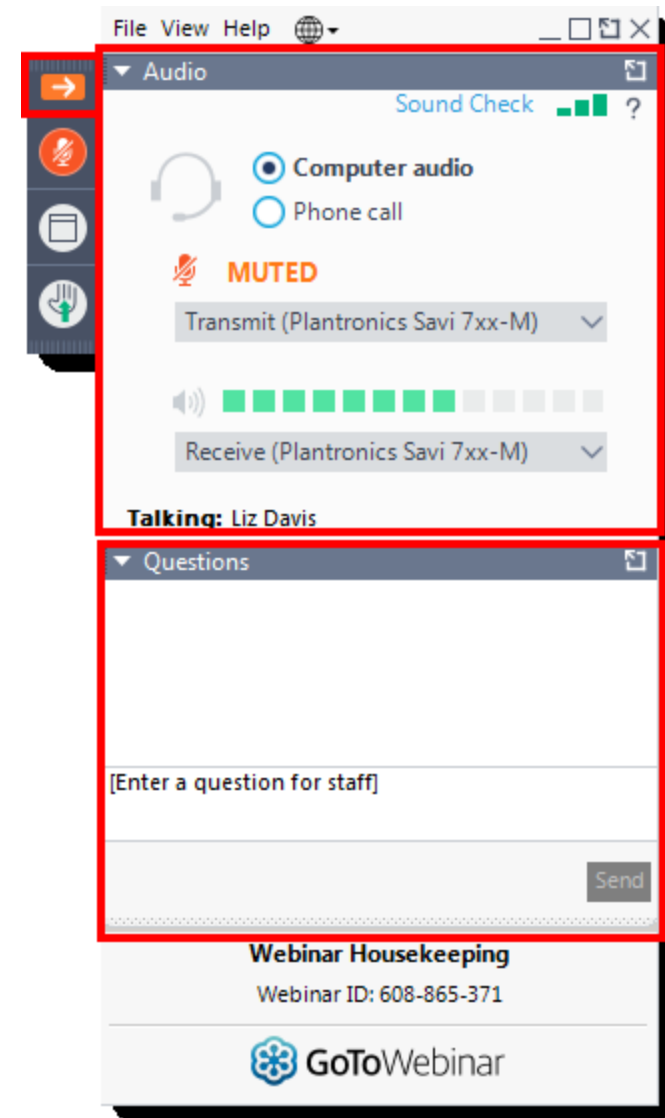


While we wait – audio instructions

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

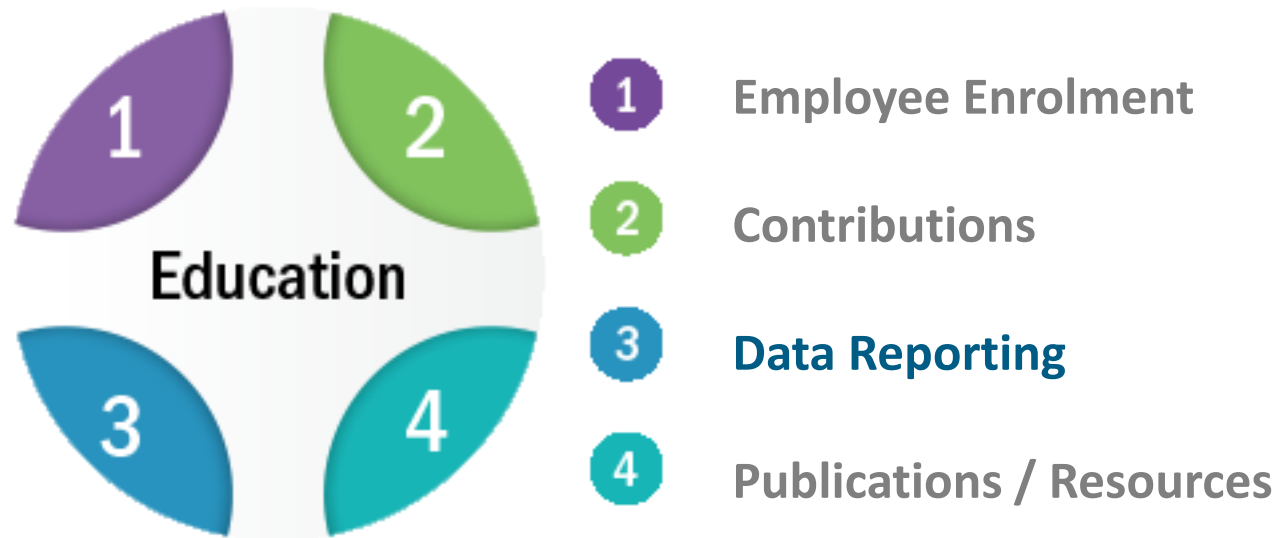




DBplus pension purchases

March 28, 2019

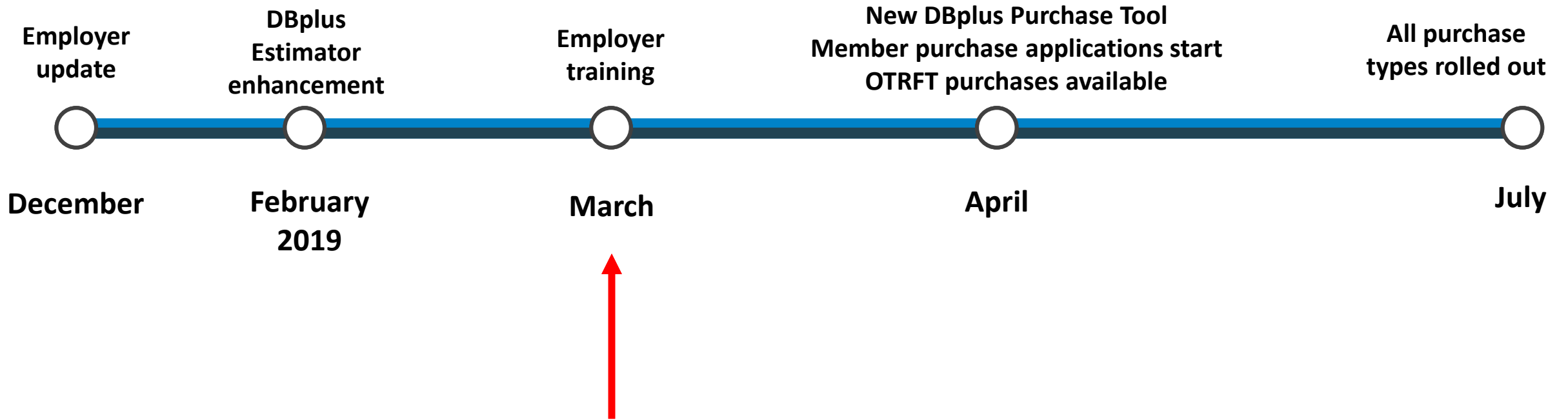
Employer Education Sessions



Agenda

- DBplus purchase overview
- Purchase process steps
- Website updates
- Explaining purchase formula

Communication timeline



Member Communication

- Member newsletter
- DBplus purchase pamphlet
- DBplus Purchase Tool

Overview

DBplus pension purchases

Purchase principles

- Recognize time value of money
- Give members value for their contributions
- Keep administration simple
- Manage risks to the Plan

Comparing purchase processes – what’s the same?

- Administrative process
- Cost method for “within six months” purchases
- Benefit Entitlement is valid for 90 days
- Payroll deduction for Pregnancy/Parental or Adoption leaves permitted
- PA/PSPA reporting
- Cannot purchase pre-1992 periods of employment from other RPP
- Payment permitted by transfers from RRSP/LIRA
- DBplus payments of any amount up to amount costed

Comparing purchases – what's different?



- Pension based on service
- Purchases for periods of service
- Cost based on what it would cost to purchase the eligible period of service
- Closer to normal retirement
= higher cost to purchase the period of service



- Pension based on contributions
- Purchases for past periods of employment
- Amount is fixed: Plan determines how much pension the contribution buys
- Closer normal retirement
