caat
PENSION PLAN



Welcome to CAAT Pension Plan

Your financial future begins today. As a CAAT Plan member, you're building a strong foundation for long-term financial security.

Your pension is more than a balance

With a defined benefit (DB) pension from CAAT – whether you're enrolled in DBprime or DBplus –you'll receive a monthly pension for life when you retire. You don't need to manage investments or worry about market ups and downs. Your pension is designed to give you peace of mind.

Why your pension matters now

Start building security today:
Every year you contribute adds to your lifetime pension. The earlier you start, the stronger your future foundation.

Built in options:
Whether you take a leave or change employers, your pension comes with options that support your life's journey.

Reduce financial stress:
With each paycheque, you're automatically setting money aside for your future – so you can focus on your other life goals.

Tel 416.673.9000 **Toll-free** 1.866.350.2228 **Web** caatpension.ca

What your CAAT pension provides

Income for life

Secure, predictable monthly payments for life – without the pressure of making investment decisions.

Early retirement options

Choose a retirement date that suits you – as early as age 50 and up to age 71 – based on your goals and circumstances.

Growth while you work

Your contributions, along with your employer's, help grow the value of your future pension.

Protection against rising costs

Conditional inflation protection helps your pension keep up with the cost of living over time.

Portability when life changes

If you change jobs, your pension can remain with CAAT or move with you, preserving its value and flexibility.

Benefits for your loved ones

Survivor benefits for your spouse are included at no extra cost – helping ensure your family is cared for.

Looking to grow additional tax-sheltered savings with CAAT?

GROWTHplus is an optional investment account exclusive to CAAT members that lets you consolidate eligible tax-sheltered savings and benefit from CAAT's professional investment management. It complements, and does not replace, your secure lifetime pension.

Log in to **My Pension** to initiate a transfer-in of eligible registered savings or learn more at **growthplus.ca**. *(GROWTHplus details and eligibility rules on CAAT's website.)*