



# Annual Statement Overview

For DBplus employers

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March 11, 2026

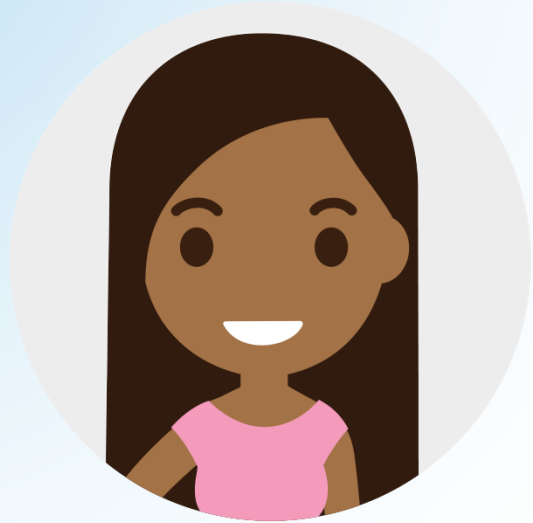




# Agenda

1. Active pension statements
2. Active statements on **My Pension**
3. Pension Insights on **My Pension**
4. Statement schedule

# Active pension statements



Christina

## Meet Christina

- 37 years old
- 5 years in DBplus
- Single
- Has designated a few beneficiaries

# Pages 1 & 2

Personal  
information

CHRISTINA M BHSRWHDV  
9746 62 KC ND  
CALGARY AB YLE WTS

AC/ADM/0001-0002/527

Suite 2500 - 250 Yonge Street  
P. O. Box 40  
Toronto, ON M5B 2L7  
www.caatpension.ca

### Annual Statement 2025

This statement includes information about your defined benefit pension from your membership at all participating employers from January 1, 2025 to December 31, 2025.

#### Personal information

<b>Member name</b> CHRISTINA M BHSRWHDV	<b>Spouse name</b> None
<b>Member ID</b> 191790ARS	<b>Designated Beneficiaries</b> GYW JIVEPW DL CEHNXGRKX BHSRWHDV
<b>Date of birth</b> January 22, 1989	

#### Your pension

<b>\$5,061.72</b> Annual pension payable at age 65	<b>\$421.81</b> Monthly pension payable at age 65
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ABSACT\_E\_01.26.0  
191790ARS BHSRWHDV

3



Suite 2500 - 250 Yonge Street  
P. O. Box 40  
Toronto, ON M5B 2L7  
[www.caatpension.ca](http://www.caatpension.ca)

## Annual Statement 2025

This statement includes information about your defined benefit pension from your membership at all participating employers from January 1, 2025 to December 31, 2025.

### Personal information

**Member name**

CHRISTINA M BHSRWHDV

**Spouse name**

None

**Member ID**

191790ARS

**Designated Beneficiaries**

GYW JIVEPW DL CEHNXGRKX BHSRWHDV

**Date of birth**

January 22, 1989


### Your pension

**\$5,061.72**

Annual pension payable at age 65

**\$421.81**

Monthly pension payable at age 65




Annual Statement 2025

### Your retirement dates

Normal retirement date	January 31, 2054
Earliest date you can retire with a DBplus unreduced pension (age 65)	January 31, 2054
Earliest date you can retire with a DBplus reduced pension	January 31, 2039

**You can see your Statement on My Pension. And that's not all.**



You can learn much more about your pension on CAAT's member portal. Log in to My Pension from our website to see how much your pension has grown. Use the My Pension estimator to see what it will look like if you start your pension on different dates. You can also message us if you have any questions. It's easy to activate your secure My Pension account. You only need your Member ID (found on the bottom of this page), your date of birth, and the last three digits of your SIN.

### Employment information

Date of hire	May 1, 2017
Date of enrolment in CAAT Pension Plan	January 1, 2021
Current plan design	DBplus

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191790AR5 BHSRWHDV

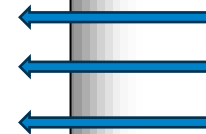
4



Annual Statement 2025

### Your retirement dates

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Earliest date you can retire with a DBplus unreduced pension (age 65)	January 31, 2054
Earliest date you can retire with a DBplus reduced pension	January 31, 2039

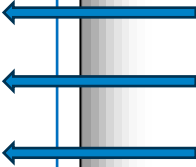


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<b>Employment information</b>	
<b>Date of hire</b>	May 1, 2017
<b>Date of enrolment in CAAT Pension Plan</b>	January 1, 2021
<b>Current plan design</b>	DBplus





### Annual Statement 2025

#### Your pension details

##### DBplus contributions

Contributions you made in 2025	\$3,153.85	←
Contributions made by your employer in 2025	\$3,153.85	←
Your total contributions plus interest as of December 31, 2025	\$29,128.81	←
Total employer contributions plus interest as of December 31, 2025	\$29,128.81	←

##### Earnings

DBplus eligible earnings in 2025	\$63,077.00
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### Annual Statement 2025

#### Your pension details

##### DBplus contributions

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##### Earnings

DBplus eligible earnings in 2025	\$63,077.00
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Annual Statement 2025

### GROWTHplus Investment Account

If you had a GROWTHplus balance as of December 31, 2025, you'll get a separate GROWTHplus annual statement.