= less pension the contribution amount can buy

Comparing purchase processes – what’s different?



- Cash payments permitted
- Payment directly from former RPP permitted
- Member purchases service
- Cost to purchase service is actuarial value



- Cash payments permitted for “ESA within six month” purchase types only
- Payment in respect of former RPP must come from RRSP or LIRA
- Member purchases pension
- Purchase limited to the Income Tax Act limits - 18% of T4 earnings

Purchase rules

- Payment must come from RRSP or LIRA only

Exceptions

- Statutory leaves paid within 6 months of leave end date:
 - Cash is an option
 - Purchase adjustment factor does not apply
- Payment directly from prior employer permitted if DC plan

DBplus Purchase Process

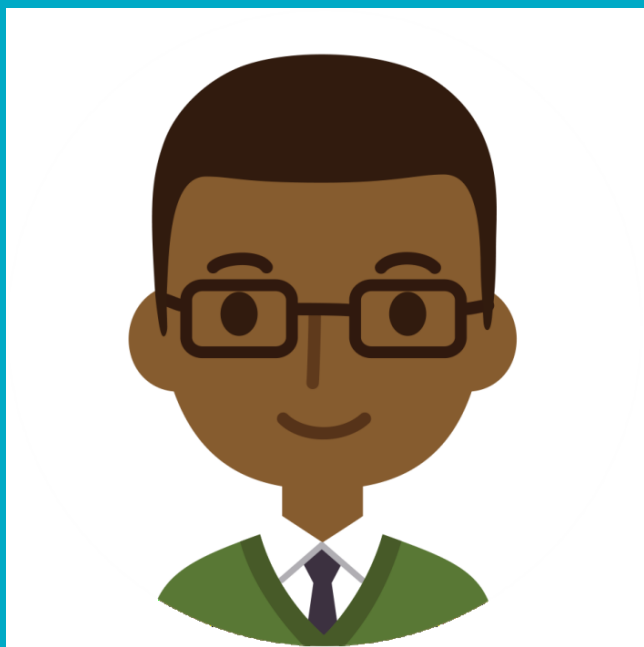
What employment types are eligible for purchase?

An employee who:

- Worked for a CAAT participating employer before enrolling as a member
- Participated in a Canadian RPP with a non CAAT employer
- Has a break in service such as unpaid leaves, pregnancy or parental leaves (or other statutory leaves)

Purchase process








- 1. Joins DBplus on January 1, 2019**
- 2. Age 45**

Philip

Website – purchase tool

Enter your date of birth ⓘ 

Enter the period for which you wish to make a purchase

Start of period ⓘ  End of period ⓘ 

Enter your T4 earnings for each period:

For the year 2016 T4 earnings

For the year 2017 T4 earnings

For the year 2018 T4 earnings

CAAT Pension Plan Tel: 416.673.9000 | Toll Free: 1.866.350.2228 [Careers](#) | [Privacy](#) | [Accessibility](#) | [Terms of use](#)

