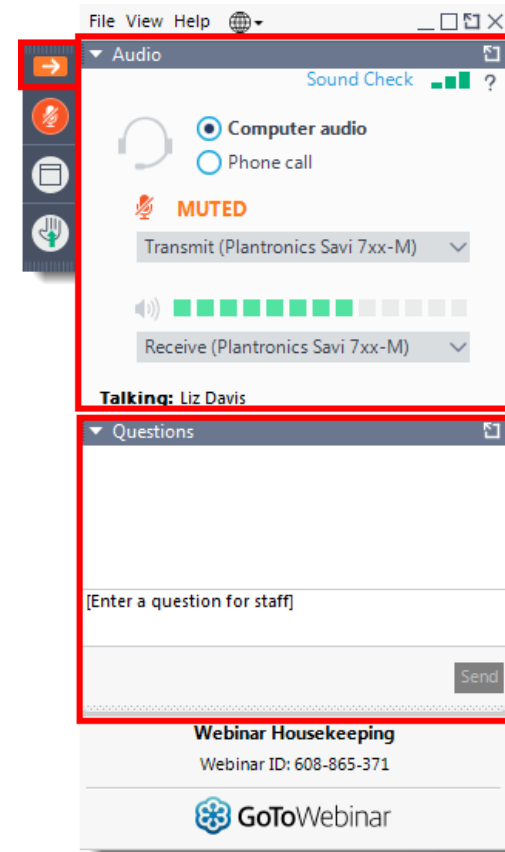


While we wait – audio instructions

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



Transformative Territory Statement

“In keeping with Indigenous culture and to build respectful relationships between Indigenous and non-Indigenous peoples, we acknowledge that our office is located on the traditional unceded territory of many nations, including the Mississaugas of the Credit, the Anishnabeg, the Chippewa, the Haudenosaunee and the Wendat peoples, and is now home to many diverse First Nations, Inuit, and Métis peoples. We also acknowledge that Toronto is covered by Treaty 13 with the Mississaugas of the Credit.

As settlers of this territory, we will listen, uplift and celebrate the Indigenous peoples of this land and, upon invitation to do so, support them in the pursuit of self-determination, sovereignty, and justice.

We acknowledge our settler privilege and understand the impact it has on the land and Indigenous peoples.”

Pronunciation

Anishnabeg: (ah-nish-naw-bek)

Haudenosaunee: (hoodt-en-oh-show-nee)

Métis: (may-tee)





Annual Statement Overview

March 7, 2024





Agenda

1. Active Statements
2. Active Statements on PAL and My Pension
3. Contribution Reconciliation


Active Statements

Pages 1 & 2 - Address page

ROBERT WQXEJ
565 DEBQOWBK WDYZHC
ORLEANS ON RBJ MQY

AC/ADM/0022-0025/

Page 3 – Member ID

 Annual Statement
January 1 to December 31, 2023

ROBERT WQXEJ

Page 3 of 7
Member ID 185802AS23

Your lifetime pension earned to December 31, 2023

Annual pension payable at age 65	\$9,262.20
Monthly pension payable at age 65	\$771.85

When can you retire?

Normal retirement date
The end of the month you turn 65 February 28, 2031

Early retirement dates
Earliest date you can retire with a DBplus unreduced pension (age 65) February 28, 2031
You are eligible to retire immediately with a DBplus reduced pension

Survivor benefits

Spouse (as identified in our records) None

Designated beneficiaries
DIANE WQXEJ 100.00% of benefit

Member information

Name
ROBERT WQXEJ

Date of birth
February 3, 1966

Date of hire
August 22, 2011

Date of enrolment
April 1, 2021

Employment type
Full time

Jurisdiction of employment
Ontario

You are vested in your pension.

Pension Registration Number: 0589895

Province of Plan Registration: Ontario

Contact the
Colleges of Applied Arts and
Technology Pension Plan

250 Yonge Street, Suite 2500
P.O. Box 40
Toronto, ON M5B 2L7

Telephone: 416.673.9000
Toll-free: 1.888.350.2228
member@caatpension.ca


www.caatpension.ca

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Page 3 of 7
Member ID 185802AS23

Page 3 – Member information

 Annual Statement
January 1 to December 31, 2023

ROBERT WQXEJ Page 3 of 7
Member ID 185802AS23

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www.caatpension.ca

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185802AS23 WQXEJ 3

Member information

Name
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Date of birth
February 3, 1966

Date of hire
August 22, 2011

Date of enrolment
April 1, 2021

Employment type
Full time


Jurisdiction of employment
Ontario

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**Pension Registration
Number: 0589895**

**Province of Plan
Registration: Ontario**

Page 3 – Lifetime pension



ROBERT WQXEJ

Annual Statement
January 1 to December 31, 2023

Page 3 of 7
Member ID 185802AS23

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Spouse (as identified in our records) None

Designated beneficiaries
DIANE WQXEJ 100.00% of benefit

Member information

Name
ROBERT WQXEJ

Date of birth
February 3, 1966

Date of hire
August 22, 2011

Date of enrolment
April 1, 2021

Employment type
Full time

Jurisdiction of employment
Ontario

You are vested in your pension.