### Details about Plan provisions

The Colleges of Applied Arts and Technology (CAAT) Pension Plan  
Registration number 0589895

This statement is for active members of CAAT Pension Plan. If you are no longer employed with your CAAT participating employer, you may be within your Extension of Membership (EOM) period. In that case, you will receive communications about your options within 24 months of your termination of employment. This statement was prepared based on our records, with information supplied by your employer. If you notice any discrepancies, contact CAAT as soon as possible. You can log into My Pension and use the Message Centre to send us a secure message, send an email to [member@caatpension.ca](mailto:member@caatpension.ca), or call us toll free at 1-866-350-2228 or 416-673-9000 (Toronto area).

Your statement is intended as a summary only. Your early retirement dates and amounts are estimates for planning purposes, and can be affected by future events and may be reduced. If there are any discrepancies between this statement and the Plan terms, the Plan terms will prevail. For full details about your retirement, service, earnings, leaves, purchases, transfers, periods in a prior plan design, definitions, or for any other inquiries, visit our website and log in to the online member portal, My Pension.

Your annual pension shown on this statement, payable at your normal retirement date, is not integrated with or reduced by any pension payable to you under the Canada Pension Plan, Quebec Pension Plan or Old Age Security Act (Canada).

The CAAT Pension Plan is a registered pension plan and does not provide any benefits in excess of the ITA maximum pension limits.



Annual Statement 2025

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### Annual Statement 2025

#### Contribution rates

This statement shows the contributions you made, where your employer also contributed on your behalf. These are based on your earnings, and don't include purchases you have made as a member of the Plan. For more information, visit our website and log in to the online member portal, My Pension.

As a DBplus member, your contributions are based on your eligible earnings, as defined by your employer:

As at December 31, 2025: Your contributions: 5.00%. Your employer's contributions: 5.00% ←

As at January 1, 2026: Your contributions: 5.00%. Your employer's contributions: 5.00% ←

#### Survivor benefits – if you die before you retire

CAAT Pension Plan pays a survivor benefit if you die before you retire. If you have an eligible spouse when you die, they are paid the total survivor benefit. If you don't have an eligible spouse, the survivor benefit is paid to your designated beneficiaries. You can name anyone you choose to be your designated beneficiary, and you can name several people as designated beneficiaries to share in the benefit. If you don't have an eligible spouse or designated beneficiaries, the survivor benefit will be paid to your estate.

If your jurisdiction of employment is Ontario or Nova Scotia, and you don't have an eligible spouse but have eligible children when you die, they will receive a children's pension for as long as they are eligible. Your designated beneficiaries or estate will receive a survivor benefit reduced by the value of the pension paid to your eligible children.

You may have additional survivor benefit options based on your jurisdiction of employment. To learn about your survivor benefit options, the definition of eligible spouse that applies to you and child benefit provisions, visit our website.



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Annual Statement 2025

### Plan valuation and other supporting information

As of January 1, 2025, CAAT Pension Plan had a funding ratio of 123.6%. A pension plan's funding ratio compares a plan's assets with its liabilities on a going concern basis. If a future valuation showed a going concern funding deficit, member and employer contributions could increase, or the benefits that members get in the future may be reduced. If there is any surplus from a going concern funding valuation the Sponsors' Committee will decide how to use it. All decisions would be made based on the Plan's Funding Policy. And if the Plan were to wind up, any surplus would be used for the exclusive benefit of anyone entitled to payment from the Plan.

The government has recognized that CAAT Pension Plan, as a jointly sponsored plan, is not likely to wind up. Based on the Plan's most recently filed valuation report as of the end of this statement's reporting period, employers and members do not have to make additional contributions to fill any solvency funding shortfall.

CAAT pension benefits are not guaranteed by the Ontario Pension Benefits Guarantee Fund. In the unlikely event that the Plan is ever wound up, and if at that time the assets were not sufficient to meet its liabilities, pension payments may be reduced.

#### Statement of Investment Policies and Procedures (SIPP)

As a registered pension plan, CAAT Pension Plan is required to establish a Statement of Investment Policies and Procedures (SIPP) that details how the Plan manages investments and loans. The SIPP also explains whether and how environmental, social and governance (ESG) factors are considered when making these financial decisions.