Website – purchase output

Enter your date of birth ⓘ
1974-03-28

Purchase Period
Start of period ⓘ
2016-01-01
End of period ⓘ
2018-12-31

Enter your T4 earnings for each period:
For the year 2016 T4 earnings
49000
For the year 2017 T4 earnings
50000
For the year 2018 T4 earnings
51000

Purchase amount
Maximum amount available to purchase: ⓘ
27000
Amount available for purchase ⓘ
27000

Reset Calculate

HELP

Estimated annual purchased pension as of today, and at age 65

Scenario	Purchased pension	AIW increases	Total
Annual purchased pension assuming purchase date of 2019-03-28	\$2,134	\$0	\$2,134
Estimated annual purchased pension on your normal retirement date (age 65), assuming purchase date of 2019-03-28	\$2,134	\$1,163	\$3,298


■ Purchased pension ■ AIW increases

Detailed explanation ▼



Forms

Form – OTRFT, Vested/Non Vested, LOA after 6 months



DBplus purchase application
 Period of employment with an employer that participates in the CAAT Pension Plan

Note: Date format is dd-mm-yyyy for all date fields

Purchase Type (Select one):

1. I worked for an employer that participates in the CAAT Pension Plan before I joined the Pension Plan.

2. I took time off from work without pay and it has been more than six months since I returned to work (either Unpaid Leave of Absence / Pregnancy, Parental or Adoption).

3. I terminated employment and received a refund of my contributions or a transfer of my commuted value from the CAAT Plan.

This form provides the data the CAAT Plan needs to determine the maximum you can contribute for the purchase, and the additional pension under DBplus you would have as a result of the purchase. If you have any questions, contact the CAAT Pension Plan at member@caatpension.on.ca

A Member information – completed by member

Last name	First name	Initial

Date of birth: _____ Language preference: English French Email: _____

Mailing address: _____

Member Signature: _____ Date: _____

B Earnings Information – Completed by CAAT Plan employer where the purchasable period was earned.

Report each purchasable period on a separate line below. If you require more room, use a second page to report additional periods.

***Earnings:**
 For Type 1 and Type 3 purchases, report T4 earnings during the period (minus any taxable benefits).
 For Type 2 - Unpaid LOA and Pregnancy, Parental or Adoption Leave, report deemed earnings during the period.

Employer name	Year	Period start date (month/day)	Period end date (month/day)

CAAT Pension Plan 250 Yonge Street, Suite 2900, Toronto ON M5B 2L7 Tel: 416.673.9000 Toll Free: 1.866.350.2228 Fax: 416.673.9028 www.caatpension.on.ca
 LTP-226-04-19-E

Purchase Type (Select one):

1. I worked for an employer that participates in the CAAT Pension Plan before I joined the Pension Plan.

2. I took time off from work without pay and it has been more than six months since I returned to work (either Unpaid Leave of Absence / Pregnancy, Parental or Adoption).

3. I terminated employment and received a refund of my contributions or a transfer of my commuted value from the CAAT Plan.


This form provides the data the CAAT Plan needs to determine the maximum you can contribute for the purchase, and the additional pension under DBplus you would have as a result of the purchase. If you have any questions, contact the CAAT Pension Plan at member@caatpension.on.ca or call us at 416.673.9000.

B Earnings Information – Completed by CAAT Plan employer where the purchasable period was earned.

Report each purchasable period on a separate line below. If you require more room, use a second page to report additional periods.

***Earnings:**
 For Type 1 and Type 3 purchases, report T4 earnings during the period (minus any taxable benefits).
 For Type 2 - Unpaid LOA and Pregnancy, Parental or Adoption Leave, report deemed earnings during the period.

Form – LOA within 6 months



Leave notification and purchase request
within six months from end of leave
 Unpaid Leave of Absence

Before the start of the leave, the member was earning a pension under: DBprime DBplus

This is a leave start/stop notification: Complete section E
 This is a purchase request: Complete sections E-H for the purchase

Data has been revised – use for any data changes

Date of revision: _____ Employer representative initials: _____ Employer: _____

A Member information

Last name	First name	Initial	Social Insurance Number

Date of birth: _____ Phone number: _____ Email: _____

Mailing address: _____

B Leave start

Leave type: Unpaid Leave of Absence Grievance Layoff

Active period start date (The first work day of the first pay period worked in the year, before the leave) _____	Active period end date (The last work day before the leave started) _____	Leave start date (The first day of leave) _____
-------------------------------------------------------------------------------------------------------------------------------	----------------------------------------------------------------------------------------	--------------------------------------------------------------

If the member is in DBprime, provide earnings, contributions and service:

Please provide the earnings, basic contributions, and service information below for the active period entered above.
If reporting additional leaves for a member who has already had a leave in the calendar year, the earnings reported should start from the most recent return-to-work day to the work day before the leave starts.

Basic pensionable earnings <i>Do not include lump sum payments</i>	\$ _____	Lump sum	\$ _____	Annual salary rate <i>Immediately prior to leave</i>	\$ _____
Basic contributions	\$ _____	RCA contributions	\$ _____	Pensionable service	_____

If the member is in DBplus, provide earnings and contributions:

T4 earnings <i>Do not include taxable benefits</i>	\$ _____	Basic contributions	\$ _____
-------------------------------------------------------	----------	---------------------	----------

C Purchase information and employer signature

The member may choose to complete this purchase within six months of that would have been in effect during the period of the leave based on the section E of this form and give it to the Employer to begin the purchase process before he or she terminates employment. For more information, see the Employer Signature