Pension Registration Number: 0586995

Province of Plan Registration: Ontario

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Technology Pension Plan

250 Yonge Street, Suite 2500
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Toronto, ON M5B 2L7


Telephone: 416.873.9000
Toll-free: 1.866.350.2228
member@caalpension.ca

www.caaipension.ca

Your lifetime pension earned to December 31, 2023

Annual pension payable at age 65	\$9,262.20
Monthly pension payable at age 65	\$771.85

Page 3 – Retirement eligibility

 Annual Statement
January 1 to December 31, 2023

ROBERT WQXEJ Page 3 of 7
Member ID 185802AS23

Your lifetime pension earned to December 31, 2023

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Survivor benefits
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Designated beneficiaries
DIANE WQXEJ 100.00% of benefit

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ABSACT_E_02.24.2
185802AS23 WQXEJ 3

When can you retire?

Normal retirement date

The end of the month you turn 65

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Early retirement dates

Earliest date you can retire with a DBplus unreduced pension (age 65)

February 28, 2031

You are eligible to retire immediately with a DBplus reduced pension

Page 3 – Survivor benefits

 Annual Statement
January 1 to December 31, 2023

ROBERT WQXEJ

Page 3 of 7
Member ID 185802AS23

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Earliest date you can retire with a DBplus unreduced pension (age 65) February 28, 2031
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Survivor benefits

Spouse (as identified in our records)	None
Designated beneficiaries DIANE WQXEJ	100.00% of benefit

Member information

Name
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Date of birth
February 3, 1966

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April 1, 2021

Employment type
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Survivor benefits

Spouse (as identified in our records)


None

Designated beneficiaries

DIANE WQXEJ

100.00% of benefit

Page 3 – Plan contact information

 **Annual Statement**
January 1 to December 31, 2023

ROBERT WQXEJ Page 3 of 7
Member ID 185802AS23

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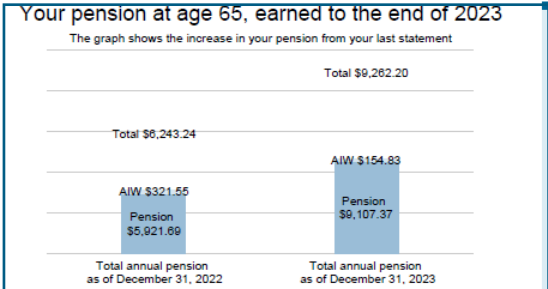
Page 4 – Annual pension as of December 31, 2023



Annual Statement
January 1 to December 31, 2023

Page 4 of 7
Member ID 185802AS23

Your pension at age 65, earned to the end of 2023
The graph shows the increase in your pension from your last statement



Annual pension
When you retire, your pension is paid every month for the rest of your life. Your pension increases each year as you continue to contribute to the Plan.

AIW Enhancement
An annual increase (subject to the CAAT Pension Plan Funding Policy), based on the Average Industrial Wage (AIW) index. The AIW enhancement is applied to the total DBplus pension you accrued to the end of the previous year.

	As of December 31 2022	Accrued in 2023 and AIW	As of December 31 2023
DBplus pension (including purchases)	\$6,243.24	\$3,018.96	\$9,262.20
Total lifetime pension	\$6,243.24	\$3,018.96	\$9,262.20

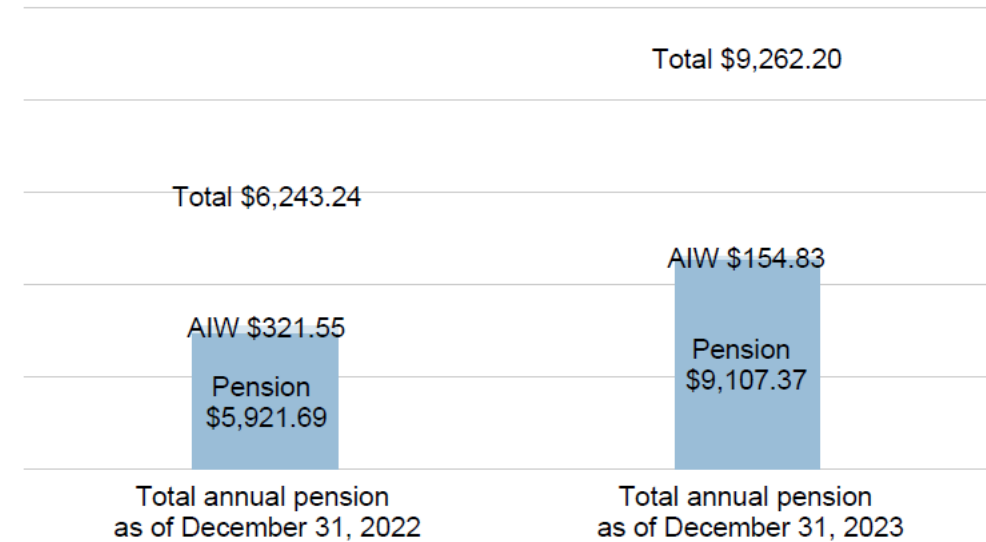
Your Pension Statement is intended as a summary only. For a comprehensive description of the CAAT Pension Plan provisions, please visit www.caatpension.ca or contact the CAAT Pension Plan. If there are any discrepancies between this Pension Statement and the Plan Terms, the Plan Terms will prevail.