CAAT is required to make any copies of the SIPP available to members free of charge. The Plan's most recent SIPP can be viewed on our website along with the Plan's Responsible Investing Policy. CAAT and the Chief Executive Officer of the Financial Services Regulatory Authority of Ontario (FSRA) are also required to provide copies of the SIPP electronically or by mail upon a member's written request and payment of any applicable fees. Additionally, members can view the Plan's most recent SIPP at the office of the Chief Executive Officer of FSRA.

#### Amendments to the Plan in 2025

In 2025, the CAAT Plan Text was amended to add new employers and expand employee participation for certain employers. Amendments also enabled the transfer of assets and liabilities from other pension plans merging into the CAAT Pension Plan. There were no changes to Plan governance in 2025 as a result of the addition of these new participating employers and members.

The Plan Text was also revised to:

**Lower DBprime contribution rates:** Starting January 1, 2025, both members and employers contributed 1% less.

**Higher DBplus pension factor:** For pension earned in connection with periods after January 1, 2025, the annual pension factor increased to 9.5% of combined contributions (up from 8.5%).

**Extended minimum payment guarantee:** The guarantee increased from 60 to 180 times a members' first monthly lifetime pension, at no extra cost. This enhancement applies to members alive on or after May 28, 2025, and not to survivor pensions in pay prior to this date.

**New survivor pension option:** In addition to the 60% and 75% options, members retiring on or after May 28, 2025, with an eligible spouse, can choose a 100% survivor pension. Electing this option results in a permanent actuarial reduction to the member's pension.



Annual Statement 2025

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# Pages 8–9

## Plan valuation & supporting information

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**New survivor pension option:** In addition to the 60% and 75% options, members retiring on or after May 28, 2025, with an eligible spouse, can choose a 100% survivor pension. Electing this option results in a permanent actuarial reduction to the member's pension.

**Enable Deemed Earnings for DBplus leaves:** Deemed earnings are now enabled for all types of leaves, whether paid or unpaid. Deemed earnings are based on the member's rate of earnings immediately before the leave. Updates also give employers greater flexibility to make corresponding contributions during different types of leaves and purchases, provided they are made within 6 months of leave end date. Changes became effective for new employers on June 1, 2025.

**Enhanced DBplus protections:** Annual AIW increases for active DBplus members are guaranteed until 2028, and the current early retirement adjustment factor is extended to 2028.

The amended Plan Text has been filed with the Financial Services Regulatory Authority of Ontario and is available on our website under [About Us → Member Policies](#).

# Active statements on My Pension

# Where to find statements on My Pension

**My Pension**  
Your personal pension portal

Member ID: 2NLS1122    Current Plan design: OIplus    Jurisdiction of employment: Ontario

Explore your pension perks this winter  
Learn about the valuable benefits your pension provides and the options you have as a member in our monthly learning sessions.  
[Register now](#)

**Your Pension**

Annual pension earned as of 07-Feb-2028: \$4,680.24  
Normal retirement date: 31-May-2044  
Earliest unreduced retirement date: 31-May-2044  
Earliest retirement date (reduced): 31-May-2029  
GROWThplus total balance as of 31-Dec-2024: \$0.00

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

**Annual Statements**

- New for 2025**  
Download your PDF Annual Statement documents here
- 2025 DB Annual Statement**  
Your personalized statement has all your valuable pension information in one place.  
[Download Statement](#)
- 2025 DB Statement Companion**  
Read a summary of topics that may impact your pension.  
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- NEW 2025 DB Statement Companion**  
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[Download Companion](#)

# Where to find statements on My Pension

The screenshot displays the 'Document Centre' interface for a user named RHONDA - 150259PT22. The interface includes a left-hand navigation menu with options like Dashboard, Member information, Estimate your pension, DBflex, Purchase your leave, Document Centre (highlighted), Message Centre, and Help. The main content area is titled 'Document Centre' and contains a search section 'Find a document' with various filters: Reference ID, Document Name, Document type, Created by, and Created between. Below the search filters are 'Search' and 'Reset' buttons. The 'Search Results' section shows a table with 5 items, including Reference ID, Name, Document type, Created by, and Date created.

**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 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

# Pension Insights on My Pension

# Pension Insights on My Pension

The screenshot shows the 'My Pension' portal. On the left is a navigation menu with 'Pension Insights' highlighted in red. The main content area features a banner for 'Explore your pension perks this winter' with a 'Register now' button. Below this is a 'Your Pension' summary card containing the following information:

- Annual pension earned as of 07-Feb.-2026: \$4,680.24
- Normal retirement date: 31-May-2044
- Earliest unreduced retirement date: 31-May-2044
- Earliest retirement date (reduced): 31-May-2029
- GROWTHplus total balance as of 31-Dec.-2024: \$0.00

To the right of this card is a 'Pension Estimator' section with a bar chart icon and an 'Estimate your pension' button. Below the summary card is an 'Annual Statements' section with three download options: 'New for 2025' (130 Annual Statement documents), '2025 DB Annual Statement', and '2025 DB Statement Companion'.