I will provide a copy of this form to the member and to the CAAT Pension Plan

Employer representative name: _____

CAAT Pension Plan 230 Yonge Street, Suite 2500, Toronto ON M5B 2L7 Tel: 416.673.9000 Toll Free: 1.866.330.2228 Fax: 416.673.9028 www.caatpension.on.ca

LTPS-270-19-E

Form – LOA within 6 months



Leave notification and purchase request
within six months from end of leave
Unpaid Leave of Absence

Before the start of

This is a l

This is a g

Data has

Date of revision:

A Member info

Last name

Date of birth

Mailing address

B Leave start

Leave type

Unpaid Lea

Active period start date
(The first work day of the leave)

If the member is

Please provide the e
If reporting addition
to the work day bef

Basic pensionable ea
Do not include lump

Basic contributions

If the member is

T4 earnings
Do not include tax

C Purchase info

The member may ch
that would have bee
section E of this form
before he or she tem

Employer Signature

I will provide a

Emplo

CAAT Pension Plan 25
LTSP-270-19-E

Member last name Member first name Initial Social Insurance Number

D Leave stop

Leave end date (day prior to return to work) Why has the leave ended?

Member has returned to work Other (please explain):

If the member intends to purchase the leave within six months from end of the leave, sections E-H of this form should be completed.

Employer representative name Employer representative signature Date

E Member purchase request - the member must complete this section if they want to purchase the Unpaid Leave of Absence within 6 months of their leave end date.

I intend to purchase the leave period reported above within six months of my leave end date.

It is your choice whether you want to purchase your Unpaid Leave of Absence. If you choose not to purchase the leave period during the first six months after your return to work you retain the right to make a purchase of a past leave at any time before you terminate employment. For more information on purchasing after six months, see the CAAT Pension Plan website.

Member signature Date

F Member purchase information - complete this section if the member wishes to purchase the period of Unpaid Leave of Absence.

If the member has chosen to purchase the leave, please provide the information requested below.
Note that if the member's leave spans two calendar years or more, the information for each calendar year must be reported on a separate line.

Unpaid Leave of Absence

Enter the information about the member's le

Leave start date L

Payment deadline - payment for this leave

G Federal Tax - complete this section

If Member chooses to purchase the leave, indica

Pension Adjustment reported by empl

Or

Purchase chosen after the April 30 CRA deadline. The CAAT Plan must request PSPA.

Note: If a PSPA is required please do not send payment until after the CAAT Pension Plan has provided confirmation that the PSPA has been approved.

H Signatures

I choose to purchase the period of leave at the total member contribution amount shown above, and by the payment deadline shown above.

Member Signature Date

Employer representative name Employer representative signature Date

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LTSP-270-19-E

G Federal Tax - complete this section for a purchase under the DBprime plan design only.

If Member chooses to purchase the leave, indicate Pension Adjustment treatment


Pension Adjustment reported by employer

Or

Purchase chosen after the April 30 CRA deadline. The CAAT Plan must request PSPA.

Note: If a PSPA is required please do not send payment until after the CAAT Pension Plan has provided confirmation that the PSPA has been approved.

Form – Pregnancy, Parental, Adoption Leave within 6 months



**Leave notification and purchase request
within six months from end of leave**
Pregnancy, Parental or Adoption Leave

Before the start of the leave, the member was earning a pension under: DBprime DBplus

This is a leave start/stop notification: Complete section A-D for a Pregnancy, Parental or Adoption Leave.
 This is a purchase request: Complete the applicable sections of E-G for a purchase request.

Data has been revised – use for any data changes.

Employer name: _____
 Date of revision: _____ Employer Representative initials: _____
Note: Date format is dd-mm-yyyy for all date fields.

A Member Information

Last name: _____ First name: _____ Initial: _____ Social Insurance Number: _____

Date of birth: _____ Phone number: _____ Email: _____

Mailing address: _____

B Leave Start

Active period start date: _____ Active period end: _____
(The first work day of the first pay period worked in the year, before the leave) (The last work day before the leave started)

If the member is in DBprime, provide earnings, contributions and service

Enter the earnings, basic contributions, and service information below for the most current active period.
 If reporting additional leaves for a member who has already had a leave in the calendar year, the earnings reported should start from the most recent return-to-work day and finish on the work day before the leave starts.

Basic pensionable earnings <small>Do not include lump sum payments</small>	\$	Lump sum	\$
Basic contributions	\$	RCA contributions	\$

If the member is in DBplus, provide earnings and contributions

T4 earnings <small>Do not include taxable benefits</small>	\$	Basic contributions	\$
---------------------------------------------------------------	----	---------------------	----

C Waiver – the member and employer must complete this section if the member does not want to purchase the leave through payroll deductions.

I do not want to purchase the leave through payroll deductions. I understand that the cost will be an amount equal to my regular contributions and that I retain the right to make a purchase of a past leave at any time to purchase after six months, see the CAAT Pension Plan website.

Employer representative signature: _____ Member signature: _____

I will provide a copy of this form to the member and to the CAAT Pension Plan.

Employer representative name: _____ Employer Representative signature: _____ Date: _____

B Leave Start

Active period start date: _____ Active period end date: _____ Leave start date: _____
(The first work day of the first pay period worked in the year, before the leave) (The last work day before the leave started) (The first day of leave)

If the member is in DBprime, provide earnings, contributions and service

Enter the earnings, basic contributions, and service information below for the most current active period.
 If reporting additional leaves for a member who has already had a leave in the calendar year, the earnings reported should start from the most recent return-to-work day and finish on the work day before the leave starts.

