statement Timeline – Employers who work with our Administration Partners



DBplus Member Pension Adjustment Offset

- We will be revising the formula for calculating a Pension Adjustment Offset for members who accrue a DBplus benefit
- New formula will be effective January 1, 2023
 - Achieves a consistent application of PA offset among all CAAT employers (DBprime and DBplus)
 - New formula will ease the burden for distributing the PA offset between employers for concurrent members
- 2022 PA's will be calculated using the current DBplus PA framework
- More communication on this will be provided in the upcoming months

Service standards – Q1 2022

Process	Volume	Target turnaround	Attainment	Average turnaround
Retirements	243	30 days	95%	15 days
New pension starts	200	2 days	97%	3 days
Deaths	156	30 days	100%	17 days
Service purchase quotes	192	30 days	97%	12 days
Pension estimates	613	10 days	98%	4 days
Terminations	585	30 days	96%	20 days
Enrolments	2,209	10 days	99%	1 day

Member Presentations

- Meet Steve Hyland, Lead of Pension Education
- Webinar Topics
 - Plan overview
 - DBprime service purchases
 - DBplus pension purchases
 - Planning for retirement



Book a member webinar today



presentations@caatpension.ca

Contributors Podcast



The image shows a podcast cover for 'Contributors'. It features a portrait of Derek Dobson, CEO & Plan Manager of CAAT Pension Plan. The title of the episode is 'The power of pensions – How retirement security can (and will!) save Canada'. The cover has a blue and white color scheme with a waveform graphic at the bottom.

Contributors

Derek Dobson
CEO & Plan Manager,
CAAT Pension Plan

**The power of pensions –
How retirement security
can (and will!) save Canada**

Join us on Contributors

Listen to the Contributors podcast to hear from CAAT's CEO, Derek W. Dobson, on Canada's retirement security challenges – and the opportunities to solve them.

[Listen to the episode here](#)



2022 Roadmap for PAL and My Pension

Q1
2022

Q2
2022

Q3
2022

Q4
2022



My Pension

Access available, communication sent and registrations started:

- Survivors
- Retired Members

Access available and communication will be sent to members with annual statement:

- EOM Members
- Deferred Members

Annual Statements available for:

- EOM Members
- Deferred Members
- Survivors
- Retired Members

- Initial Purchase Quote

- Review Case / Transaction Progress

PAL

- Employer provided with ability to add or remove their contacts

- ER Contribution Remittance
- Leave Reporting
- Initial Purchase Quote

- DCT Single Sign-On



“Disabled” definition updated in the Plan text last year

Long-Term Disability – Plan text updates

- **New definition applicable to DBprime:**
 - “Disabled” - shall mean, in reference to a Member, disability due to physical or mental injury or disease which prevents the Member from performing the duties of the employment in which the Member was engaged before the disability commenced, as determined using such evidence the Plan Manager deems appropriate, in accordance with Applicable Laws

Long-Term Disability – Plan updates

- Update to Plan text for situations when member returns to work from disability.
 - Member can't remain on a contribution waiver under DBprime AND start working again in a different role where they are receiving compensation for employment.
 - If they do start working and earning income, then they are deemed to no longer be Disabled as of that date and the contribution waiver would end. The one exception is if the employment is part of an approved rehabilitation program that supports a return to work.

June 30 Retirements

- Received **70** pension applications and have prepared **33** option documents
- To ensure July 1 pension starts:
 - All documentation must be received by **June 14**
 - Signed option documents
 - Proof of age



Non-Member Data Files

- Please send your date files with non-member information each month
- Need the data in the required format
- Data file format: [Non-member data specifications](#)

Upcoming events

- Annual Review Webinar
 - Wednesday May 4 – 11 AM
- Employer education sessions
 - May 5 – In-Year Reporting
 - June 2 – Plan Enrolment and Eligibility





