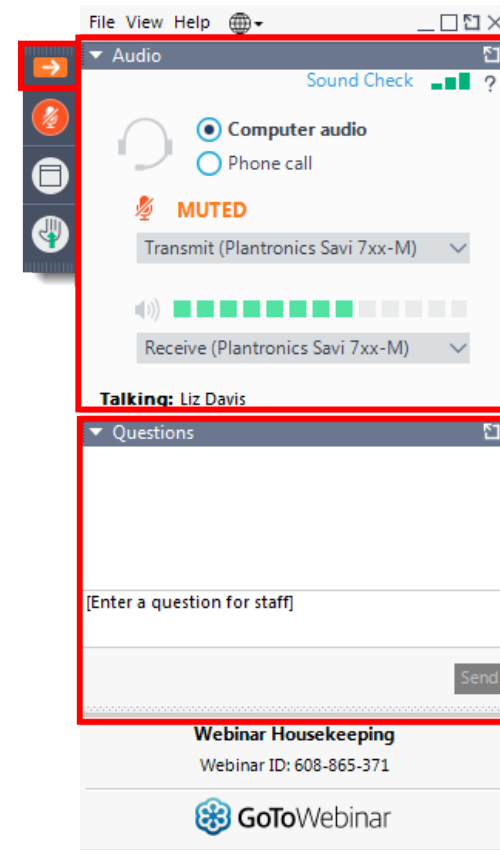


While we wait – audio instructions

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

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Page 3 – Member ID

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

JASON ETPGNFCKX

Your lifetime pension earned to December 31, 2023

Annual pension payable at age 65	\$1,815.24
Monthly pension payable at age 65	\$151.27

When can you retire?

Normal retirement date
The end of the month you turn 65 October 31, 2049

Early retirement dates

Estimated earliest date you can retire with a DBprime unreduced pension	October 31, 2044
Earliest date you can retire with a DBplus unreduced pension (age 65)	October 31, 2049
Estimated earliest date you can retire with a reduced pension	October 31, 2034

The earliest date you can retire with an unreduced pension is calculated with the assumption you are active and continuing to accrue a pension.

Survivor benefits

Spouse (as identified in our records) None

Designated beneficiaries

ABIGAIL ETPGNFCKX	100.00% of benefit
-------------------	--------------------

Member information

Name
JASON ETPGNFCKX

Date of birth
October 19, 1984

Date of hire
September 13, 2007

Date of enrolment
January 1, 2020

Employment type
Full time

Jurisdiction of employment
Ontario

You are vested in your pension.
To start pension payments, you must retire from both DBprime and DBplus at the same time.

Pension Registration Number: 0589655

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: 1.866.350.2228
member@caatpension.ca


www.caatpension.ca

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Page 3 of 8
Member ID 177423AS23

Page 3 – Member Information

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

JASON ETPGNFCKX Page 3 of 8
Member ID 177423AS23

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Province of Plan Registration: Ontario

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177423AS23 ETPGNFCKX 3

Member information

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Number: 0589895

Province of Plan

Registration: Ontario

Page 3 – Lifetime pension

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

JASON ETPGNFCKX Page 3 of 8
Member ID 177423AS23

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177423AS23 ETPGNFCKX 3

Your lifetime pension earned to December 31, 2023

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Page 3 – Retirement eligibility



Annual Statement
January 1 to December 31, 2023

JASON ETPGNFCKX

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Page 3 of 8
Member ID 177423AS23

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Page 3 – Survivor benefits

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PENSION PLAN

Annual Statement
January 1 to December 31, 2023

JASON ETPGNFCKX Page 3 of 8
Member ID 177423AS23

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Survivor benefits

Spouse (as identified in our records) None

Designated beneficiaries
ABIGAIL ETPGNFCKX 100.00% of benefit

Member information

Name
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Date of birth
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Date of hire
September 13, 2007

Date of enrolment
January 1, 2020

Employment type
Full time

Jurisdiction of employment
Ontario

You are vested in your pension.
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Pension Registration Number
0589855

Province of Plan Registration
Ontario

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www.caatpension.ca

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Survivor benefits

Spouse (as identified in our records)


None

Designated beneficiaries

ABIGAIL ETPGNFCKX

100.00% of benefit

Page 3 – Plan contact information

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

JASON ETPGNFCKX Page 3 of 8
Member ID 177423AS23

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Page 4 - Annual pension as of December 31, 2023