Basic pensionable earnings <small>Do not include lump sum payments</small>	\$	Lump sum	\$	Annual salary rate <small>Immediately prior to leave</small>	\$
Basic contributions	\$	RCA contributions	\$	Pensionable service	

If the member is in DBplus, provide earnings and contributions

T4 earnings <small>Do not include taxable benefits</small>	\$	Basic contributions	\$
---------------------------------------------------------------	----	---------------------	----

CAAT Pension Plan 230 Yonge Street, Suite 2900, Toronto ON M5B 2L7 Tel: 416.673.9000 Toll Free: 1.866.330.2228 Fax: 416.673.9028 www.caatpension.on.ca

LTPA-2714-01.19-E Employer: Please send a copy of this form to the CAAT Plan via 5-DOC

Form – Pregnancy, Parental, Adoption Leave within 6 months

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PENSION PLAN

**Leave notification and purchase request
within six months from end of leave
Pregnancy, Parental or Adoption Leave**

Before the start of the leave, please check the appropriate box:
 This is a leave stop
 This is a purchase request
 Data has been re-reported

Date of revision: _____

A Member Information
 Last name: _____
 Date of birth: _____
 Mailing address: _____

B Leave Start
 Active period start date (the first work day of the leave): _____

If the member is in DB:
 Enter the earnings, basic and additional, for the first day and finish on the day of the leave.
 Basic pensionable earnings: _____
 Basic contributions: _____

If the member is in DB:
 T4 earnings: _____
 Do not include taxable income.

C Waiver – the member's consent
 I do not want to work, and I understand the consequences of purchasing a leave period.
 Or
 This information is for a combination of payroll deductions.

Employer representative: _____
 I will provide a copy of this form to the member.

Employer representative name: _____
 Signature: _____
 Date: _____

Member last name: _____ Member first name: _____ Initial: _____ Social Insurance Number: _____

D Leave Stop
 Leave end date (day prior to return to work): _____ Why has the leave ended?
 Member has returned to work Other (Please Explain): _____

Is there a period of the leave where the member did not contribute? If yes, provide the non-contributory period:
 Start date: _____ End date: _____

If the member intends to purchase the leave within six months from end of the leave and/or if the member is paying through payroll deductions, please continue to section E of this form.

E Leave information for a purchase made on an ongoing basis
 Leave start date: _____ Leave end date: _____

F Leave information for a purchase as a lump sum
 Enter the information about the member's leave. Report the amount of the purchase request.
 NOTE: If information on this leave has been submitted previously, this information is for a purchase request within six months from the end of the leave.
 Or
 This information is for a combination of payroll deductions.

Start date	End date	Deemed earnings during leave
_____	_____	\$ _____
_____	_____	\$ _____
_____	_____	\$ _____
_____	_____	\$ _____

Total member contribution: \$ _____
 Total employer contribution: \$ _____

*If a Pension Adjustment is required, this amount is reported by the employer. If the purchase is chosen after the CRA deadline (April 30), the CAAT Plan must request a PSPA. If a PSPA is required, please wait until after the CAAT Pension Plan has confirmed that the PSPA has been approved to send payment.
Payment deadline – payment for this leave must be made by the deadline below (six months from the leave end date): _____

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 LTP-271-01-19-4 Employer: Please send a copy of this form to the CAAT Plan via S-DCC

D Leave Stop

Leave end date (day prior to return to work) _____ Why has the leave ended?
 Member has returned to work Other (Please Explain): _____


Is there a period of the leave where the member did not contribute? If yes, provide the non-contributory period:
 Start date: _____ End date: _____

If the member intends to purchase the leave within six months from end of the leave and/or if the member is paying through payroll deductions, please continue to section E of this form.

 Employer representative name Employer representative signature Date

Fill out section E or F below depending on how the member chooses to purchase the leave period. If the leave period is purchased only through payroll deductions, complete section E. In all other cases, complete section F.

Form – Pregnancy, Parental, Adoption Leave within 6 months



**Leave notification and purchase request
within six months from end of leave**
Pregnancy, Parental, Adoption Leave

Before the start of the leave

This is a leave stop
 This is a purchase request

Data has been reported

Date of revision: _____

A Member Information

Last name: _____
Date of birth: _____
Mailing address: _____

B Leave Start

Active period start date (The first work day of the leave): _____

If the member is in DB: Enter the earnings, basic and additional, for the active period. If reporting additional day and finish on the day and finish on the day. Basic pensionable earnings do not include lump sum. Basic contributions: _____

If the member is in DB: T4 earnings Do not include taxable: _____

C Waiver – the member

I do not want to purchase a pension adjustment, and I understand the consequences of this decision.
Or
 This information is for a combination of payroll deductions and a purchase request within six months from end of leave only.

Employer representative: _____
 I will provide a copy of this form to the employer.

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173P-271-01-19-4

D Leave Stop

Member last name: _____ Member first name: _____

Leave end date (day prior to return to work): _____ Why has the leave ended? _____

Member has returned to work Other

Is there a period of the leave where the member did not contribute? If yes, provide the non-contribution period: Start date: _____ End date: _____

If the member intends to purchase the leave within six months from end of the leave and/or if the member is purchasing the leave through payroll deductions, complete section E. In all other cases, complete section F.

E Leave information for a purchase made only through payroll deductions

If the member's leave spans two calendar years or more, report the information for each calendar year on a separate line. If a Pension Adjustment is required, this amount is reported by the Employer.

