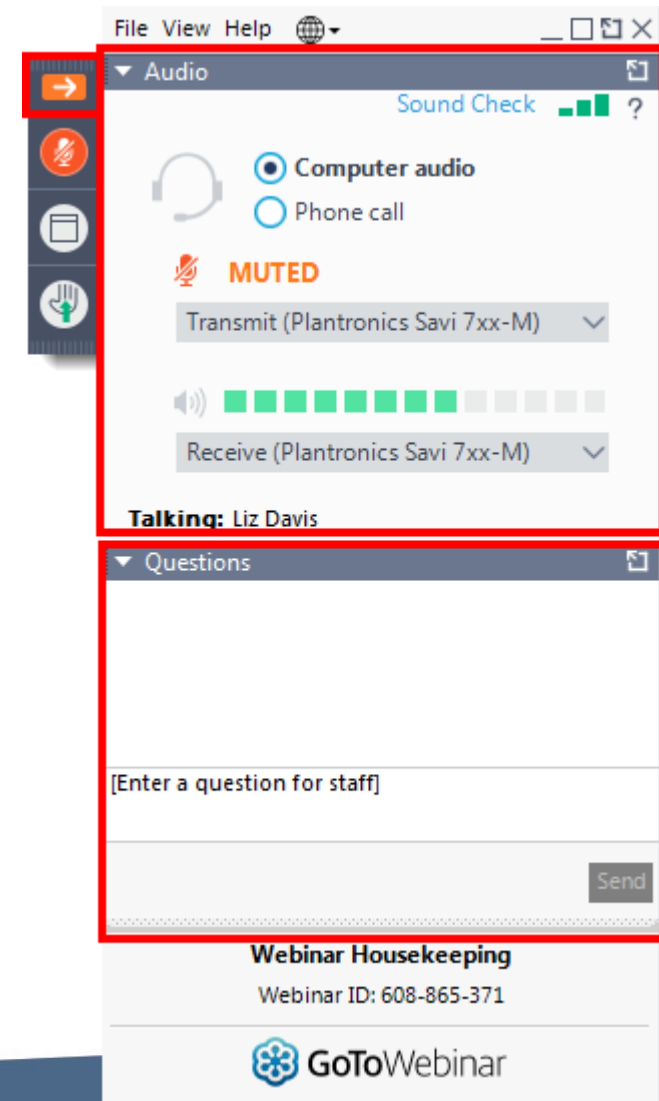


While we wait – audio instructions

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





Employer Education session: Contributions, Earnings, Service and Pension Adjustments

November 5, 2020





Agenda

1. Contribution Remittance Refresher
2. DBprime
 - Contributory Earnings – Pensionable vs. Non-pensionable
 - Contribution Calculations
 - Pensionable Service – Review of Calculation
 - Pension Adjustments
3. DBplus
 - Earnings and contributions
 - Pension Adjustments

The background of the slide shows a group of people sitting around a table, likely in a meeting or collaborative work environment. The image is partially obscured by a large white rectangular area that contains the text.

Overview: Contribution Remittance process

Contribution Remittance - Types

- Monthly Current contributions
- Pregnancy/Parental contributions
- Purchases contributions remittance

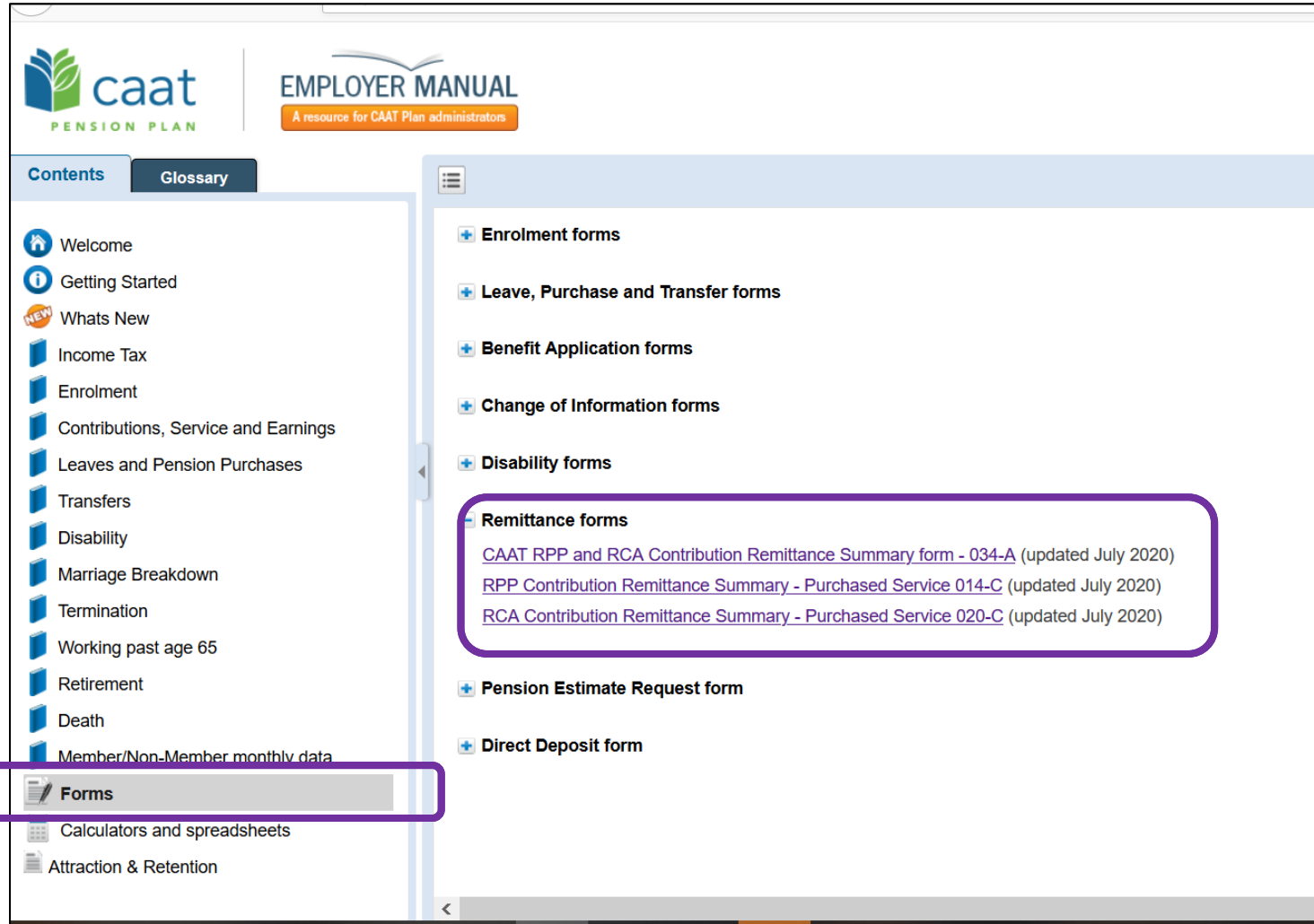
Contribution Remittance - Monthly

1. Monthly contributions remittance:


- Complete form No. 34-A: CAAT RPP & CAAT RCA Contribution Remittance Summary
- Email form to B1K@cibcmellon.com and Finance@caatpension.on.ca
- Contributions are due by the 5th **Ontario** business day of the following month

Late penalties subject to 1.5% per month, prorated for partial months

Where to find the Remittance forms



CAAT RPP and RCA Contribution Remittance Summary Form – 034-A

 **caat**
PENSION PLAN

Current service contributions must be remitted monthly and received by the custodian no later than the 6th business day of the month following the month for which the contributions were made.