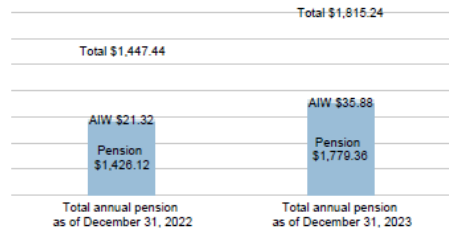


Annual Statement January 1 to December 31, 2023

Page 4 of 8
Member ID 177423AS23

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
DBprime pension	\$0.00	\$65.04	\$65.04
DBplus pension (including purchases)	\$1,447.44	\$302.76	\$1,750.20
Total lifetime pension	\$1,447.44	\$367.80	\$1,815.24

If you retire early, you will also be entitled to a DBprime bridge benefit, in the amount of \$35.04, payable to age 65. The start date of the DBprime bridge benefit will depend on your years of service in the Plan and when you retire. If, when you retire, you are not eligible for an unreduced DBprime pension, your pension and any DBprime bridge benefit payable will be reduced.

For details about the period(s) in which you participated in a prior plan design, and a full breakdown of the benefits you earned during that period, refer to your annual statements received during that prior period. If you have any questions, please contact the CAAT Plan.

DBprime pensionable service as of December 31, 2023 0.36538
Highest average pensionable earnings (HAPE) in DBprime for your latest period \$13,684.38

CAAT Retirement Compensation Arrangement

This statement includes any contributions you may have made to the CAAT Retirement Compensation Arrangement (CAAT RCA), and the total estimated pension (some of which may be paid from the CAAT RCA if eligible) payable to you at your normal retirement date, based on your contributions, eligible service and salary as of the date of this statement.

If your DBprime pension exceeds the maximum pension that can be paid from the CAAT Plan under the Income Tax Act when you retire, any excess pension above the maximum in respect of eligible service in the CAAT RCA will be paid from the CAAT RCA. Note that if you are eligible for a pension from the CAAT RCA when you retire, you are not entitled to CAAT RCA benefits in respect of any purchased or transferred service unless service has been specifically purchased separately under the CAAT RCA. Further details on the CAAT RCA, including with respect to eligibility for benefits and eligible service, can be found at www.caatpension.ca.

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Annual pension

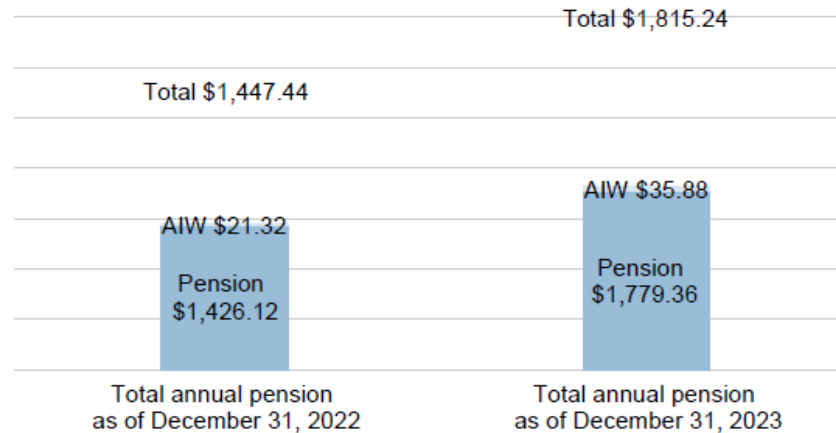
When you retire, your pension is paid every month for the rest of your life. Your pension is a combination of the pensions earned in DBprime and DBplus. In addition to the pension that you are currently earning in DBprime, the portion of your pension earned under DBplus continues to increase annually with AIW enhancements.

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. Your total pension is increased each year there is an AIW enhancement.

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.