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Your pension at age 65, earned to the end of 2023

The graph shows the increase in your pension from your last statement



Page 4 - Annual pension as of December 31, 2023

caat
PENSION PLAN

Annual Statement
January 1 to December 31, 2023

Page 4 of 7
Member ID 185802AS23

Your pension at age 65, earned to the end of 2023
The graph shows the increase in your pension from your last statement

Annual pension payable from normal retirement date			
	As of December 31 2022	Accrued in 2023 and AIW	As of December 31 2023
DBplus pension (including purchases)	\$6,243.24	\$3,018.96	\$9,262.20
Total lifetime pension	\$6,243.24	\$3,018.96	\$9,262.20

Annual pension
When you retire, your pension is paid every month for the rest of your life. Your pension increases each year as you continue to contribute to the Plan.

AIW Enhancement
An annual increase (subject to the CAAT Pension Plan Funding Policy), based on the Average Industrial Wage (AIW) index. The AIW enhancement is applied to the total DBplus pension you accrued to the end of the previous year.

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	As of December 31 2022	Accrued in 2023 and AIW	As of December 31 2023
DBplus pension (including purchases)	\$6,243.24	\$3,018.96	\$9,262.20
Total lifetime pension	\$6,243.24	\$3,018.96	\$9,262.20

Page 4 – Average Industrial Wage (AIW) Enhancement

caat
PENSION PLAN

Annual Statement
January 1 to December 31, 2023

Page 4 of 7
Member ID 185802A523

Your pension at age 65, earned to the end of 2023
The graph shows the increase in your pension from your last statement

	As of December 31, 2022	Accrued in 2023 and AIW	As of December 31, 2023
DBplus pension (including purchases)	\$6,243.24	\$3,018.96	\$9,262.20
Total lifetime pension	\$6,243.24	\$3,018.96	\$9,262.20

Annual pension payable from normal retirement date

Annual pension
When you retire, your pension is paid every month for the rest of your life. Your pension increases each year as you continue to contribute to the Plan.

AIW Enhancement
An annual increase (subject to the CAAT Pension Plan Funding Policy), based on the Average Industrial Wage (AIW) index. The AIW enhancement is applied to the total DBplus pension you accrued to the end of the previous year.

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4

AIW Enhancement

An annual increase (subject to the CAAT Pension Plan Funding Policy), based on the Average Industrial Wage (AIW) index. The AIW enhancement is applied to the total DBplus pension you accrued to the end of the previous year.

Page 5 - Earnings



Annual Statement
January 1 to December 31, 2023

Details about your pension - DBplus

Earnings

Eligible earnings in 2023 \$67,200.00

Page 5 of 7
Member ID: 185802AS23

DBplus contributions	Member	Employer
Total contributions plus interest as of December 31, 2022	\$3,094.24	\$3,094.24
Contributions made in 2023	\$6,048.00	\$6,048.00
Interest credited in 2023	\$121.92	\$121.92
Total contributions plus interest as of December 31, 2023	\$9,264.16	\$9,264.16

Pension calculation	Member	Employer
Accrued as of December 31, 2022		\$6,243.24
Earned in 2023: 8.5% x (\$6,048.00 + \$6,048.00) + \$1,990.80		\$3,018.96
Total DBplus accrued as of December 31, 2023		\$9,262.20

The pension formula displayed is for illustrative purposes only and amounts included in the calculation may vary slightly from those found in other sections of this statement.

Pension purchases
The total purchased pension is included in the annual pension amount shown on page 3, and is limited by the *Income Tax Act*.

	Purchase contributions	Contributions with interest	Purchased annual pension
DBplus Periods Prior to Enrolment	\$58,276.80	\$60,415.34	\$3,900.36
DBplus LOA within	\$21,600.00	\$21,919.61	\$1,896.00
DBplus Transfer-In	\$22,488.41	\$23,329.44	\$1,501.20
Total	\$102,365.21	\$105,664.39	\$7,237.56

Pension formula:
DBplus

Guaranteed base pension
DBplus past promised benefits
+
APF x (member + employer contributions)
+ (AIW + Pension purchases)
= Total DBplus annual lifetime pension

Average Industrial Wage (AIW) enhancements, once added, become a permanent part of your CAAT promised pension. The AIW index represents wage inflation in Canada.