Email this form To: B1K@cbomellon.com
CC: Finance@caatpension.on.ca

Contributions Remittance Summary

1. Employer Identification

Employer Name

Group Number

Contact

Name Email Telephone (and extension)

2. Contributions

For the Month/Year:

Month Year

Form of Payment

Payment Date (YYYYMMDD)

TOTAL PAYMENT AMOUNT (RPP + RCA) \$

Contributions Type	Amount - RPP (DBprime and DBplus)	Amount - RCA	Comments (limited to 30 characters)
Current Service - Employee	<input type="text"/>	<input type="text"/>	<input type="text"/>
Current Service - Employer	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>
Pregnancy/Parental - Employee	<input type="text"/>	<input type="text"/>	<input type="text"/>
Pregnancy/Parental - Employer	<input type="text"/>	<input type="text"/>	<input type="text"/>
DBplus LTD/WCB - Employee	<input type="text"/>	<input type="text"/>	<input type="text"/>
DBplus LTD/WCB - Employer	<input type="text"/>	<input type="text"/>	<input type="text"/>
Credits - Employee	<input type="text"/>	<input type="text"/>	<input type="text"/>
Credits - Employer	<input type="text"/>	<input type="text"/>	<input type="text"/>
RCA Fee - annual	<input type="text"/>	<input type="text"/>	<input type="text"/>

Amount - RPP Amount - RCA

PAYMENT SUBTOTAL \$ \$

CAAT Pension Plan 250 Yonge Street, Suite 2900 P.O. Box 40, Toronto, ON M5B 2L7 Tel 416.673.9000 / 1.866.350.2228 www.caatpension.on.ca

Contribution Remittance - Purchases

2. Purchases contributions remittance

(lump sum pregnancy/parental leave, statutory leave of absence, transfer-in, etc.)

- Form No. 14-C: CAAT RPP Remittance Summary-Purchases
- S-Doc this form with related election forms to IPA team at CIBC Mellon

RPP Contribution Remittance Summary – Purchased Service 014-C



1. Employer Identification

Employer Name

Group Number

Contact

Name

Email

Telephone (including area code) and Extension

2. Contributions

Form of Payment

Payment Date (YYYYMMDD)

Total Payment Amount

\$ -

Purchases	Amount	Comments (limited to 30 characters)
Please Select Option		
Please Select Option		
Please Select Option		
Please Select Option		
Please Select Option		
Please Select Option		
Please Select Option		
Please Select Option		
Please Select Option		
Please Select Option		
Please Select Option		
Please Select Option		
Please Select Option		
Please Select Option		
Please Select Option		
Please Select Option		

Additional Comments:

Send this form with related election forms to IPA team at CIBC Mellon.

Login to S-Doc first. Use the following dropbox link to send all attachments to CIBC Mellon and CAAT Finance: <https://sdoc.caatpension.on.ca/1iedrop/service-purchase>

Alternatively, submit with related election forms by postal mail to the IPA team at CIBC Mellon.

CAAT Pension Plan 250 Yonge Street, Suite 2500 P.O. Box 40, Toronto ON M5B 2L7 Tel 416.673.9000 / 1.866.350.2228 www.caatpension.on.ca

Form 014-C (07-20)

Contribution Remittance – Where/How to submit

Form name with link to file (each contains CAAT Plan and RCA forms)	Where to send	How to send
Contributions Remittance Summary Form RPP + RCA – Form No. 034-A	CAAT Pension Plan's Finance Department AND CIBC Mellon	As email attachment. Do not include and private member data such as SINS
Purchased Service Remittance RPP – Form No. 014-C RCA – Form No. 020-C	Designated S-Doc link (on the form)	Send via designated S-Doc link with the member election forms / documents

Contribution Remittance

- The recommended method to remit funds is Electronic Funds Transfer (EFT)
- Please contact Finance for other forms of payment if you are unable to remit by EFT

Contribution Remittance - EFT

- Please direct the EFT payments relating to contribution remittances to the following bank account

Name of Bank	CIBC
Address of Branch	199 Bay Street, Toronto, ON M5L 1G9
Transit No.	00002
Institution No.	010
Account No.	2317311
Payment Reference	CAAT Pension Plan

- Upon receipt, our custodian, CIBC Mellon will be transferring the funds to CAAT's custody account.
- The payment advice should be emailed to finance@caatpension.on.ca
- Please ensure the Contributions Remittance form is emailed to both B1K@cibcmellon.com and finance@caatpension.on.ca

Contribution Remittance

- Cheques should be **payable to CAAT Pension Plan**
- Mailed /couriered to our trustee at the address below:

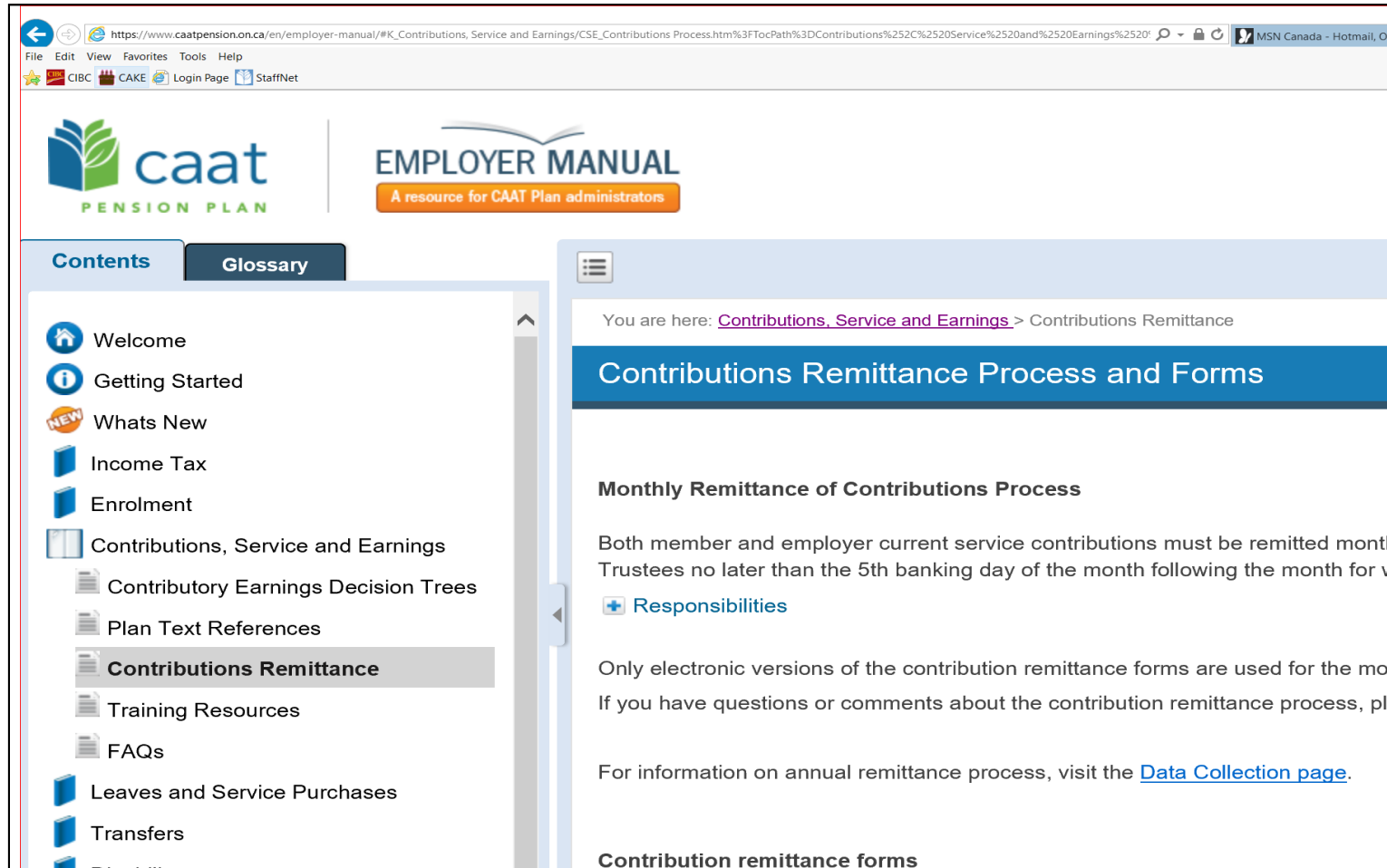
CIBC Mellon

1 York Street, Suite 900

Toronto, ON M5J 0B6

Attention: IPA Department 7th Floor

Contribution Remittance – Website



The screenshot shows a web browser window displaying the CAAT Pension Plan Employer Manual. The URL in the address bar is https://www.caatpension.on.ca/en/employer-manual/#K_Contributions, Service and Earnings/CSE_Contributions Process.htm%3FTocPath%3DContributions%252C%2520Service%2520and%2520Earnings%2520. The browser's toolbar shows icons for CIBC, CAKE, Login Page, and StaffNet. The website header features the CAAT Pension Plan logo and the title "EMPLOYER MANUAL" with the subtitle "A resource for CAAT Plan administrators". Below the header, there are two tabs: "Contents" and "Glossary". The "Contents" tab is active, showing a list of topics. The "Contributions Remittance" topic is highlighted. The main content area displays the "Contributions Remittance Process and Forms" section. It includes a breadcrumb trail: "You are here: [Contributions, Service and Earnings](#) > Contributions Remittance". The section title is "Contributions Remittance Process and Forms". Below the title, there is a sub-section titled "Monthly Remittance of Contributions Process". The text states: "Both member and employer current service contributions must be remitted monthly by Trustees no later than the 5th banking day of the month following the month for which contributions are due." There is a link to "Responsibilities" with a plus icon. The text continues: "Only electronic versions of the contribution remittance forms are used for the monthly remittance process. If you have questions or comments about the contribution remittance process, please contact the Plan Administrator." There is a link to "Data Collection page". At the bottom of the section, there is a link to "Contribution remittance forms".

Contents Glossary

- Welcome
- Getting Started
- NEW Whats New
- Income Tax
- Enrolment
- Contributions, Service and Earnings
 - Contributory Earnings Decision Trees
 - Plan Text References
 - Contributions Remittance**
 - Training Resources
 - FAQs
- Leaves and Service Purchases
- Transfers
- Disability

You are here: [Contributions, Service and Earnings](#) > Contributions Remittance

Contributions Remittance Process and Forms

Monthly Remittance of Contributions Process

Both member and employer current service contributions must be remitted monthly by Trustees no later than the 5th banking day of the month following the month for which contributions are due.

[Responsibilities](#)

Only electronic versions of the contribution remittance forms are used for the monthly remittance process. If you have questions or comments about the contribution remittance process, please contact the Plan Administrator.

For information on annual remittance process, visit the [Data Collection page](#).

Contribution remittance forms

[Link to remittance form](#)

Need help with your remittances? Contact the Finance team

Finance team general email address

finance@caatpension.on.ca

Sean McFarland

Finance Administrator 647.837.3203

SMcFarland@caatpension.on.ca

Maisie Au

Senior Finance Analyst 416.673.4805

mau@caatpension.on.ca

Bozena Glinska

Manager, Finance 416.973.9016

bglinska@caatpension.on.ca



DBprime – Contributory Earnings

DBprime - Contributory Earnings

What are pensionable earnings vs non-pensionable earnings?

General principles:

- Include regular, predictable, re-earnable pay
- Exclude one-off payments such as overtime

DBprime - Contributory Earnings

- Contributory earnings defined by Plan Text
- Section 2.11 of the Plan Text contains the detailed information
- [Summary chart](#) with examples
- [Plan Text](#)
- [Contributory earnings decision trees](#)

The background of the slide shows a group of people sitting around a table, likely in a meeting or collaborative work environment. The image is partially obscured by a large white rectangular area that contains the text.

DBprime Contributions - Calculation

Contribution rates



11.2% below YMPE

14.8% above YMPE

of annualized pensionable earnings

Contributions are 100% matched by the employer

DBprime - Contribution Calculation

- Contribution spreadsheets on the CAAT website
 - [Employer Manual, Calculators and spreadsheets section](#)
 - Two FT spreadsheets: biweekly, and semi-monthly/monthly
 - Instructions and examples also available
 - Spreadsheets to be updated later this month with updated 2021 YMPE and RCA amounts



[Members](#)

[Retired Members](#)

[Employers](#)

[Investments](#)

Search...



Employers

- › [Employer News](#)
- › [Employer Update Sessions](#)
- › [Employer Education Guide](#)
- › [Employer Manual](#)
- › [Service Level Standards](#)
- › [S-Doc How-to Guide](#)
- › [Order pension publications](#)

Getting started

How to use the
Employer Manual



Employer Manual

Training Webinar



New Employer Manual!

We've replaced the
Administration manual with a
new easy-to-use online
resource.

Launch the new Manual



Calculators

Contribution spreadsheets can now be
found in the Employer Manual. Please
update your bookmarks to make sure you
always access the latest versions.

Spreadsheets



Pension run dates

Looking for the most recent schedule of
pension run dates? Find it in the
Retirement section of the Employer
Manual.

Run dates



Forms

All forms can now be accessed directly in
the Employer Manual. Please update your
bookmarks to make sure you always
access the most recent versions of forms.

Forms



Rates at a glance

You'll continue to find current and
historical government of Canada and CAAT
Pension Plan annual rates on our website.

Rates



S-Doc Log in



Employer News

Join us for an Employer
Update - July 25, 2017

Join us for an Employer
Education Session - June
8, 2017

Join us for an Employer
Education Session - May
4, 2017

More news



EMPLOYER MANUAL

[A resource for CAAT Plan
administrators](#)











PA Calculator



Contents

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-  **Calculators and spreadsheets**
-  Attraction & Retention



[OTRFT Annualized Contributions Spreadsheet - FTE by job group](#) (Excel) - November 20, 2017

[Instructions and examples - OTRFT FTE by job group](#) (PDF)

Full-time - service and contributions

[Annualized Contributions Full-time biweekly spreadsheet](#) (Excel) - November 20, 2017

[Instructions - Annualization contributions FT biweekly](#) (PDF)

[Annualized Contributions Full-time biweekly spreadsheet - 3,000 rows](#) (Excel) - November 20, 2017

[Annualized Contributions FT semi-monthly/monthly](#) (Excel) - November 20, 2017

[Instructions - FT semi-monthly/monthly](#) (PDF)

[Pensionable Service calculator Full-time](#) (Excel)

[Instructions - Pensionable Service calculator](#) (PDF)

Member calculators

[3 Step Pension Estimator](#)

The easy way for members to quickly model different pension scenarios in using a minimum of information!