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 – Bridge benefit

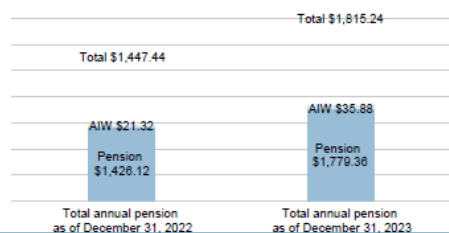


Annual Statement January 1 to December 31, 2023

Page 4 of 8
Member ID 177423AS23

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
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DBprime pensionable service as of December 31, 2023	0.36538
Highest average pensionable earnings (HAPE) in DBprime for your latest period	\$13,684.38

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Annual pension

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Highest average pensionable earnings (HAPE) in DBprime for your latest period	\$13,684.38

Page 4 – Retirement Compensation Agreement

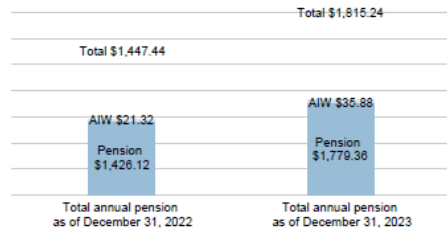


Annual Statement January 1 to December 31, 2023

Page 4 of 8
Member ID 177423AS23

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

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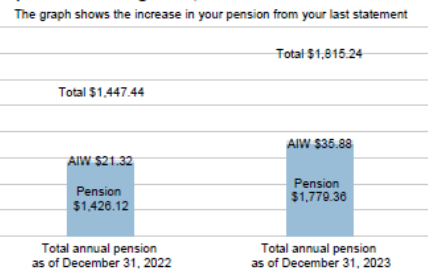
Page 4 – AIW Enhancement



Annual Statement January 1 to December 31, 2023

Page 4 of 8
Member ID 177423AS23

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Page 5 - Earnings

caat
PENSION PLAN

Annual Statement
January 1 to December 31, 2023

Page 5 of 8
Member ID 177423AS23

Details about your pension - DBprime
You started contributing to DBprime on August 21, 2023

Earnings		Pension formula: DBprime $1.3\% \times \text{HAPE to AYMPE} \times \text{Pensionable service}$
Highest average pensionable earnings (HAPE)	\$13,684.38	
Average year's maximum pensionable earnings (AYMPE)	\$61,840.00	

Earnings

Highest average pensionable earnings (HAPE)	\$13,684.38
Average year's maximum pensionable earnings (AYMPE)	\$61,840.00

DBprime member contributions
Total contributions plus interest as of December 31, 2023
Contributions made in 2023
Interest credited in 2023
Total contributions + interest as of December 31, 2023

Total DBprime and DBplus member contribution December 31, 2023



caat
PENSION PLAN

Annual Statement
January 1 to December 31, 2023

Page 6 of 8
Member ID 177423AS23

Details about your pension - DBplus
You stopped contributing to DBplus on August 20, 2023

Earnings		Pension formula: DBplus Guaranteed base pension DBplus past promised benefits + APF x (member + employer contributions) + (AIW + Pension purchases) - Total DBplus annual lifetime pension
Eligible earnings in 2023	\$17,443.47	

DBplus contributions	Member	Employer
Total contributions plus interest as of December 31, 2022	\$3,982.73	\$3,982.73
Contributions made in 2023	\$1,569.91	\$1,569.91
Interest credited in 2023	\$120.94	\$120.94
Total contributions plus interest as of December 31, 2023	\$5,653.58	\$5,653.58

Earnings

Eligible earnings in 2023	\$17,443.47
---------------------------	-------------

DBprime pensionable service
Pensionable service as of 2022
Pensionable service earned in 2023
Total pensionable service as of December 31, 2023

Pension Calculation
 $((1.3\% \times \$13,684.38) + (2\% \times \$0.00)) \times 0.36531$
The pension formula displayed is for illustrative calculation only and may vary slightly from those found in other sections of this statement.

DBprime purchases
You have not purchased or transferred any pension credits.

Eligibility service
Eligibility service in DBplus 3.00000 years

Pension calculation
Accrued as of December 31, 2022 \$1,447.44
Earned in 2023: $8.5\% \times (\$1,569.91 + \$1,569.91) + \$35.88$ \$302.76
Total DBplus accrued as of December 31, 2023 \$1,750.20

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	\$8,885.00	\$9,119.40	\$753.48
Total	\$8,885.00	\$9,119.40	\$753.48

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.

Eligibility service in DBplus you earn one year of eligibility service for every year in which you contribute to DBplus. Eligibility service is added to your pensionable service to determine your eligibility for an early unreduced pension under DBprime.

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.