Leave start date	Leave end date	Deemed earnings during leave	Deemed service during leave (complete for DBprime members only)	Member contributions
		\$		\$
		\$		\$
		\$		\$
Total Member Contributions				\$
Total Employer Contributions				\$

F Leave information for a purchase as a lump sum within six months, OR a combination of a lump sum purchase and payroll deductions

Enter the information about the member's leave. Report the information for each calendar year on a separate line.
NOTE: If information on this leave has been submitted through DCT, do not fill out the information below as the Plan already has the required leave information.

This information is for a purchase request within six months from end of leave only.
Or
 This information is for a combination of payroll deductions and a purchase request within six months from end of leave.

Start date	End date	Deemed earnings during leave	Deemed service during leave (complete for DBprime members only)	Member contributions (PRG) – payroll deduction period (if applicable)	Member contributions (PRN) – purchase within six months	Pension Adjustment treatment *			If PSPA is required, indicate payment type		
						PA	or	PSPA	Cash	or	RRSP
		\$		\$	\$	<input type="checkbox"/>	or	<input type="checkbox"/>	<input type="checkbox"/>	or	<input type="checkbox"/>
		\$		\$	\$	<input type="checkbox"/>	or	<input type="checkbox"/>	<input type="checkbox"/>	or	<input type="checkbox"/>

*If a Pension Adjustment is required, this amount is reported by the employer. If the purchase is chosen after the CRA deadline, the CAAT Pension Plan has confirmed that the PSPA has been approved to send payment.
Payment deadline – payment for this leave must be made by the deadline below (six months from the leave end date): _____

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173P-271-01-19-4
Employer: Please send a copy of this form to the CAAT Plan via S-DCC

T4 earnings

- DBplus earnings include earnings reported on a member's 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.)



Calculation

DBplus –benefit entitlement formula

Annual benefit entitlement determined

$$A \times B \times C$$

- A = Permitted contribution for the period
- B = DBplus Annual Pension Factor (8.5%)
- C = Purchase adjustment factor

Philip's calculation

- Maximum purchase \$27,000
- Age 45

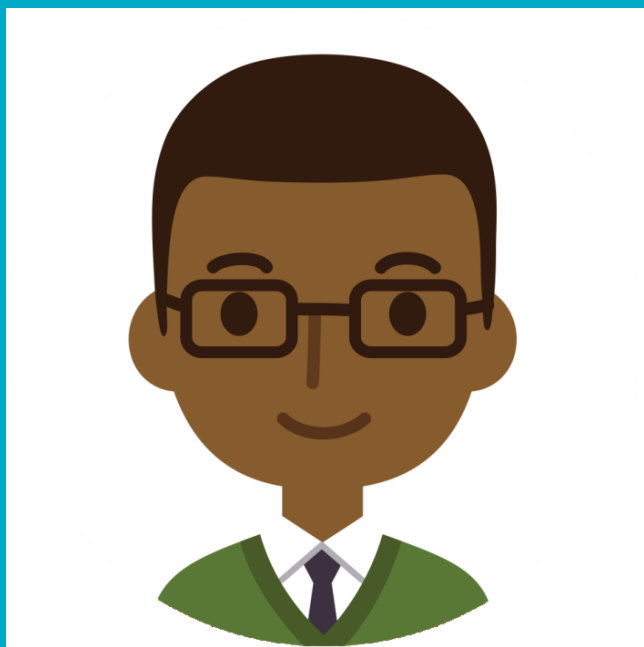
Annual benefit entitlement determined using formula A x B x C:

A x B x C

$$\mathbf{\$27,000 \times 8.5\% \times 93\% = \$2,134}$$



DBplus Estimator



- 1. Joins DBplus on January 1, 2019**
- 2. Age 45**
- 3. T4 earnings for 2019 are \$55,000**


Philip

DBplus Estimator - input

Enter your data

Use the information on your September letter "Introducing DBplus" to simplify your data entry.

Enter your date of birth (e.g. 1960-12-17).
Select the year first, followed by the month and day (or type YYYY-MM-DD).

1974-03-28 

Enter your annual lifetime pension to December 31, 2017.
(If you joined the Plan in 2018, enter "0").

0

Enter your pensionable service to December 31, 2017.
Enter years, up to 5 decimals (If you joined the Plan in 2018, enter "0").

0


Will you use annual or weekly earnings?

Weekly Annual

Enter your actual, annual earnings be this year.
Do not enter decimals (e.g. \$34,555).