Annual Pension Factor (APF)
Is the rate used to calculate your guaranteed base pension. Under DBplus, the current APF is 8.5%. This amount is set by the Plan's governors, based on the Funding Policy.

Employer contributions
Your employer contributions to DBplus are shown because the DBplus pension formula is based on total member and employer contributions.

Are you in the process of a purchase?
If your purchase or transfer wasn't completed in the previous year, the purchase information will appear on a future annual statement.

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185802AS23 WQXE

5

Earnings

Eligible earnings in 2023

\$67,200.00

Page 5 - Contributions



Annual Statement
January 1 to December 31, 2023

Details about your pension - DBplus

Page 5 of 7
Member ID 185802AS23

Earnings

Eligible earnings in 2023 \$87,200.00

DBplus contributions

	Member	Employer
Total contributions plus interest as of December 31, 2022	\$3,094.24	\$3,094.24
Contributions made in 2023	\$6,048.00	\$6,048.00
Interest credited in 2023	\$121.92	\$121.92
Total contributions plus interest as of December 31, 2023	\$9,264.16	\$9,264.16

Pension calculation

Accrued as of December 31, 2022	\$6,243.24
Earned in 2023: $8.5\% \times (\$6,048.00 + \$6,048.00) + \$1,990.80$	\$3,018.96
Total DBplus accrued as of December 31, 2023	\$9,262.20

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Page 5 – Pension calculation



Annual Statement
January 1 to December 31, 2023

Details about your pension - DBplus

Page 5 of 7
Member ID 185802AS23

Earnings

Eligible earnings in 2023		\$67,200.00
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DBplus contributions

	Member	Employer
Total contributions plus interest as of December 31, 2022	\$3,094.24	\$3,094.24
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DBplus LOA within	\$21,600.00	\$21,919.61	\$1,838.00
DBplus Transfer-In	\$22,488.41	\$23,329.44	\$1,501.20
Total	\$102,365.21	\$105,664.39	\$7,237.56


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Pension calculation

Accrued as of December 31, 2022	\$6,243.24
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Page 5 – Pension purchases



Annual Statement
January 1 to December 31, 2023

Details about your pension - DBplus

Page 5 of 7
Member ID 185802AS23

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DBplus Transfer-In	\$22,488.41	\$23,329.44	\$1,501.20
Total	\$102,365.21	\$105,664.39	\$7,237.56

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185802AS23 WQXE


5

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Total	\$102,365.21	\$105,664.39	\$7,237.56

Page 5 – Pension formula



Annual Statement
January 1 to December 31, 2023

Page 5 of 7
Member ID 185802AS23

Details about your pension - DBplus

Earnings

Eligible earnings in 2023		\$67,200.00
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DBplus contributions

	Member	Employer
Total contributions plus interest as of December 31, 2022	\$3,094.24	\$3,094.24
Contributions made in 2023	\$6,048.00	\$6,048.00
Interest credited in 2023	\$121.92	\$121.92
Total contributions plus interest as of December 31, 2023	\$9,264.16	\$9,264.16

Pension calculation

Accrued as of December 31, 2022	\$8,243.24
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DBplus LOA within	\$21,800.00	\$21,919.61	\$1,836.00
DBplus Transfer-In	\$22,488.41	\$23,329.44	\$1,501.20
Total	\$102,365.21	\$105,664.39	\$7,237.56

Pension formula: DBplus

Guaranteed base pension
DBplus past promised benefits
+
APF x (member + employer contributions)
+ (AIW + Pension purchases)
= **Total DBplus annual lifetime pension**

Average Industrial Wage (AIW) enhancements, once added, become a permanent part of your CAAT promised pension. The AIW index represents wage inflation in Canada.

Annual Pension Factor (APF) is the rate used to calculate your guaranteed base pension. Under DBplus, the current APF is 8.5%. This amount is set by the Plan's governors, based on the Funding Policy.

Employer contributions
Your employer contributions to DBplus are shown because the DBplus pension formula is based on total member and employer contributions.

Are you in the process of a purchase?
If your purchase or transfer wasn't completed in the previous year, the purchase information will appear on a future annual statement.

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5

Pension formula:
DBplus

Guaranteed base pension

DBplus past promised benefits

+

APF x (member + employer contributions)

+ (AIW + Pension purchases)

=

Total DBplus annual lifetime pension

Average Industrial Wage (AIW) enhancements, once added, become a permanent part of your CAAT promised pension. The AIW index represents wage inflation in Canada.