Contributions

caat
PENSION PLAN

Annual Statement
January 1 to December 31, 2023

Page 5 of 8
Member ID 177423A523

Details about your pension - DBprime
You started contributing to DBprime on August 21, 2023

Earnings

Highest average pensionable earnings (HAPE)	\$13,684.38
Average year's maximum pensionable earnings (AYMPE)	\$61,840.00

DBprime member contributions

Total contributions plus interest as of December 31, 2022	\$0.00
Contributions made in 2023	\$560.00
Interest credited in 2023	\$2.36
Total contributions + interest as of December 31, 2023	\$562.36

Total DBprime and DBplus member contributions with interest as of December 31, 2023: \$6,215.94

DBprime pensionable service

Pensionable service as of 2022	0.00000
Pensionable service earned in 2023	0.36538
Total pensionable service as of December 31, 2023	0.36538

Pension Calculation

$((1.3\% \times \$13,684.38) + (2\% \times \$0.00)) \times 0.36538 = \65.04

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.

DBprime purchases

You have not purchased or transferred any service into the Plan.

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177423A523 ETPGNFOCK

Pension formula:
DBprime
 $1.3\% \times \text{HAPE} + 2\% \times \text{AYMPE}$



Annual Statement
January 1 to December 31, 2023

Page 6 of 8
Member ID 177423A523

Details about your pension - DBplus
You stopped contributing to DBplus on August 20, 2023

Earnings

Eligible earnings in 2023	\$17,443.47
---------------------------	-------------

DBplus contributions	Member	Employer
Total contributions plus interest as of December 31, 2022	\$3,962.73	\$3,962.73
Contributions made in 2023	\$1,569.91	\$1,569.91
Interest credited in 2023	\$120.94	\$120.94
Total contributions plus interest as of December 31, 2023	\$5,653.58	\$5,653.58

Eligibility service

Eligibility service in DBplus	3.00000 years
-------------------------------	---------------

Pension calculation

Accrued as of December 31, 2022	\$1,447.44
Earned in 2023: $8.5\% \times (\$1,569.91 + \$1,569.91) + \$35.88$	\$302.76
Total DBplus accrued as of December 31, 2023	\$1,750.20

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 Enrollment	\$8,865.00	\$9,119.40	\$753.48
Total	\$8,865.00	\$9,119.40	\$753.48

Pension formula:
DBplus

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

Average Industrial Wage (AIW) enhancements, once added, become a permanent part of your CAAT's 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 3.5%. This amount is set by the Plan's governors, based on the Funding Policy.

Eligibility service
In DBplus you earn one year of eligibility service for every year in which you contribute to DBplus. Eligibility service is added to your pensionable service to determine your eligibility for an early unreduced pension under DBprime.

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.

DBprime member contributions


Total contributions plus interest as of December 31, 2022	\$0.00
Contributions made in 2023	\$560.00
Interest credited in 2023	\$2.36
Total contributions + interest as of December 31, 2023	\$562.36

DBplus contributions

	Member	Employer
Total contributions plus interest as of December 31, 2022	\$3,962.73	\$3,962.73
Contributions made in 2023	\$1,569.91	\$1,569.91
Interest credited in 2023	\$120.94	\$120.94
Total contributions plus interest as of December 31, 2023	\$5,653.58	\$5,653.58

Total DBprime and DBplus member contributions with interest as of December 31, 2023: \$6,215.94

Pension Calculation



Annual Statement
January 1 to December 31, 2023

Page 5 of 8
Member ID 177423A523

Details about your pension - DBprime
You started contributing to DBprime on August 21, 2023

Earnings

Highest average pensionable earnings (HAPE)	\$13,684.38
Average year's maximum pensionable earnings (AYMPE)	\$61,840.00

DBprime member contributions

Total contributions plus interest as of December 31, 2022	\$0.00
Contributions made in 2023	\$660.00
Interest credited in 2023	\$2.38
Total contributions + interest as of December 31, 2023	\$662.38

Total DBprime and DBplus member contributions with interest as of December 31, 2023: \$6,215.94

DBprime pensionable service


Pensionable service as of 2022	0.00000
Pensionable service earned in 2023	0.36538
Total pensionable service as of December 31, 2023	0.36538

Pension Calculation

$$((1.3\% \times \$13,684.38) + (2\% \times \$0.00)) \times 0.36538 = \$65.04$$
 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.

DBprime purchases
You have not purchased or transferred any service into the Plan.

