



# The Value of a CAAT Pension

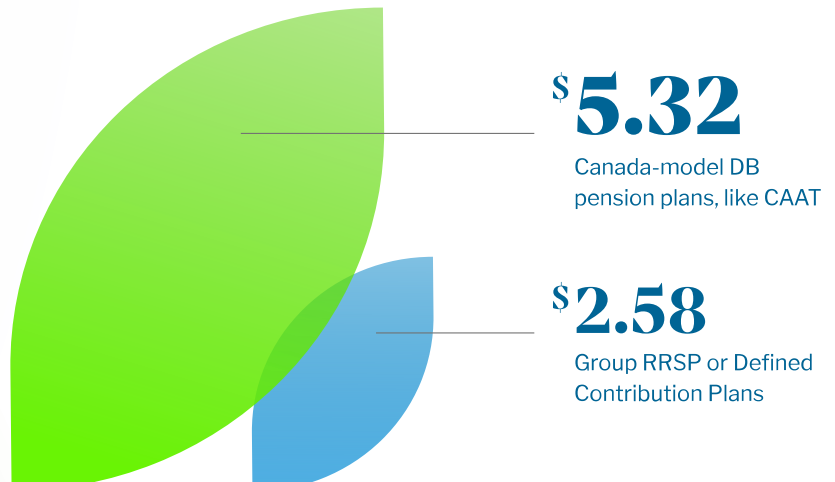
## 8 out of 10 Canadians say a retirement plan is a critical company benefit.<sup>1</sup>

Membership in a sought-after defined benefit (DB) pension plan is one of the advantages of working with us. You get an employer that helps you build retirement income while you work, so you can enjoy peace of mind when you retire.

### Why CAAT?

With a history of sustainability, and over 91,700 members across Canada, the CAAT Pension Plan has been expertly investing members' contributions since 1967.

**Every \$1 contributed  
by you and your  
employer would get  
you an average of \$5  
in retirement<sup>2</sup>:**



<sup>1</sup>Manulife Investment Management, Manulife Canada Retirement Study: Stress, Finances, Well-being, 2022

<sup>2</sup>The Value of a Good Pension study, prepared by the Healthcare of Ontario Pension Plan

## Tax savings on your contributions

Your pension contributions are deducted from your gross income, reducing your taxable income. This gives you immediate tax savings. Overall, you'll get much more than you and your employer put in.

## What you get for your money

- ✓ Monthly pension payments in retirement – every month, no matter how long you live
- ✓ Employer contributes on your behalf
- ✓ Annual increases, conditional on funding, to help you offset rising inflation
- ✓ Flexible retirement options that mean you can retire early
- ✓ Survivor benefits to protect your loved ones
- ✓ Reduced worry and stress of saving for retirement

## Your ideal retirement could be within reach

Belonging to a DB plan puts you in rare company. Only 25.8% of Canadians have access to a workplace defined benefit plan<sup>3</sup> like the CAAT Plan. Being a CAAT member helps you save for the future early and avoid the retirement income challenges facing many Canadian workers.

## Listen to what CAAT members are saying<sup>4</sup>

- Top features valued by CAAT members:
  - Lifetime pension payments
  - Predictable monthly income
  - Inflation protection
- CAAT members who have been in the Plan longer are the most satisfied
- CAAT retirees rave about their pensions, with 98% showing satisfaction with the Plan

<sup>3</sup> Statistics Canada, 2023

<sup>4</sup> 2023 Annual Survey by the CAAT Pension Plan