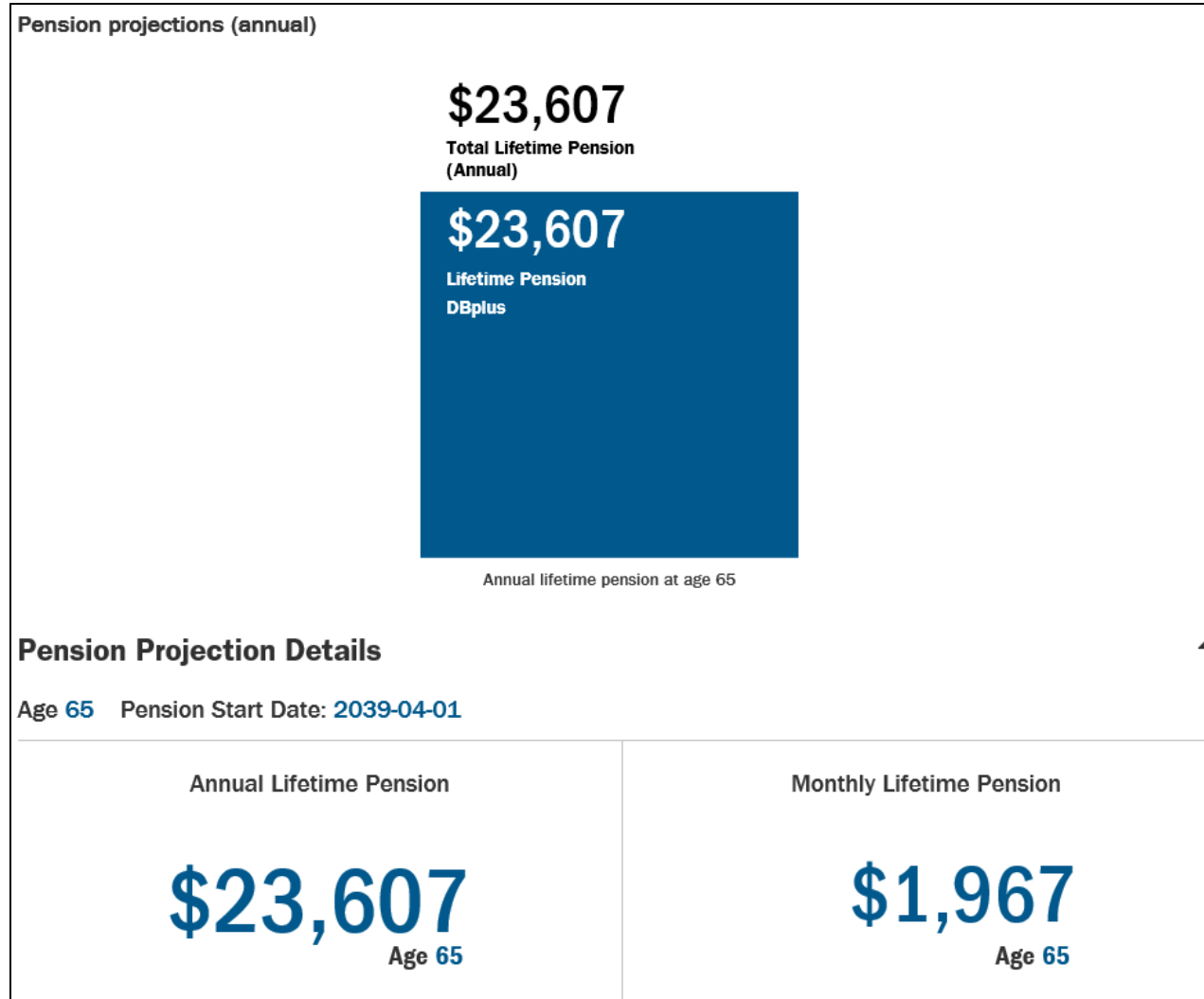
55000

You estimate your earnings will increase annually by:

0% 

[Estimate](#)

DBplus Estimator



DBplus Estimator – with a purchase

<p>Basic information ⓘ</p> <p>Date of birth 1974-03-28 📅</p> <p>Pension to December 31, 2017 0</p> <p>Pensionable service to December 31, 2017 0</p> <p>Annual / Weekly Annual</p> <p>Earnings 55000</p> <p>Earning Increase ⓘ 0%</p> <p>Change retirement date or age ⓘ</p> <p>See the value of a purchase</p> <p>Amount of funds to make the purchase ⓘ 27000</p> <p>Enter the date of purchase ⓘ 2019-03-28 📅</p> <p>Show pension purchase only ⓘ</p>	<p>Pension projections (annual)</p> <p>\$26,905 Estimated Annual pension plus purchased pension</p> <p>\$3,297</p> <p>\$23,607 Lifetime Pension DBplus</p> <p>Annual lifetime pension including purchased pension at age 65</p> <p>Pension Projection Details</p> <p>Age 65 Pension Start Date: 2039-04-01</p> <table border="1"><thead><tr><th>Annual lifetime pension plus purchased pension</th><th>Monthly lifetime pension plus purchased pension</th></tr></thead><tbody><tr><td>\$26,905 Age 65</td><td>\$2,242 Age 65</td></tr></tbody></table>	Annual lifetime pension plus purchased pension	Monthly lifetime pension plus purchased pension	\$26,905 Age 65	\$2,242 Age 65
Annual lifetime pension plus purchased pension	Monthly lifetime pension plus purchased pension				
\$26,905 Age 65	\$2,242 Age 65				

Recap

- DBplus Purchase Tool
 - Start the process
 - Informs members of maximum purchase
 - Provides forms
- DBplus Estimator
 - allows member to understand impact on overall benefit

ER Manual

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PENSION PLAN

EMPLOYER MANUAL
A resource for CAAT Plan administrators

Contents | **Glossary**

Leaves and Pension Purchases

You are here: Leaves and Pension Purchases

Leaves and Pension Purchases

Purchasing a leave will increase a member's pension, whether they are earning a benefit in the Plan under DBplus or DBprime.
For a member in DBprime, a purchase will increase the member's pensionable service, and may mean the member reaches an early retirement milestone sooner.
For a member in DBplus, a purchase will increase their pension, and any pension purchased will continue to grow with AIW enhancement increases.

The various types of leaves and service purchases are described below.