[Actuarial Cost Estimator](#)

A do-it-yourself tool for members to calculate the approximate cost of a service purchase under the Open Buyback provision before requesting a formal quote.

DBprime - Contribution Calculation sheets

Important things to know:

- Only the bi-weekly sheet can be used for year-to-date contribution calculations
 - If you are using the monthly or semi-monthly calculation sheet, you must use the multiple calculations tab in the spreadsheet to calculate total contributions up to the event date
- You can show or hide the contributions calculation details by clicking on the **Show/Hide Details button** on the top right of sheet

DBprime - Contribution Calculation Detail Steps

1. Calculate the Pay Period Percentage
2. Bring YMPE and RCA Threshold down to pay period
3. Split regular earnings up to/above YMPE and above RCA
4. Calculate contributions on regular earnings (low/high contribution rates)
5. Split lump sum in pay period, if applicable, into portions up to/above YMPE and above RCA
6. Calculate contributions on lump sum
7. Total contributions in pay period (RPP/RCA/Total)

Bi-weekly – Year-to-date example

ver: 2019.1112

DBprime Contribution Calculation Worksheet - FT - Bi-weekly Pay



Clear

Print

Show/Hide Details

Please note that this spreadsheet can be used for DBprime full-time members who:

- > are paid bi-weekly; and
- > are active for the entire pay period; or
- > have less or more than full service in a pay period due to a leave, entry/exit during the pay period, or being paid for time in a prior period; or
- > had deemed earnings in the pay period due to paid leaves or a "pay as you go" pregnancy leave; or
- > have received a lump sum payment in addition to regular pay period earnings.

Please enter information in blue dropdowns and yellow data entry cells

Contributions for the pay period will appear in the bright green cells at the bottom of the worksheet

Member Name	=	John Doe	(optional)
Member ID/SIN	=		(optional)
Year	=	2020	
YMPE	=	\$58,700.00	
RCA Earnings Threshold	=	\$175,156.00	
Contribution Rate (% up to YMPE and % above YMPE)	=	11.2% and 14.8%	
Pay Period (Pay Frequency)	=	Bi-weekly	
Pay Periods in Year	=	26	
Employee Group	=	Administration	
Regular Work Days in Pay Period	=	16	
Total Paid Workdays in Year	=	208	
Actual Workdays Paid in Pay Period	=	225	
Actual/Deemed Pensionable Earnings in period - Regular/Non-Lump Sum	=	\$65,251.56	(Schedule 1 - include taxable benefits)
One-time Lump Sum Pensionable Earnings paid in this Pay Period	=	\$3,500.00	(E.g. Pensionable bonus, Retroactive payment)
Previous Pensionable Lump Sums paid in 2020	=	\$0.00	(Contributions ARE NOT calculated on this field – only used to annualize earnings before current lump sum)

Payroll Type = Workdays

[Administration Manual - Contributory Earnings guidelines](#)

Pay Period Contribution Calculation

Total Contributions for Pay Period (Non-Lump Sum and Lump Sum Earnings)

Total RPP Contributions	=	(G)	+	(H)	+	(P)	+	(Q)	=	\$8,346.50 (S)
		\$5,689.38		\$2,139.12		\$0.00		\$518.00		
Total RCA Contributions	=	(I)	+	(R)					=	\$0.00 (T)
		\$0.00		\$0.00						
Total RPP and RCA Contributions	=	(S)	+	(T)					=	\$8,346.50 (U)
		\$8,346.50		\$0.00						

Bi-weekly – Contribution for a payroll period example

ver: 2019.1112


DBprime Contribution Calculation Worksheet - FT - Bi-weekly Pay

Please note that this spreadsheet can be used for DBprime full-time members who:

- > are paid bi-weekly; and
- > are active for the entire pay period; or
- > have less or more than full service in a pay period due to a leave, entry/exit during the pay period, or being paid for time in a prior period; or
- > had deemed earnings in the pay period due to paid leaves or a "pay as you go" pregnancy leave; or
- > have received a lump sum payment in addition to regular pay period earnings.

Please enter information in blue dropdowns and yellow data entry cells

Contributions for the pay period will appear in the bright green cells at the bottom of the worksheet



Clear
Print

Show/Hide Details

Member Name	= John Doe		(optional)
Member ID/SIN	=		(optional)
Year	=	2020	
YMPE	=	\$58,700.00	
RCA Earnings Threshold	=	\$175,156.00	
Contribution Rate (% up to YMPE and % above YMPE)	=	11.2% and 14.8%	
Pay Period (Pay Frequency)	=	Bi-weekly	
Pay Periods in Year	=	26	
Employee Group	=	Administration	
Regular Work Days in Pay Period	=	10	
Total Paid Workdays in Year	=	260	
Actual Workdays Paid in Pay Period	=	10	
Actual/Deemed Pensionable Earnings in period - Regular/Non-Lump Sum	=	\$2,905.05	(Schedule 1 - include taxable benefits)
One-time Lump Sum Pensionable Earnings paid in this Pay Period	=	\$0.00	(E.g. Pensionable bonus, Retroactive payment)
Previous Pensionable Lump Sums paid in 2020	=	\$0.00	(Contributions ARE NOT calculated on this field – only used to annualize earnings before current lump sum)

[Administration Manual - Contributory Earnings guidelines](#)

Pay Period Contribution Calculation

Total Contributions for Pay Period (Non-Lump Sum and Lump Sum Earnings)

Total RPP Contributions	=	(G)	+	(H)	+	(P)	+	(Q)		
		(\$252.86)	+	(\$95.81)	+	(\$0.00)	+	(\$0.00)	=	\$348.67 (S)
Total RCA Contributions	=	(I)	+	(R)						
		(\$0.00)	+	(\$0.00)					=	\$0.00 (T)
Total RPP and RCA Contributions	=	(S)	+	(T)						
		(\$348.67)	+	(\$0.00)					=	\$348.67 (U)

Semi-monthly – Contribution for a payroll period example

ver: 2019.1112

DBprime Contribution Calculation Worksheet - FT - Semi-monthly or Monthly Pay



Clear

Print

Show/Hide Details

Please note that this spreadsheet can be used for DBprime full-time members who:

- > are paid semi-monthly or monthly; and
- > are active for the entire pay period; or
- > have less than full service in a pay period due to a leave, or entry/exit during the pay period; or
- > had deemed earnings in the pay period due to paid leaves or a "pay as you go" pregnancy leave; or
- > have received a lump sum payment in addition to regular pay period earnings.