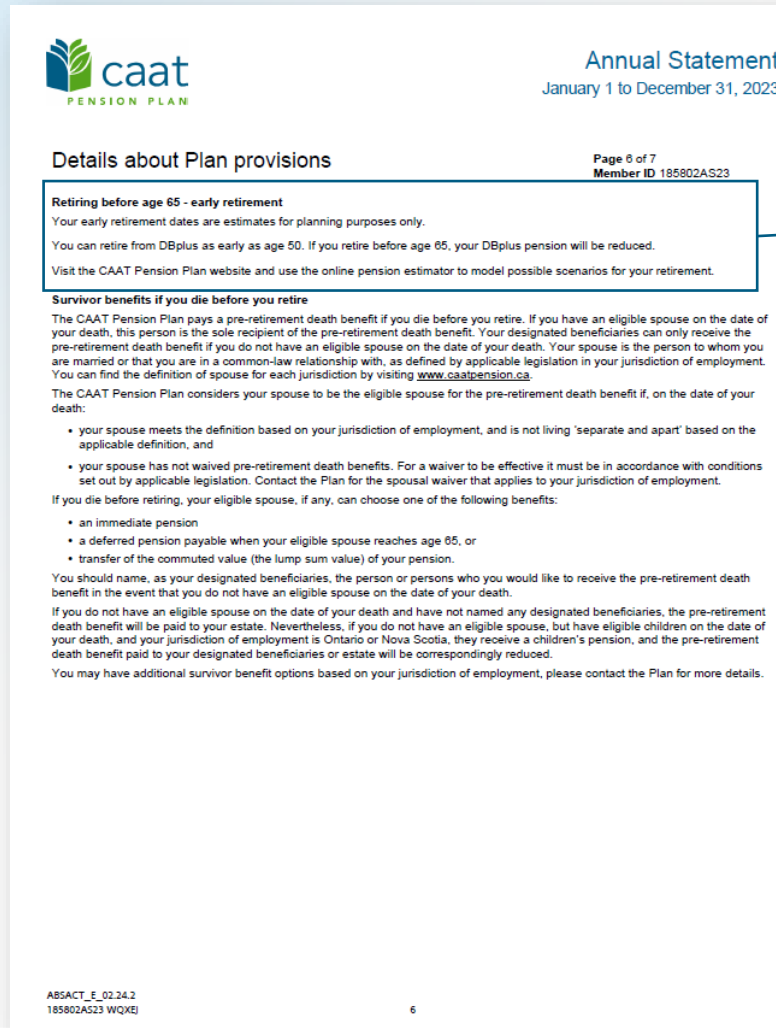
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Your employer contributions to DBplus are shown because the DBplus pension formula is based on total member and employer contributions.

Page 6 – Plan provision



The screenshot shows the 'Details about Plan provisions' section of the CAAT Pension Plan Annual Statement for 2023. The page is titled 'Page 6 of 7' and identifies the member as 'Member ID 185802AS23'. A blue box highlights the 'Retiring before age 65 - early retirement' section. The text in this section states that early retirement dates are estimates for planning purposes only and that retiring before age 65 will result in a reduced DBplus pension. It also directs members to use the online pension estimator on the CAAT website. Below this, the 'Survivor benefits if you die before you retire' section is visible, detailing the pre-retirement death benefit and the conditions for a spouse to be eligible for it.

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Annual Statement
January 1 to December 31, 2023

Page 6 of 7
Member ID 185802AS23

Details about Plan provisions

Retiring before age 65 - early retirement
Your early retirement dates are estimates for planning purposes only.
You can retire from DBplus as early as age 50. If you retire before age 65, your DBplus pension will be reduced.
Visit the CAAT Pension Plan website and use the online pension estimator to model possible scenarios for your retirement.

Survivor benefits if you die before you retire
The CAAT Pension Plan pays a pre-retirement death benefit if you die before you retire. If you have an eligible spouse on the date of your death, this person is the sole recipient of the pre-retirement death benefit. Your designated beneficiaries can only receive the pre-retirement death benefit if you do not have an eligible spouse on the date of your death. Your spouse is the person to whom you are married or that you are in a common-law relationship with, as defined by applicable legislation in your jurisdiction of employment. You can find the definition of spouse for each jurisdiction by visiting www.caat-pension.ca.
The CAAT Pension Plan considers your spouse to be the eligible spouse for the pre-retirement death benefit if, on the date of your death:

- your spouse meets the definition based on your jurisdiction of employment, and is not living 'separate and apart' based on the applicable definition, and
- your spouse has not waived pre-retirement death benefits. For a waiver to be effective it must be in accordance with conditions set out by applicable legislation. Contact the Plan for the spousal waiver that applies to your jurisdiction of employment.

If you die before retiring, your eligible spouse, if any, can choose one of the following benefits:

- an immediate pension
- a deferred pension payable when your eligible spouse reaches age 65, or
- transfer of the commuted value (the lump sum value) of your pension.

You should name, as your designated beneficiaries, the person or persons who you would like to receive the pre-retirement death benefit in the event that you do not have an eligible spouse on the date of your death.