Purchases available under DBprime only:

Pre-enrolment service
+ (Expand)

Purchases available under DBprime or DBplus:

Other than Regular Full Time Prior to Enrolment
+ (Expand)

Leaves of Absence (including layoff or grievance periods)

- + Unpaid Leave of Absence
- + *Employment Standards Act (2000) Leave of Absence (including Pregnancy, adoption or parental leave)*
- + Prepaid Leave of Absence
- + Layoff with Recall
- + Paid Leave of Absence

Navigation Menu:

- Welcome
- Getting Started
- Whats New
- Income Tax
- Enrolment
- Contributions, Service and Earnings
- Leaves and Pension Purchases**
- Process
- Forms and Tools
- Training Resources
- Service levels
- FAQs
- Transfers
- Disability
- Marriage Breakdown
- Termination
- Working past age 65
- Retirement
- Death
- Member/Non-Member monthly data
- Sponsors' request for data
- Forms
- Calculators and spreadsheets
- Attraction & Retention

ER Manual

The screenshot displays the CAAT Employer Manual website. At the top left is the CAAT Pension Plan logo. To its right is the title 'EMPLOYER MANUAL' with a subtitle 'A resource for CAAT Plan administrators'. A search bar is located in the top right corner. Below the header, there are two tabs: 'Contents' and 'Glossary'. The left sidebar contains a navigation menu with various topics, including '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', and 'Sponsors' request for data'. The 'Transfers' page is currently selected. The main content area has a breadcrumb trail 'You are here: Transfers' and a blue header 'Transfers'. The text explains that members can transfer funds from other Canadian Registered Pension Plans (RPP) into the CAAT Plan. It lists two types of transfers: 'DBprime plan design' and 'DBplus plan design'. It also covers 'PBA Transfer Out' and 'Transfer to or from another CAAT Plan employer'. A note at the bottom states that all reciprocal transfer agreements were cancelled as of September 30, 2013.

caat
PENSION PLAN

EMPLOYER MANUAL
A resource for CAAT Plan administrators

Search

Contents Glossary

Welcome
Getting Started
NEW! Whats New
Income Tax
Enrolment
Contributions, Service and Earnings
Leaves and Pension Purchases
Process
Forms and Tools
Training Resources
Service levels
FAQs
Transfers
Process
Forms and Tools
Training Resources
Service levels
Disability
Marriage Breakdown
Termination
Working past age 65
Retirement
Death
Member/Non-Member monthly data
Sponsors' request for data
Forms

You are here: Transfers

Transfers

If a member earned a pension in another Canadian Registered Pension Plan (RPP), they may be eligible to transfer funds into the CAAT Plan and purchase additional pension. This portability allows members to build a larger pension, paid from a single source at retirement.

Transfer from a Former Employer's Pension Plan

Any member of the CAAT Pension Plan who was a member of another Canadian registered pension plan prior to enrolling in the CAAT Pension Plan may be eligible to purchase that service at 100% member cost.

- + DBprime plan design
- + DBplus plan design

PBA Transfer Out

A former member of the CAAT Pension Plan who becomes a member of a Canadian pension plan may be able to transfer their funds to the new plan. For more information, please refer to the [Process](#) section of this resource.

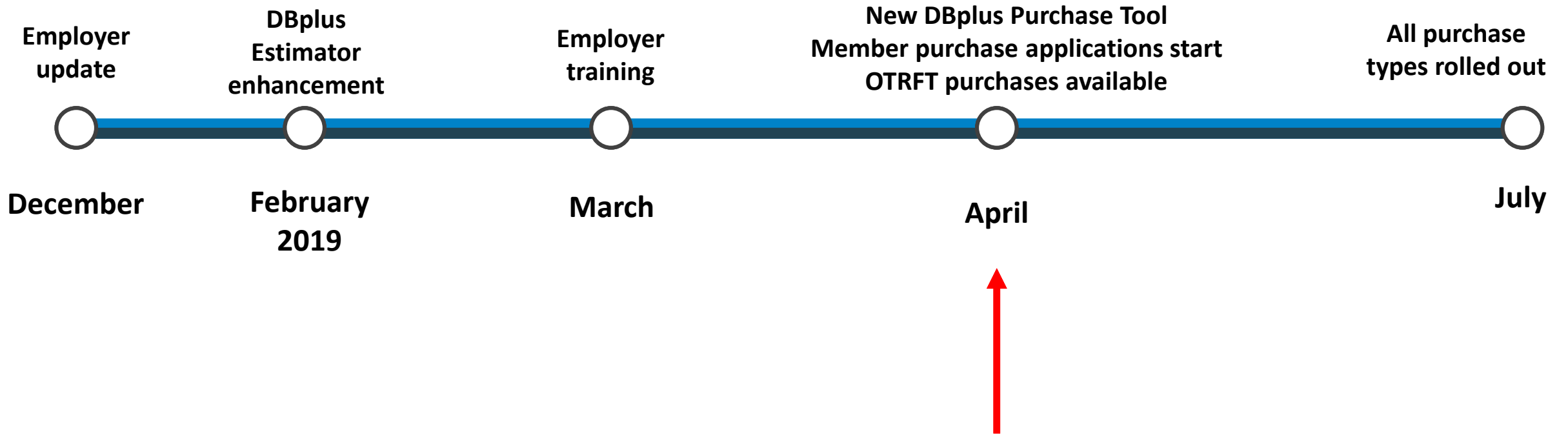
Transfer to or from another CAAT Plan employer

"Intergroup transfers" are what we call it when a member leaves work at one college or related employer to go work at another. The transition in membership is seamless for the member and the pension is unaffected.

A member who terminates employment with one CAAT Plan employer and enrolls in another during the 24-month membership extension will have their pension credits automatically transferred to the new employer. For more information, please refer to the [Process](#) section of this resource.

*All reciprocal transfer agreements, including MOPPs, were cancelled as of September 30, 2013. Transfers under a reciprocal agreement must have been initiated prior to that date. The Plan relies on the Pension Benefits Act transfer methodology to transfer benefits into and out of the Plan.

Communication timeline







PENSION PLAN