Please enter information in blue dropdowns and yellow data entry cells

Contributions for the pay period will appear in the bright green cells at the bottom of the worksheet

Member Name = John Doe (optional)
 Member ID/SIN = (optional)
 Year = 2020
 YMPE = \$58,700.00
 RCA Earnings Threshold = \$175,156.00
 Contribution Rate (% up to YMPE and % above YMPE) = 11.2% and 14.3%
 Pay Period (Pay Frequency) = Semi-monthly → Pay Periods in Year = 24
 Total Paid Workdays in Year = 262
 Regular Workdays in Pay Period = 11
 Actual Workdays Paid in Pay Period = 11

[Administration Manual - Contributory Earnings guidelines](#)

Actual/Deemed Pensionable Earnings in period - Regular/Non-Lump Sum = \$3,195.67 (Schedule 1 - include taxable benefits)
 One-time Lump Sum Pensionable Earnings paid in this Pay Period = \$0.00 (E.g. Pensionable bonus, Retroactive payment)
 Previous Pensionable Lump Sums paid in 2020 = \$0.00 (Contributions **ARE NOT** calculated on this field – only used to annualize earnings before current lump sum)

Pay Period Contribution Calculation

Total Contributions for Pay Period (Non-Lump Sum and Lump Sum Earnings)

Total RPP Contributions	=	(G)	+	(H)	+	(P)	+	(Q)	=	\$384.91 (S)
		(\$273.93)		(\$110.98)		(\$0.00)		(\$0.00)		
Total RCA Contributions	=	(I)	+	(R)	=	\$0.00 (T)				
		(\$0.00)		(\$0.00)						
Total RPP and RCA Contributions	=	(S)	+	(T)	=	\$384.91 (U)				
		(\$384.91)		(\$0.00)						

Monthly – Contribution for a payroll period example

ver: 2019.1112

DBprime Contribution Calculation Worksheet - FT - Semi-monthly or Monthly Pay



Clear

Print

Show/Hide Details

Please note that this spreadsheet can be used for DBprime full-time members who:

- > are paid semi-monthly or monthly; and
- > are active for the entire pay period; or
- > have less than full service in a pay period due to a leave, or entry/exit during the pay period; or
- > had deemed earnings in the pay period due to paid leaves or a "pay as you go" pregnancy leave; or
- > have received a lump sum payment in addition to regular pay period earnings.

Please enter information in blue dropdowns and yellow data entry cells

Contributions for the pay period will appear in the bright green cells at the bottom of the worksheet

Member Name = John Doe (optional)
 Member ID/SIN = (optional)
 Year = 2020
 YMPE = \$58,700.00
 RCA Earnings Threshold = \$175,156.00
 Contribution Rate (% up to YMPE and % above YMPE) = 11.2% and 14.8%
 Pay Period (Pay Frequency) = Monthly → Pay Periods in Year = 12
 Total Paid Workdays in Year = 262
 Regular Workdays in Pay Period = 22
 Actual Workdays Paid in Pay Period = 22

Actual/Deemed Pensionable Earnings in period - Regular/Non-Lump Sum = \$6,390.33 (Schedule - include taxable benefits)
 One-time Lump Sum Pensionable Earnings paid in this Pay Period = \$0.00 (E.g. Pensionable bonus, Retroactive payment)
 Previous Pensionable Lump Sums paid in 2020 = \$0.00 (Contributions **ARE NOT** calculated on this field – only used to annualize earnings before current lump sum)

[Administration Manual - Contributory Earnings guidelines](#)

Pay Period Contribution Calculation

Total Contributions for Pay Period (Non-Lump Sum and Lump Sum Earnings)

Total RPP Contributions	=	(G)	+	(H)	+	(P)	+	(Q)	=	\$769.67 (S)
		(\$547.87)		(\$221.80)		(\$0.00)		(\$0.00)		
Total RCA Contributions	=	(I)	+	(R)	=	\$0.00 (T)				
		(\$0.00)		(\$0.00)						
Total RPP and RCA Contributions	=	(S)	+	(T)	=	\$769.67 (U)				
		(\$769.67)		(\$0.00)						



The background of the slide shows a group of people sitting at a table, likely in a meeting or conference setting. The image is partially obscured by a large white rectangular area that contains the text.

DBprime Pensionable Service

DBprime - Pensionable Service

- 2020 was based on 262 workdays in the year
- 2021 is based on 261 workdays in the year
- Spreadsheets available on the CAAT website
 - [Employer Manual, Calculators and spreadsheets section](#)
 - FT Spreadsheets


DBprime - Pensionable Service

Full-Time Members

- Calculate full service
 - 1 year or less if member enrolled or terminated during the year
- Offset with carve-outs
 - Unpaid leaves
 - Full or partial days

Pensionable Service Calculation for Full-Time Members

Pensionable Service Calculation for Full-Time Member		
Employee Name		Clear
Employee ID/SIN		Print
Calendar Year	2020	
Date of Enrolment/Switch to FT (if in 2020)	1-Jan-2020	
Date of Termination/Last day of FT (if in 2020)	24-Jul-2020	
Employee Group	Administration	
Pensionable Service Calculation Type	Workdays	
Workdays in calendar year 2020	262	
Leave Period(s) in 2020 - Workdays		
Workdays of Leave #1 (linked to calculator)		
Workdays of Leave #2 (linked to calculator)		
Workdays of Leave #3 (linked to calculator)		
Workdays of Leave #4 (linked to calculator)		
Workdays of Leave #5 (linked to calculator)		
Workdays of Leave #6 (linked to calculator)		
Workdays of Leave #7 (linked to calculator)		
Workdays of Leave #8 (linked to calculator)		
Workdays of Leave #9 (linked to calculator)		
Workdays of Leave #10 (linked to calculator)		
Workdays of Leave #11 (linked to calculator)		
Workdays of Leave #12 (linked to calculator)		
Workdays of Leave #13 (linked to calculator)		
Workdays of Leave #14 (linked to calculator)		
Workdays of Leave #15 (linked to calculator)		Reference
Partial-day Leave #1 (input Workdays)		
Partial-day Leave #2 (input Workdays)		
Partial-day Leave #3 (input Workdays)		
Partial-day Leave #4 (input Workdays)		
Partial-day Leave #5 (input Workdays)		
Partial-day Leave #6 (input Workdays)		
Partial-day Leave #7 (input Workdays)		
Partial-day Leave #8 (input Workdays)		
Partial-day Leave #9 (input Workdays)		
Partial-day Leave #10 (input Workdays)		
Partial-day Leave #11 (input Workdays)		
Partial-day Leave #12 (input Workdays)		
Partial-day Leave #13 (input Workdays)		
Partial-day Leave #14 (input Workdays)		
Partial-day Leave #15 (input Workdays)		
Total Leave Workdays	0	
Total Leaves (fraction of year)	0.00000	
Pensionable Service for 2020		
Maximum Pensionable Service	0.56489	(Based on enrolment and/or termination date)
Total Leaves (to offset)	0.00000	
Total Pensionable Service for 2020	0.56489	




Leave Period Calculator			
Leave Details	Length of Leave		Warnings
	Start Date	End Date	
Leave #1			
Leave #2			
Leave #3			
Leave #4			
Leave #5			
Leave #6			
Leave #7			
Leave #8			
Leave #9			
Leave #10			
Leave #11			
Leave #12			
Leave #13			
Leave #14			
Leave #15			

A background image showing the lower halves and legs of several people sitting at a table. They are wearing various casual clothing like jeans, shorts, and patterned shirts. The image is partially obscured by a large white rectangular area in the center.