If you do not have an eligible spouse on the date of your death and have not named any designated beneficiaries, the pre-retirement death benefit will be paid to your estate. Nevertheless, if you do not have an eligible spouse, but have eligible children on the date of your death, and your jurisdiction of employment is Ontario or Nova Scotia, they receive a children's pension, and the pre-retirement death benefit paid to your designated beneficiaries or estate will be correspondingly reduced.

You may have additional survivor benefit options based on your jurisdiction of employment, please contact the Plan for more details.

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Retiring before age 65 - early retirement

Your early retirement dates are estimates for planning purposes only.

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Visit the CAAT Pension Plan website and use the online pension estimator to model possible scenarios for your retirement.

Page 6 – Survivor benefits

 **Annual Statement**
January 1 to December 31, 2023

Details about Plan provisions

Page 6 of 7
Member ID 185802AS23

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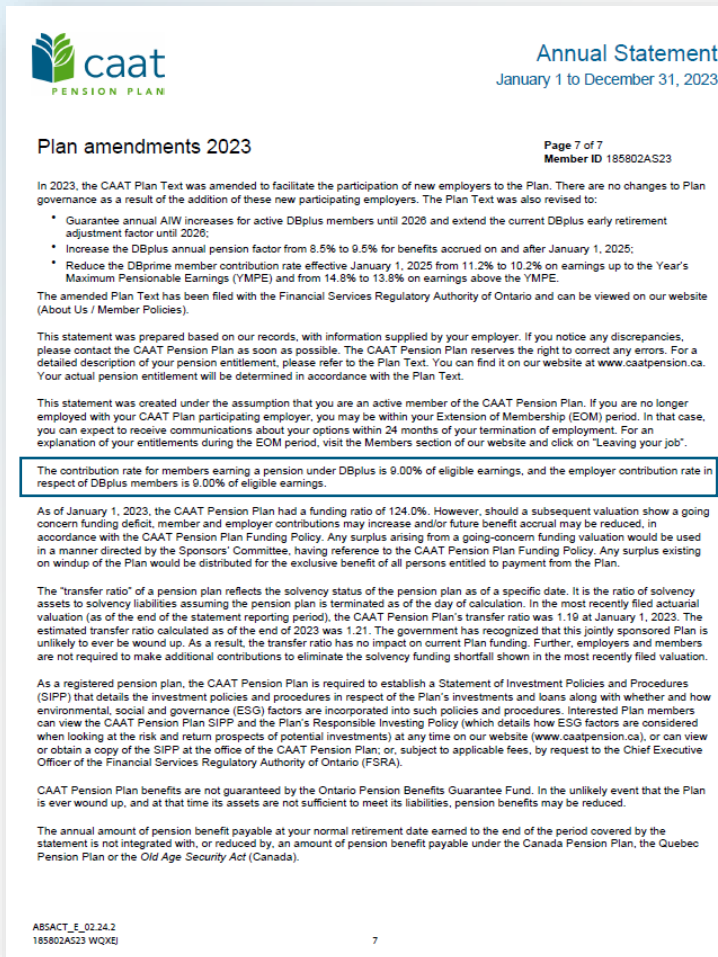
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Page 7 – Plan amendments



The contribution rate for members earning a pension under DBplus is 9.00% of eligible earnings, and the employer contribution rate in respect of DBplus members is 9.00% of eligible earnings.

Active Statements on PAL and My Pension

Where to find Statements on PAL

The image shows a multi-step process for finding a member statement on the PAL system. On the left, a vertical sidebar contains a search bar with 'Flaky Bleach' and a magnifying glass icon. Below it, the member ID 'PS176433A' is entered into a search field, also with a magnifying glass icon. The main area of the interface is titled 'Find a member' and includes a search form with fields for 'Social Insurance Number', 'Member ID', 'First name', and 'Last name'. A 'Submit' button is located below the form. Below the search form, the 'Search results' section displays a table with one row of data. A red box highlights the 'PS176433A' member ID in the search results table, and a black arrow points from this box back to the search input field in the sidebar.

Find a member
Start, or follow-up on a transaction for a specific member

Enter search term

Social Insurance Number: Member ID:

First name: Last name:

Submit

Search results

First name	Middle initial	Last name	Social Insurance Number	Date of birth	Member ID	Employment status
EKYHPIYZY	Q	HIYRGKGDU...	116125311	10-May-1964	PS176433A	Active

1 - 1 of 1 items

Where to find Statements on PAL

Other information

Activity Log

Start time	Activity
------------	----------

Employment Information +

Employment History +

Contact Information +

Member Plan History +

Member Purchase History +

Forms +

Annual Statement Centre

Statement Year	Statement Title
31-Dec-2023	ABS_2132386_0001-0001_150259PT22_FAC_OTRFT_54_20231231.pdf
31-Dec-2022	ABS_1958087_0004-0004_150259PT22_FAC_OTRFT_54_20221231.pdf
31-Dec-2022	ABS_1958089_A0000-0000_150259PT22_FAC_OTRFT_54_20221231_S.pdf

Where to find Statements on My Pension

The screenshot shows the 'My Pension' portal for member 1502BPT22. The page includes a navigation menu on the left with options like 'Dashboard', 'Member information', and 'Estimate your pension'. The main content area features a 'Join a member learning session' banner, a retirement eligibility notice for August 31, 2022, and a 'Your Pension' section with a 'Pension Estimator' tool. At the bottom, a 'New for 2023' section highlights the '2023 Annual Statement' and '2023 Statement Companion' with download buttons.