This section provides a detailed view of the 'Your Pension' information. It includes a bar chart icon and the following text:

## Your Pension

**Annual pension earned as of 07-Feb.-2026: \$4,680.24**

**Normal retirement date: 31-May-2044**

**Earliest unreduced retirement date: 31-May-2044**

**Earliest retirement date (reduced): 31-May-2029**

**GROWTHplus total balance as of 31-Dec.-2024: \$0.00**

To the right is a 'Pension Estimator' section with a bar chart icon and the text: 'Estimate your pension at a different date or age'. Below this is a large blue button labeled 'Estimate your pension'.

# Pension Insights on My Pension

SHAHIDUL - 26EST1D2

Annual pension insights  
For insight into performance compared to your previous term

Select your annual statement year: 2025

Your pension earned to the end of 2025  
The graph shows the increase in your pension compared to the previous year. Interact with the graph to see additional details about your annual pension payable at age 65. Amounts shown are inclusive of purchases made in current and past years.

Year	Pension Amount
2024	\$2,043.30
2025	\$4,446.24

DBplus  
DBplus contributions are based on employment earnings as defined by your employer but in most cases is equal to your T4 earnings. Employers also contribute on your behalf.

Total contributions + interest	
Member	Employer
\$24,794.98	\$24,794.98

as of December 31, 2025

Pension formula: DBplus

Drop-down list to select a year

Graph comparing 2 years  
(drill-down for details)

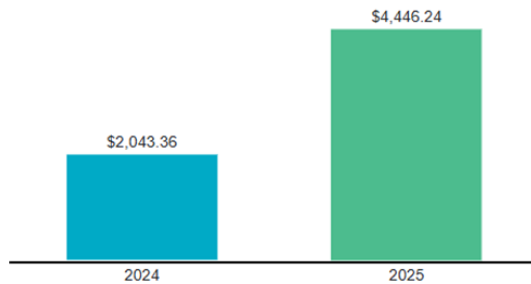
Contribution summary  
(drill-down for details)


Pension formula information

# Pension Insights on My Pension

## Your pension earned to the end of 2025

The graph shows the increase in your pension compared to the previous year. Interact with the graph to see additional details about your annual pension payable at age 65. Amounts shown are inclusive of purchases made in current and past years.

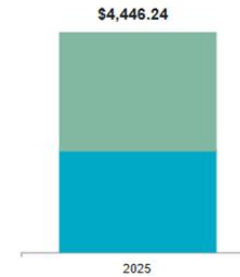


 [Comparison](#)

 [Details](#)

## Your pension earned to the end of 2025

The graph shows the increase in your pension compared to the previous year. Interact with the graph to see additional details about your annual pension payable at age 65. Amounts shown are inclusive of purchases made in current and past years.



### Breakdown - total

As of Dec 2024	\$2,043.36
Accrued in 2025	\$2,402.88
<b>Total accrued as of Dec 2025</b>	<b>\$4,446.24</b>

 [Comparison](#)

 [Details](#)

# Pension Insights on My Pension

## DBplus

DBplus contributions are based on employment earnings as defined by your employer but in most cases is equal to your T4 earnings. Employers also contribute on your behalf.

### Total contributions + interest

Member	Employer
<b>\$24,794.98</b>	<b>\$24,794.98</b>
as of December 31, 2025	

Pension formula: DBplus

## DBplus

DBplus contributions are based on employment earnings as defined by your employer but in most cases is equal to your T4 earnings. Employers also contribute on your behalf.

### Total contributions + interest

	Member	Employer
Total contributions plus interest as of December 31, 2024	\$11,883.76	\$11,883.76
Contributions made in 2025	\$12,420.00	\$12,420.00
Interest credited in 2025	\$491.22	\$491.22
<b>Total contributions + interest as of December 31, 2025</b>	<b>\$24,794.98</b>	<b>\$24,794.98</b>

Pension formula: DBplus

# Pension Insights on My Pension

## Pension formula: DBplus +

### Pension formula:

Guaranteed base pension DBplus past promised benefits

+

APF x (member + employer contributions)

+

(AIW + Pension purchases)

=

Total DBplus annual lifetime pension

The pension formula displayed is for illustrative purposes only and may vary slightly from actual calculations for amounts found on your annual statement.

### 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. Once added, it becomes 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 if you contributed under DBprime.

### Employer contributions

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

# Retired Member, Deferred Member & Extension of Membership Statements

- Retired Member Statements
  - Sent by April 30
- Deferred Member Statements & Active Member Statements (98%)
  - Sent by May 31
- Extension of Membership (EOM) Statements
  - Sent by June 30
- Available on **My Pension**