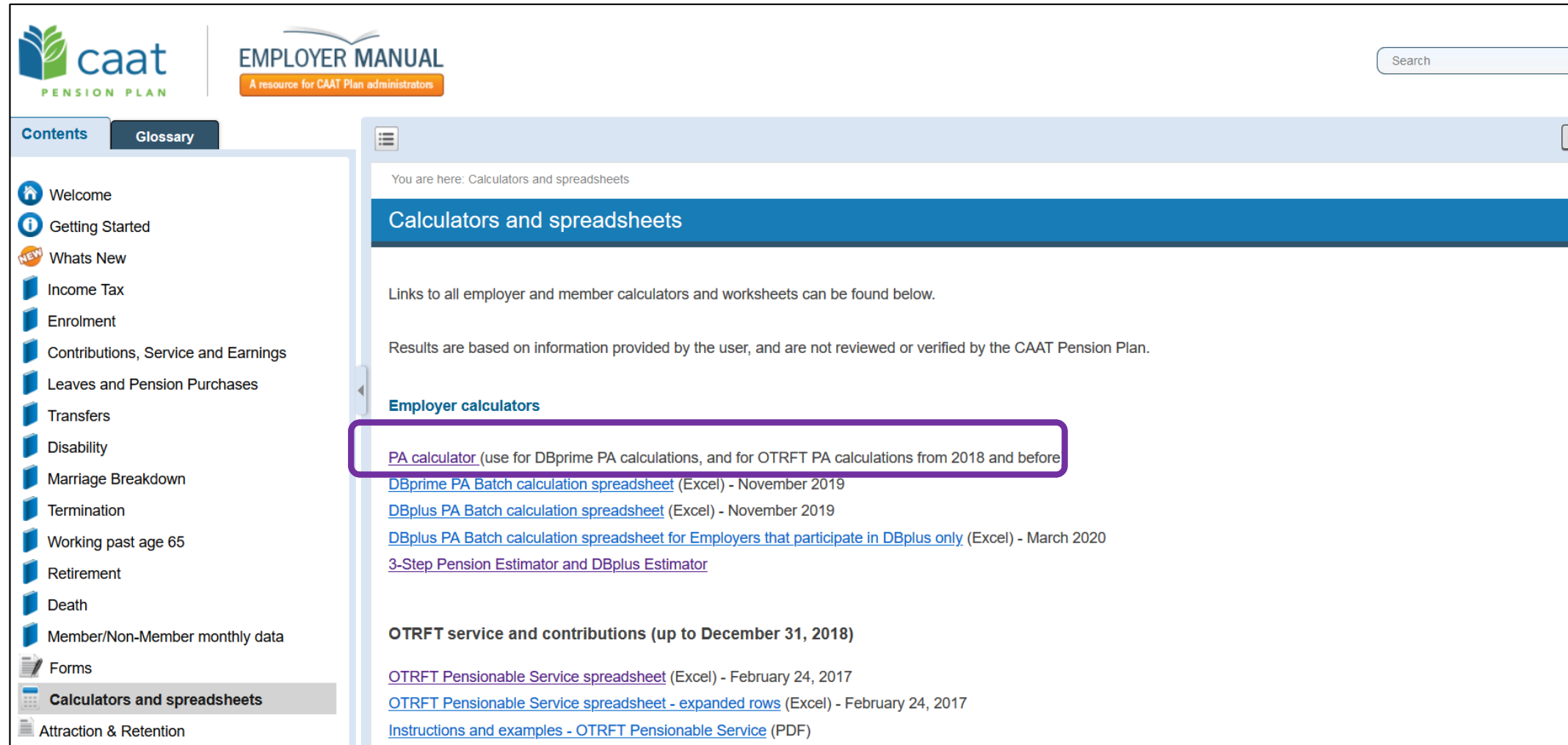
DBprime Pension Adjustments



DBprime - Pension Adjustments for Employee Type Changes

- 2 pension adjustments would apply ONLY to members who move between DBprime & DBplus in a calendar year
- 

DBprime - Pension Adjustment Tools for Employers



The screenshot displays the CAAT Pension Plan Employer Manual website. The header includes the CAAT logo, the title 'EMPLOYER MANUAL', and a search bar. A left sidebar contains a 'Contents' menu with various topics, where 'Calculators and spreadsheets' is currently selected. The main content area is titled 'Calculators and spreadsheets' and provides information about the tools available. A purple box highlights the 'PA calculator' link under the 'Employer calculators' section.

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You are here: Calculators and spreadsheets

Calculators and spreadsheets

Links to all employer and member calculators and worksheets can be found below.

Results are based on information provided by the user, and are not reviewed or verified by the CAAT Pension Plan.

Employer calculators

[PA calculator](#) (use for DBprime PA calculations, and for OTRFT PA calculations from 2018 and before)

[DBprime PA Batch calculation spreadsheet](#) (Excel) - November 2019

[DBplus PA Batch calculation spreadsheet](#) (Excel) - November 2019

[DBplus PA Batch calculation spreadsheet for Employers that participate in DBplus only](#) (Excel) - March 2020

[3-Step Pension Estimator and DBplus Estimator](#)

OTRFT service and contributions (up to December 31, 2018)

[OTRFT Pensionable Service spreadsheet](#) (Excel) - February 24, 2017

[OTRFT Pensionable Service spreadsheet - expanded rows](#) (Excel) - February 24, 2017

[Instructions and examples - OTRFT Pensionable Service](#) (PDF)

DBprime - Pension Adjustment Calculator

- Use this tool to calculate a pension adjustment for Dbprime members or OTRFT pension adjustments prior to 2019

The screenshot displays the 'PA Calculator' interface within the 'EMPLOYER MANUAL' section of the CAAT Pension Plan website. The left sidebar contains a navigation menu with categories like 'Welcome', 'Getting Started', 'What's New', and 'Calculators and spreadsheets'. The main content area features a 'PA Calculator' heading and a 'Start Your Calculation' button. Below this, there are input fields for 'Year' (set to 2020), 'Earnings' (56732.57), and 'Service' (0.76336). A 'Calculate' button is positioned below these fields. At the bottom, the 'Pension Adjustment' is shown as 6931, with a 'Calculation Details' button. A right sidebar contains a 'News' section with updates on pension security and a 'news link' sign-up.

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Members Retired Members Employers Investments Search...

PA Calculator

Are you calculating a PA for an OTRFT member?
If the PA is for 2018 or earlier, you can use this tool. If you are completing a calculation for an OTRFT member in respect of 2019, you must use the spreadsheet, available in [the Employer Manual](#).
If a member switches from DBplus to DBprime, or vice-versa during the year, you will have to calculate two PAs and report the total.

Start Your Calculation

Year: 2020

Earnings: 56732.57 example: 35050.22
Actual, not annualized

Service: 0.76336 example: 0.08493

Calculate Clear

Pension Adjustment: 6931

Calculation Details

News
Webinar on pension security and strategy updates - November 19, 2020
Growing and diversifying Plan membership benefits all
Coming soon: online access to your pension information
New website, same unwavering value. New caatpension.ca coming this fall!
Your pension is secure - managing through the pandemic
More news

news link
Sign up and get the latest news from the Plan!