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177423A523 ETPGFCKX 5



Annual Statement
January 1 to December 31, 2023

Page 6 of 8
Member ID 177423A523

Details about your pension - DBplus
You stopped contributing to DBplus on August 20, 2023

Earnings

Eligible earnings in 2023	\$17,443.47
---------------------------	-------------

DBplus contributions

	Member	Employer
Total contributions plus interest as of December 31, 2022	\$3,962.73	\$3,962.73
Contributions made in 2023	\$1,569.91	\$1,569.91
Interest credited in 2023	\$120.04	\$120.04
Total contributions plus interest as of December 31, 2023	\$5,653.58	\$5,653.58

Eligibility service
Eligibility service in DBplus: 3.00000 years

Pension calculation
 Accrued as of December 31, 2022: \$1,447.44
 Earned in 2023: $8.5\% \times (\$1,569.91 + \$1,569.91) + \$35.88 = \302.76
 Total DBplus accrued as of December 31, 2023: \$1,750.20
 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	\$8,865.00	\$9,119.40	\$753.48
Total	\$8,865.00	\$9,119.40	\$753.48

ABSACT_E_01.24.0
177423A523 ETPGFCKX 6

DBprime pensionable service

Pensionable service as of 2022	0.00000
Pensionable service earned in 2023	0.36538
Total pensionable service as of December 31, 2023	0.36538

Pension Calculation

$$((1.3\% \times \$13,684.38) + (2\% \times \$0.00)) \times 0.36538 = \$65.04$$

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 calculation

Accrued as of December 31, 2022	\$1,447.44
Earned in 2023: $8.5\% \times (\$1,569.91 + \$1,569.91) + \$35.88$	\$302.76
Total DBplus accrued as of December 31, 2023	\$1,750.20

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.

Purchases

caat
PENSION PLAN

Annual Statement
January 1 to December 31, 2023

Details about your pension - DBprime

You started contributing to DBprime on August 21, 2023

Page 5 of 8
Member ID 177423AS23

Earnings

Highest average pensionable earnings (HAPE)	\$13,684.38
Average year's maximum pensionable earnings (AYMPE)	\$61,840.00

DBprime member contributions

Total contributions plus interest as of December 31, 2022	\$0.00
Contributions made in 2023	\$560.00
Interest credited in 2023	\$2.36
Total contributions + interest as of December 31, 2023	\$562.36

Total DBprime and DBplus member contributions with interest as of December 31, 2023: \$6,215.94

DBprime pensionable service

Pensionable service as of 2022	0.00000
Pensionable service earned in 2023	0.36538
Total pensionable service as of December 31, 2023	0.36538

Pension Calculation

$((1.3\% \times \$13,684.38) + (2\% \times \$0.00)) \times 0.36538 = \65.04

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.

DBprime purchases

You have not purchased or transferred any service into the Plan.

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177423AS23 ETPGNFOCK

caat
PENSION PLAN

Annual Statement
January 1 to December 31, 2023

Details about your pension - DBplus

You stopped contributing to DBplus on August 20, 2023

Page 6 of 8
Member ID 177423AS23

Earnings

Eligible earnings in 2023	\$17,443.47
---------------------------	-------------

DBplus contributions

	Member	Employer
Total contributions plus interest as of December 31, 2022	\$3,962.73	\$3,962.73
Contributions made in 2023	\$1,569.91	\$1,569.91
Interest credited in 2023	\$120.94	\$120.94
Total contributions plus interest as of December 31, 2023	\$5,653.58	\$5,653.58

Eligibility service

Eligibility service in DBplus: 3.00000 years

Pension calculation

Accrued as of December 31, 2022	\$1,447.44
Earned in 2023: $8.5\% \times (\$1,569.91 + \$1,569.91) + \$35.88$	\$302.76
Total DBplus accrued as of December 31, 2023	\$1,750.20

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	\$8,865.00	\$9,119.40	\$753.48
Total	\$8,865.00	\$9,119.40	\$753.48

85ACT_E_01.24.0
177423AS23 ETPGNFOCK

DBprime purchases

You have not purchased or transferred any service into the Plan.

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	\$8,865.00	\$9,119.40	\$753.48
Total	\$8,865.00	\$9,119.40	\$753.48

Pension formula



Annual Statement
January 1 to December 31, 2023

Details about your pension - DBprime

You started contributing to DBprime on August 21, 2023

Page 5 of 8
Member ID 177423AS23

Earnings

Highest average pensionable earnings (HAPE)	\$13,684.38
Average year's maximum pensionable earnings (AYMPE)	\$61,840.00

DBprime member contributions

Total contributions plus interest as of December 31, 2022	\$0.00
Contributions made in 2023	\$560.00
Interest credited in 2023	\$2.36
Total contributions + interest as of December 31, 2023	\$562.36

Total DBprime and DBplus member contributions with interest as of December 31, 2023: \$6,215.94

DBprime pensionable service

Pensionable service as of 2022	0.00000
Pensionable service earned in 2023	0.36538
Total pensionable service as of December 31, 2023	0.36538

Pension Calculation

$((1.3\% \times \$13,684.38) + (2\% \times \$0.00)) \times 0.36538 = \65.04

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.