This detailed view of the 'Annual Statements' section shows three cards. The first card, 'New for 2023', has a blue icon of an open book and a 'Download your PDF Annual Statement documents here' button. The second card, '2023 Annual Statement', has a blue document icon, a 'NEW' tag, and a 'Download Statement' button. The third card, '2023 Statement Companion', has a blue document icon, a 'NEW' tag, and a 'Download Companion' button. Each card includes a brief description of the document's content.

Where to find Statements on My Pension - Continued

The screenshot displays the 'Document Centre' interface. On the left is a navigation menu with options: Dashboard, Member Information, Estimate your pension, DBflex, Purchase your leave, Document Centre (highlighted), Message Centre, and Help. The main header reads 'Document Centre' and 'All of your My Pension documents in one place'. Below this is a 'Find a document' section with search filters: Reference ID (Filter by Reference ID), Document Name (Filter by Name), Document type (dropdown), Created by (Filter by created), Created between (Start date and End date), and And (Start date and End date). There are 'Search' and 'Reset' buttons. The 'Search Results' section shows a table with 5 items.

Reference ID	Name	Document type	Created by	Date created
1577970	ABS_2132386_0001-0001_150259PT...	Annual Statement	CAAT	27-Feb-2024 02:48 PM
CA0216446	ABS_2262705_A0000-0000_188133_...	Beneficiary	RHONDA ZIQPSBBS	29-Mar-2023 06:59 PM
0797929	DEMOGRAPHIC_2022-12-20 3:34:17 PM_en-ca.pdf	Personal information	RHONDA ZIQPSBB	20-Dec-2022 03:34 PM
0797901	ABS_1958087_0004-0004_150259PT...	Annual Statement	CAAT	19-Dec-2022 04:42 PM
0797893	ABS_1958089_A0000-0000_150259P...	Annual Statement	CAAT	19-Dec-2022 02:41 PM

At the bottom of the results table, there is a pagination control showing '1' of 5 items per page and a refresh icon. The text '1 - 5 of 5 items' is also visible.

Retired Member, Deferred Member & Extension of Membership Statements

- Retired Member Statements
 - Sent by April 30th
- Deferred Member Statements
 - Sent by May 31st
- Extension of Membership (EOM) Statements
 - Sent by June 30th
- Available on My Pension



Questions?

Contribution Reconciliation

CAAT Registered Pension Plan

UPDATE on Initial Reconciliation of Contribution Remittances

Our Finance Department will not be sending the Annual Detail Account Summary file(s) this year as previously indicated in our PBR Year End training.

You can export and review your contribution amounts in PAL.

If you notice any discrepancies, please notify your Employer PA by April 15, 2024.

Exporting the Initial Reconciliation of Contribution Remittances from PAL

Pension application

Pension estimate

Payroll

File summary

Contribution remittance

Employer Manual [↗](#)

Help

Remittance history

Export

Payment Date	Remittance period	Process ID	CRF ID	Type	Total payment amount	Payment status	Modified on	Modified by
22-Dec-2023	31-Dec-2023		919	Contributions	600.00	Pending		
22-Dec-2023			920	Purchases	300.00	Pending		
29-Nov-2023	15-Mar-2023	11627	897	Contributions	250.00	Pending		
10-Aug-2023	31-Jul-2023	10103	737	Contributions	2,317.50	Payment received	05-Jul-2023	John Huang
						Payment		