DBprime – Batch Pension Adjustment Calculation Spreadsheet


- Use this tool to calculate a batch of pension adjustments

CAAT Pension Plan
DBprime Batch PA Calculation Spreadsheet

Year:

YMPE: \$58,700
Maximum PA: \$27,230

Clear



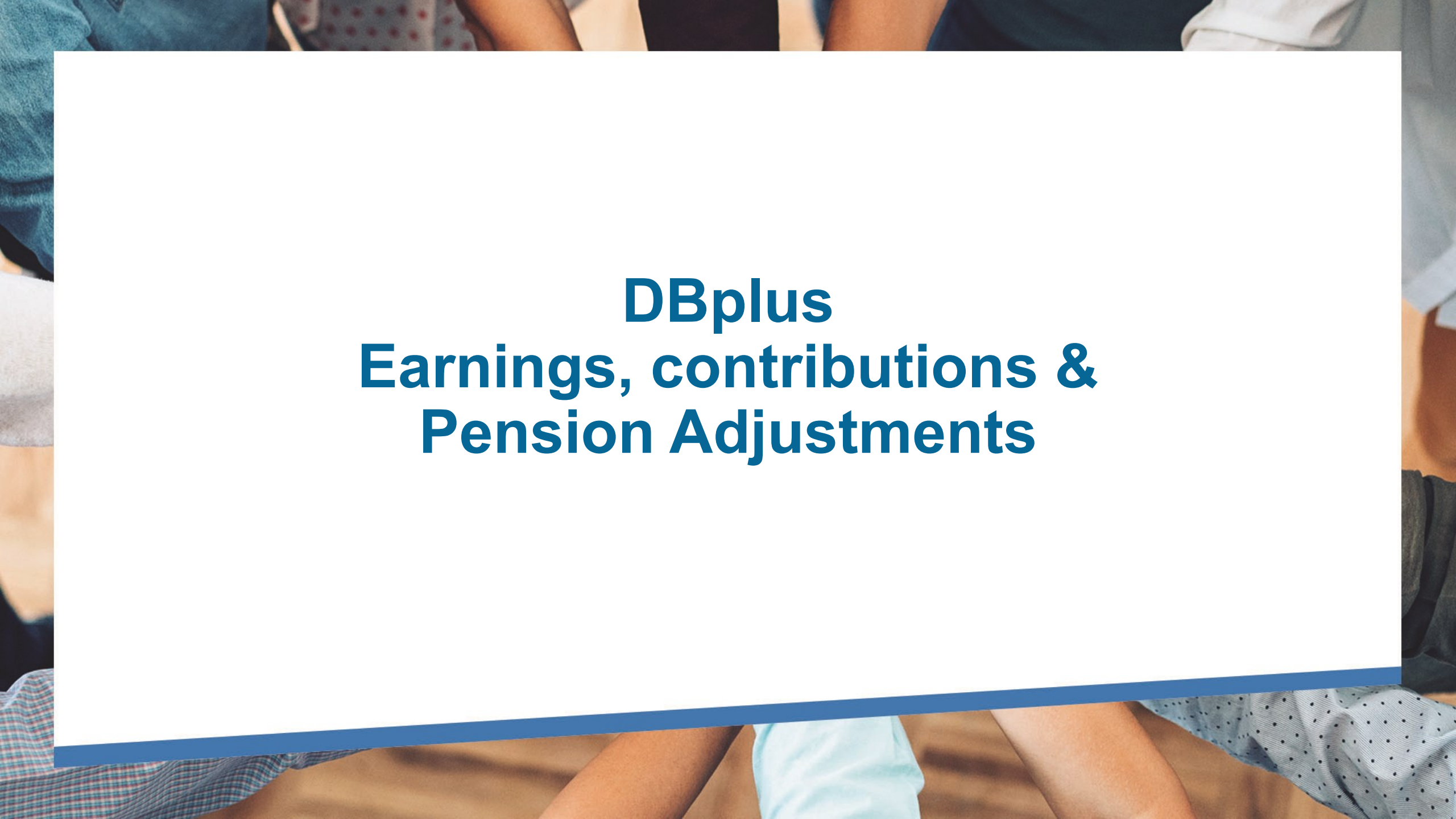
ver: 2019.1112

This spreadsheet is intended to be used for calculating PAs for active members in the DBprime design (FT members at non-growth employers only starting in 2019). The CAAT Pension Plan will calculate PAs related to any disability periods.

Results are based on information provided by the user, and are neither reviewed nor verified by the CAAT Pension Plan. Please check the CAAT Pension Plan website to ensure you are using the current version of this spreadsheet.

Member SIN/ID/EE No.	Name	Pensionable Earnings (actual)	Pensionable Service	Annualized Earnings (for PA purposes)	Pension Adjustment
	Example 1	\$70,000.00	1.00000	\$70,000.00	\$8,302
	Example 2	\$50,000.00	0.67433	\$74,147.67	\$6,102
	Example 3	\$50,000.00	0.75000	\$66,666.67	\$5,776
	Example 4	\$50,000.00	0.53946	\$92,685.28	\$6,681



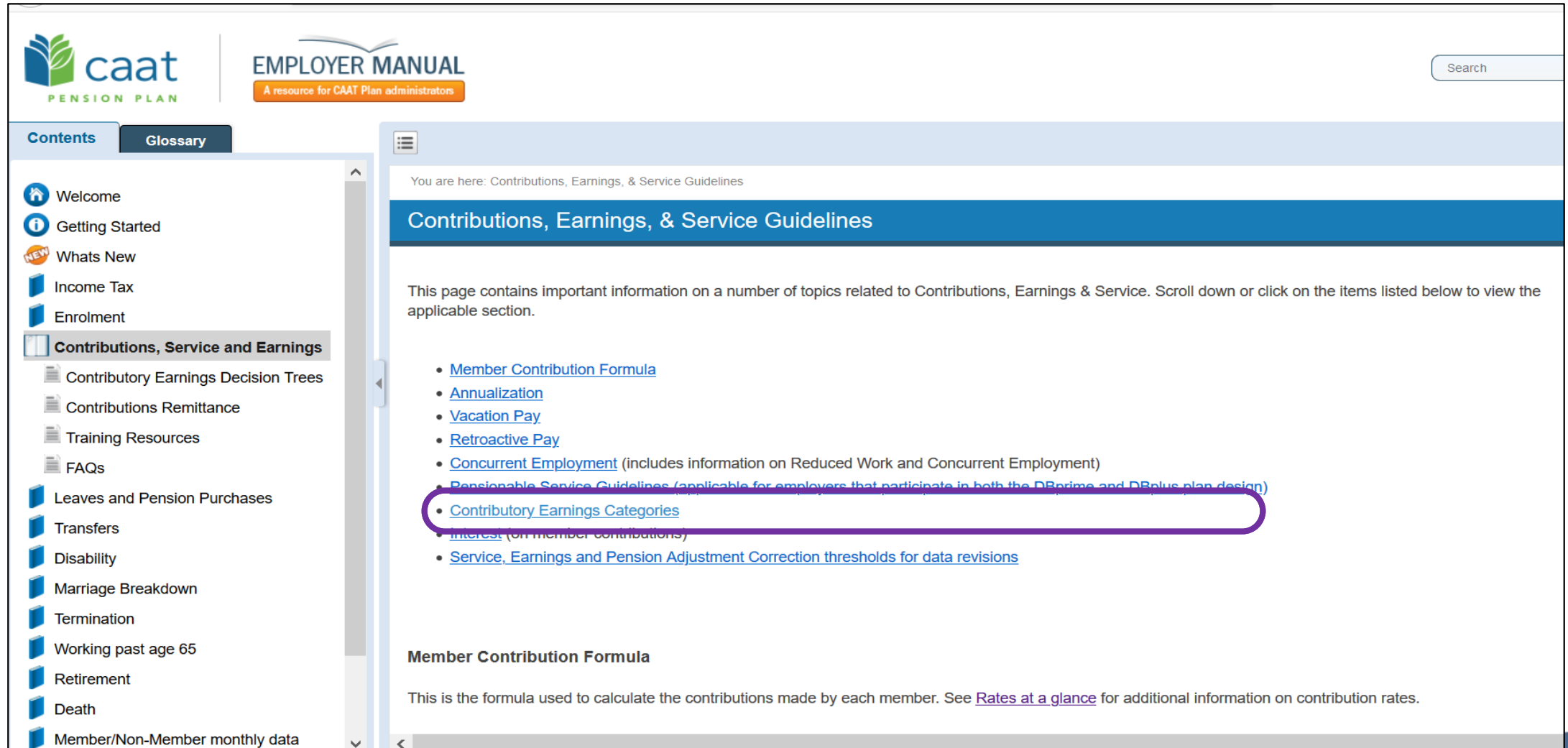
The background of the slide shows a group of people sitting at a table, likely in a meeting or conference setting. The image is partially obscured by a large white rectangular area that contains the text.