DBprime purchases

You have not purchased or transferred any service into the Plan.



Annual Statement
January 1 to December 31, 2023

Details about your pension - DBplus

You stopped contributing to DBplus on August 20, 2023

Page 6 of 8
Member ID 177423AS23

Earnings

Highest average pensionable earnings (HAPE)	\$13,684.38
Average year's maximum pensionable earnings (AYMPE)	\$61,840.00

DBplus member contributions

Total contributions plus interest as of December 31, 2022	\$0.00
Contributions made in 2023	\$560.00
Interest credited in 2023	\$2.36
Total contributions + interest as of December 31, 2023	\$562.36

Total DBprime and DBplus member contributions with interest as of December 31, 2023: \$6,215.94

DBplus pensionable service

Pensionable service as of 2022	3.00000
Pensionable service earned in 2023	0.00000
Total pensionable service as of December 31, 2023	3.00000

Pension Calculation

$((1.3\% \times \$13,684.38) + (2\% \times \$0.00)) \times 3.00000 = \198.04

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.

DBplus purchases

You have not purchased or transferred any service into the Plan.

Employer	\$17,443.47
Employer	\$3,962.73
Employer	\$1,569.91
Employer	\$120.94
Employer	\$5,653.58
Employer	\$3,000.00

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.

Eligibility service in DBplus you earn one year of eligibility service for every year in which you contribute to DBplus. Eligibility service is added to your pensionable service to determine your eligibility for an early unreduced pension under DBprime.

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.

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.

Eligibility service
In DBplus you earn one year of eligibility service for every year in which you contribute to DBplus. Eligibility service is added to your pensionable service to determine your eligibility for an early unreduced pension under DBprime.

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

Pension formula: DBprime

$1.3\% \times \frac{\text{HAPE to AYMPPE}}{\text{AYMPE}} \times \text{Pensionable service}$
+
 $2\% \times \frac{\text{HAPE above AYMPPE}}{\text{AYMPE}} \times \text{Pensionable service}$
= **Your annual lifetime pension**

$0.7\% \times \frac{\text{HAPE to AYMPPE}}{\text{AYMPE}} \times \text{Pensionable service}$
= **Your bridge benefit payable to age 65**

HAPE
The annual average of your pensionable earnings over the five consecutive years of pensionable service during which your earnings were highest.

AYMPE
The annual average of the YMPE for the year you retire, or the year you switch into DBplus, and the four previous years.

Pensionable service
Your pensionable service includes all periods you were employed and contributed to the CAAT Plan under the DBprime design, or were on long term disability. It also includes any purchased or transferred service to the end of 2023.

Information pages

- Details about Plan provisions
 - Early retirement provisions
 - Survivor benefits
- Plan amendments in 2023
 - Plan amendments
 - Assumptions used
 - Contributions rates
 - Funding status



Active Statements on PAL and My Pension

Where to find Statements on PAL

The image shows a sequence of three screenshots from the PAL system interface, illustrating the search process for a member's statements. The first screenshot shows a search bar with 'Flaky Bleach' and a search button. The second screenshot shows the search results for 'PS176433A'. The third screenshot shows the 'Find a member' page with the search term 'PS176433A' entered in the search bar. The search results table below shows the following data:

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

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

My Pension
Your personal pension portal

Member ID: 180289PT22 Current Plan design: OBPius Jurisdiction of employment: Ontario

Join a member learning session
Dive deeper into the incredible benefits your pension provides and the options you have as a member in our monthly learning sessions.
[Register now](#)

You're eligible to retire on 31-Aug-2022
When you're ready, notify your employer so they can submit your pension application.

