



# Welcome

## to the CAAT Pension Plan

CAAT's goal is simple: provide Canadian workers with access to secure, sustainable pensions, and we do it well. Now that you're a member, you get to shape your tomorrow with the security of a lifetime pension, backed by one of Canada's fastest growing pension plans.

### Your pension is so much more than a balance

Your employer is making it easy for you to save for retirement, by offering a defined benefit (DB) pension from CAAT Pension Plan. With a DB pension – whether you're enrolled in DBprime or DBplus – you receive a paycheque for life when you retire without having to worry about market conditions or outliving your savings.

Your CAAT pension includes the features Canadians want.



#### **Your lifetime pension**

When you retire, count on predictable, secure monthly payments for life without the stress of making investment decisions or the related risk.



#### **Your retirement, your way**

Early retirement options give you dates to choose from - as early as age 50 up to age 71 - you can retire when it's best for you.



#### **Your retirement income grows while you work**

The contributions you and your employer make give you more pension value.



#### **Your pension retains purchasing power**

Your pension keeps growing, even in retirement with conditional inflation protection increases to help offset the impact of inflation.



#### **Your pension moves with you**

If you leave your job, you can rest easy knowing you have options. Your valuable pension can stay at CAAT or move with you.



#### **Your loved ones are protected**

With valuable survivor benefits for your spouse, your loved ones are cared for with your pension, at no extra cost.