DBplus Earnings, contributions & Pension Adjustments

DBplus - T4 earnings

- DBplus earnings include earnings reported on members T4:
 - Salary and wages including overtime
 - Retroactive payments
 - Vacation pay (pay in lieu or included in hourly rate)
 - Paid Leave of Absences (STD/sick or Maternity and Parental leave)
- **DO NOT** include taxable benefits included as earnings on T4 (professional dues, fitness memberships, tuition subsidy, etc.)
- Refer to Schedule 3 of earnings in the Employer Manual

DBplus – Schedule 3 - effective January 1, 2019



The screenshot displays the CAAT Employer Manual website. The header includes the CAAT Pension Plan logo, the title 'EMPLOYER MANUAL', and a subtitle 'A resource for CAAT Plan administrators'. A search bar is located in the top right corner. The left sidebar contains a 'Contents' menu with various topics, including 'Contributions, Service and Earnings', which is currently selected. The main content area is titled 'Contributions, Earnings, & Service Guidelines' and provides an overview of the page's content. A list of links is provided, with 'Contributory Earnings Categories' highlighted by a purple circle. Below the list, the 'Member Contribution Formula' section is partially visible.

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You are here: Contributions, Earnings, & Service Guidelines

Contributions, Earnings, & Service Guidelines

This page contains important information on a number of topics related to Contributions, Earnings & Service. Scroll down or click on the items listed below to view the applicable section.

- [Member Contribution Formula](#)
- [Annualization](#)
- [Vacation Pay](#)
- [Retroactive Pay](#)
- [Concurrent Employment](#) (includes information on Reduced Work and Concurrent Employment)
- [Pensionable Service Guidelines \(applicable for employers that participate in both the DBprime and DBplus plan design\)](#)
- [Contributory Earnings Categories](#)
- [Interest \(on member contributions\)](#)
- [Service, Earnings and Pension Adjustment Correction thresholds for data revisions](#)

Member Contribution Formula

This is the formula used to calculate the contributions made by each member. See [Rates at a glance](#) for additional information on contribution rates.

DBplus - Contributions

- Contributions based on total T4 earnings or
- Exclusions:
 - Taxable benefits, perquisites or allowances
- Maximum contributions based on money purchase maximums
 - 2021 – rates will be provided when available
 - 2020 = \$27,830
 - \$13,915 member
 - \$13,915 employer

DBplus – Contribution Maximum

- The combined total of member and employer DBplus contributions cannot exceed the year's Money Purchase Limit
 - \$27,830 in 2020
- Once total contributions for a member have reached the annual limit, no further contributions should be made for the rest of the year
- Similar to method used for Canada Pension Plan contributions
- Aligns with the Plan Text, any applicable Participation Agreements or Memorandums of Agreement

Contribution rates



9%

of all earnings (T4)

Contributions are 100% matched by the employer

DBplus - Contribution calculation

- Contribution rate:
 - Flat Rate: 9% of T4 earnings
 - Employer matches employee contributions

$$\text{T4 Earnings} \times \text{9\% Contribution rate} \times 2 = \text{Total Contributions}$$

- Contribution maximums:
 - Based on CRA money purchase maximums

A background image showing the lower halves and legs of several people sitting around a table in a meeting or conference setting. The people are wearing various casual and business-casual clothing, including blue jeans, light blue shirts, and patterned shirts. The image is partially obscured by a large white rectangular overlay.

DBplus Pension Adjustment

DBplus - Pension Adjustment calculation

$$\left(\begin{array}{c} \text{Member} \\ \text{Contributions} \end{array} + \begin{array}{c} \text{Employer} \\ \text{Contributions} \end{array} \right) \times \begin{array}{c} \text{Pension Factor} \\ (8.5\%) \end{array} \times 9 - \begin{array}{c} \text{Offset} \\ (\$300) \end{array}$$

DBplus - Pension Adjustment example

$$\left(\$4,680 + \$4,680 \right) \times \text{Pension Factor (8.5\%)} \times 9 - \text{Offset (\$300)}$$

$$= \$6,860 \quad \text{Pension adjustment}$$

DBplus - Pension Adjustment Tools for Employers

The screenshot displays the CAAT Employer Manual website. The header includes the CAAT Pension Plan logo and the title 'EMPLOYER MANUAL' with the subtitle 'A resource for CAAT Plan administrators'. The left sidebar contains a 'Contents' menu with items like 'Welcome', 'Getting Started', 'Whats New', 'Income Tax', 'Enrolment', 'Contributions, Service and Earnings', 'Leaves and Pension Purchases', 'Transfers', 'Disability', 'Marriage Breakdown', 'Termination', 'Working past age 65', 'Retirement', 'Death', 'Member/Non-Member monthly data', 'Forms', 'Calculators and spreadsheets' (highlighted with a purple box), and 'Attraction & Retention'. The main content area shows the breadcrumb 'You are here: Calculators and spreadsheets' and a blue header 'Calculators and spreadsheets'. Below this, it states: 'Links to all employer and member calculators and worksheets can be found below. Results are based on information provided by the user, and are not reviewed or verified by the CAAT Pension Plan.' The 'Employer calculators' section lists several links: 'PA calculator' (use for DBprime PA calculations, and for OTRFT PA calculations from 2018 and before), 'DBprime PA Batch calculation spreadsheet (Excel) - November 2019', 'DBplus PA Batch calculation spreadsheet (Excel) - November 2019' (highlighted with a purple box), 'DBplus PA Batch calculation spreadsheet for Employers that participate in DBplus only (Excel) - March 2020', and '3-Step Pension Estimator and DBplus Estimator'. The 'OTRFT service and contributions (up to December 31, 2018)' section lists: 'OTRFT Pensionable Service spreadsheet (Excel) - February 24, 2017', 'OTRFT Pensionable Service spreadsheet - expanded rows (Excel) - February 24, 2017', and 'Instructions and examples - OTRFT Pensionable Service (PDF)'.

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You are here: Calculators and spreadsheets

Calculators and spreadsheets

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OTRFT service and contributions (up to December 31, 2018)

- [OTRFT Pensionable Service spreadsheet \(Excel\) - February 24, 2017](#)
- [OTRFT Pensionable Service spreadsheet - expanded rows \(Excel\) - February 24, 2017](#)
- [Instructions and examples - OTRFT Pensionable Service \(PDF\)](#)

- Use this tool to calculate a batch of pension adjustments

[illegible]