◀ ◁ 1 2 3 ▷ ▶ 5 items per page 1 - 5 of 13 items ↻

Exporting the Initial Reconciliation of Contribution Remittances from PAL

Enter the time period and select file format ✕

From To

Export format

Exporting the Initial Reconciliation of Contribution Remittances from PAL


Payment date	Remittance period	Process ID	CRF ID	Type	Payment method	Total payment amount	Status	Created on	Created by	Modified on	Modified by	Remarks
1/31/2023	1/21/2023		31	Contributions	Electronically	443161.92	submitted	1/31/2023	CAAT			
2/1/2023	2/28/2023		61	Contributions	Electronically	50000	submitted	2/7/2023	CAAT			
2/5/2023	1/31/2023		59	Contributions	Electronically	19628.08	submitted	2/7/2023	CAAT			
2/6/2023	2/28/2023		60	Contributions	Electronically	188000	submitted	2/7/2023	CAAT			
3/1/2023		9040	217	Purchases	Electronically	555	pending	4/5/2023	Firstname Rex			
3/15/2023	2/28/2023	9387	471	Contributions	Electronically	2275	pending	4/28/2023	Firstname Rex			
5/16/2023		9563	622	Purchases	Electronically	587	pending	5/18/2023	Firstname Rex	5/18/2023	CAAT	
7/5/2023	6/30/2023	10100	734	Contributions	Electronically	2317.5	submitted	7/5/2023	Firstname Rex			
8/3/2023	7/17/2023	10102	736	Contributions	Electronically	2317.5	submitted	7/5/2023	Firstname Rex	7/5/2023	Firstname Rex	
8/10/2023	7/31/2023	10103	737	Contributions	Electronically	2317.5	submitted	7/5/2023	Firstname Rex	7/5/2023	Firstname Rex	
11/29/2023	3/15/2023	11627	897	Contributions	Cheque	250	pending	11/29/2023	CAAT			
12/22/2023	12/31/2023		919	Contributions	Electronically	600	pending	1/2/2024	CAAT			
12/22/2023			920	Purchases	Electronically	300	pending	1/2/2024	CAAT			

Annual Contribution Reconciliation

- CAAT Registered Pension Plan (RPP) **Annual Detail Account Summary** of Contributions representing payments received for the year 2023
- A **Summary Data Report** that shows all membership data after adjustments have been entered

Annual Reconciliation

CAAT Pension Plan Annual Statement of Contributions



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250 Yonge Street, Suite 2900 P.O. Box 40 Toronto ON M5B 2L7
Tel 416.673.9000 Toll Free 1.866.350.2228 Fax 416.673.9028 www.caatpension.on.ca

**ANNUAL STATEMENT OF CONTRIBUTIONS
FOR THE YEAR 20xx**

RFP

Employer Information

ABC Employer
Bob Doe
123 Anywhere Street
Toronto, ON

FINAL STATEMENT ISSUED:	GROUP NUMBER
May 22, 20xx	99

RFP ALL	<u>MEMBER</u>	<u>EMPLOYER</u>	<u>TOTAL</u>
Annual Reporting of Contributions <small>(Regular + PRG payroll deductions)</small>			
Initial Submission:	\$10,238,468.34	\$10,238,468.34	\$20,476,936.68
Add/(Less): Adjustments as per following page(s):	<u>\$79,229.69</u>	<u>\$79,229.69</u>	<u>\$158,459.38</u>
Annual Reporting of Contributions			
RECONCILED TOTAL:	<u>\$10,317,698.03</u>	<u>\$10,317,698.03</u>	<u>\$20,635,396.06</u>
TOTAL CONTRIBUTIONS REMITTED: <small>(Regular + PRG payroll deductions, excludes PRG paid in a lumpsum)</small>	<u>\$10,336,797.46</u>	<u>\$10,336,797.46</u>	<u>\$20,673,594.92</u>
Contributions Remitted - Adjustments	\$(3,662.03)	\$(3,662.03)	\$(7,324.06)
TOTAL CONTRIBUTIONS REMITTED:	<u>\$10,333,135.43</u>	<u>\$10,333,135.43</u>	<u>\$20,666,270.86</u>
BALANCE DUE TO EMPLOYER	<u>\$15,437.40</u>	<u>\$15,437.40</u>	<u>\$30,874.80</u>

Contribution Reconciliation Balance – Due to CAAT

- Send any amounts due to CAAT from the Annual Reconciliation letter via EFT payment together with the payment advice
- Send payment advice by Email to:
 - B1K@cibcmellon.com
 - Finance@caatpension.ca

Contribution Reconciliation Balance – Due to CAAT

Do you have any balance due to CAAT from your annual reconciliation to remit?

YES NO

Type	Year	Amount - RPP
Owed to CAAT - Member	2023	
Comments		
Balance due to CAAT resulting from 2023 Contribution Reconciliation		
Owed to CAAT - Employer	2023	
Comments		
Balance due to CAAT resulting from 2023 Contribution Reconciliation		

Here you can see an example of how an employer reports a Balance Due amount on the **Contribution Remittance Summary**

Contribution Reconciliation Balance – Due to employer

- Please claim the balance owing against your next monthly remittance by showing a credit on the Contribution Remittance Summary in PAL
- In PAL, select yes to “Do you have a credit amount from your annual reconciliation to apply.” By completing this section, it will reduce the total remittance amount owed to CAAT.
- The regular monthly contribution remittance amounts should remain unaffected.

Contribution Reconciliation Balance – Due to Employer

Do you have a credit amount from your annual reconciliation to apply?

YES NO

Type	Year	Amount - RPP
Member	2023	
Comments		
Credit resulting from 2023 Contribution Reconciliation		
Employer	2023	
Comments		
Credit resulting from 2023 Contribution Reconciliation		

Here you can see an example of how an employer reports a Credit amount on the **Contribution Remittance Summary**



Questions?