Your Pension
Annual pension earned as of 31-Dec-2023: \$8,202.24
Normal retirement date: 31-Aug-2037
Earliest unreduced retirement date (DBprime): 31-Dec-2032
Earliest unreduced retirement date (DBplus): 31-Aug-2037
Earliest retirement date (reduced): 31-Aug-2022

Pension Estimator
Estimate your pension at a different date or age.
[Estimate your pension](#)

Annual Statements

- New for 2023**
Download your PDF Annual Statement documents here
- 2023 Annual Statement**
Your personalized statement has all your valuable pension information in one place.
[Download Statement](#)
- 2023 Statement Companion**
Read a summary of topics that may impact your pension.
[Download Companion](#)

Annual Statements

NEW

New for 2023
Download your PDF Annual Statement documents here

NEW

2023 Annual Statement
Your personalized statement has all your valuable pension information in one place.
[Download Statement](#)

NEW

2023 Statement Companion
Read a summary of topics that may impact your pension.
[Download Companion](#)

Where to find Statements on My Pension

The screenshot displays the 'Document Centre' interface for a user named RHONDA. The page title is 'Document Centre' with the subtitle 'All of your My Pension documents in one place'. A left-hand navigation menu includes options like Dashboard, Member Information, Estimate your pension, DBflex, Purchase your leave, Document Centre (highlighted), Message Centre, and Help. The main content area features a 'Find a document' section with search filters for Reference ID, Document Name, Document type, Created by, and Created between (Start and End dates). Below the filters are 'Search' and 'Reset' buttons. The 'Search Results' section shows a table with 5 items, including Annual Statements and a Beneficiary document.

Document Centre
All of your My Pension documents in one place

Find a document

Reference ID: Filter by Reference ID:

Document Name: Filter by Name:

Document type:

Created by: Filter by created:

Created between: Start date And: End date

Search **Reset**

Search Results

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

1 - 5 of 5 items

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 RPP / CAAT RCA

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 DCT 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
						Pavment		

« ‹ 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

Export **Cancel**

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 **Schedule of Adjustments** reconciling contributions from the original DCT submissions made by the employer to the final reconciled totals
- A **Summary Data Report** that shows all membership data after adjustments have been entered
- CAAT RCA Annual Statement of Contributions, if applicable

Annual Reconciliation

CAAT Pension Plan Annual Statement of Contributions



caat
PENSION PLAN

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**

RPP

Employer Information

ABC Employer
Bob Doe
123 Anywhere Street
Toronto, ON

FINAL STATEMENT ISSUED:

May 22, 20xx


GROUP NUMBER

99

<u>RPP ALL</u>	<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	<u>\$(3,662.03)</u>	<u>\$(3,662.03)</u>	<u>\$(7,324.06)</u>
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>

Annual Reconciliation

CAAT RCA Annual Statement of Contributions



caat
PENSION PLAN

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**

RCA

Employer Information

ABC Employer

Bob Doe
123 Anywhere Street
Toronto, ON

FINAL STATEMENT ISSUED: **GROUP NUMBER**

May 22, 20xx	99
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RCA ALL

	<u>MEMBER</u>	<u>EMPLOYER</u>	<u>TOTAL</u>
Annual Reporting of Contributions Initial Submission:	\$89,860.45	\$269,581.35	\$359,441.80
Add/(Less): Adjustments as per following page(s):	<u>(\$4,780.54)</u>	<u>(\$14,341.62)</u>	<u>(\$19,122.16)</u>
Annual Reporting of Contributions			
RECONCILED TOTAL:	<u>\$85,079.91</u>	<u>\$255,239.73</u>	<u>\$340,319.64</u>
LESS: 20xx RCA Fee Invoiced		<u>\$13,268.83</u>	<u>\$13,268.83</u>
RECONCILED TOTAL Net of 20xx RCA Fee Invoice		<u>\$241,969.90</u>	<u>\$327,049.81</u>
TOTAL CONTRIBUTIONS REMITTED:	<u>\$86,224.90</u>	<u>\$245,143.67</u>	<u>\$331,368.57</u>
Contributions Remitted - Adjustments	<u>\$0.00</u>	<u>\$0.00</u>	<u>\$0.00</u>
TOTAL CONTRIBUTIONS REMITTED:	<u>\$86,224.90</u>	<u>\$245,143.67</u>	<u>\$331,368.57</u>
BALANCE DUE TO EMPLOYER - Member Portion	<u>\$1,144.99</u>		
BALANCE DUE TO EMPLOYER - Employer Portion		<u>\$3,173.77</u>	
BALANCE DUE TO EMPLOYER - TOTAL		<u>\$4,318.76</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	Amount - RCA
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	Amount - RCA
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?

