

caat
PENSION PLAN

Retirement planning guide

Planning your retirement and collecting a pension from the CAAT Pension Plan



As a member of the CAAT Pension Plan, you're building your pension while you work. When it's time to enjoy your retirement, you'll be secure in the knowledge that you will have a reliable stream of income that will be paid to you for the rest of your life.

Is this booklet for you?

If you are a member of the CAAT Pension Plan, this guide can help you start the retirement planning process, whether you are earning a pension under DBprime or under DBplus.

If you are planning to leave your employment before you are eligible to retire, refer to our website and click on "Leaving your job."

This guide describes the benefits earned up to the maximums permitted under the *Income Tax Act* (ITA). As the CAAT Pension Plan is a registered pension plan (RPP), it can only pay pensions up to the ITA maximum pension limit.

For members who earn a benefit in excess of the ITA maximum pension limit, the excess may be paid from the CAAT RCA, provided your employer participates.

CAAT Pension Plan

Toronto: 416.673.9000
Toll-free: 1.866.350.2228
Email: member@caatpension.ca
250 Yonge Street, Suite 2500
Toronto, ON M5B 2L7
www.caatpension.ca

A detailed legal description of the provisions of the CAAT Pension Plan can be found in the Plan Text, which can be accessed at your employer's Human Resources department or downloaded from www.caatpension.ca. If the information in this guide, our website, or any other source differs from the Plan Text, the Plan Text will govern.

caat
PENSION PLAN

What's inside

As a member of the CAAT Pension Plan, you are entitled to a lifetime pension when you retire. You also have access to a number of resources that will help you plan your retirement with confidence, even if your retirement date is years in the future.

How to use this guide

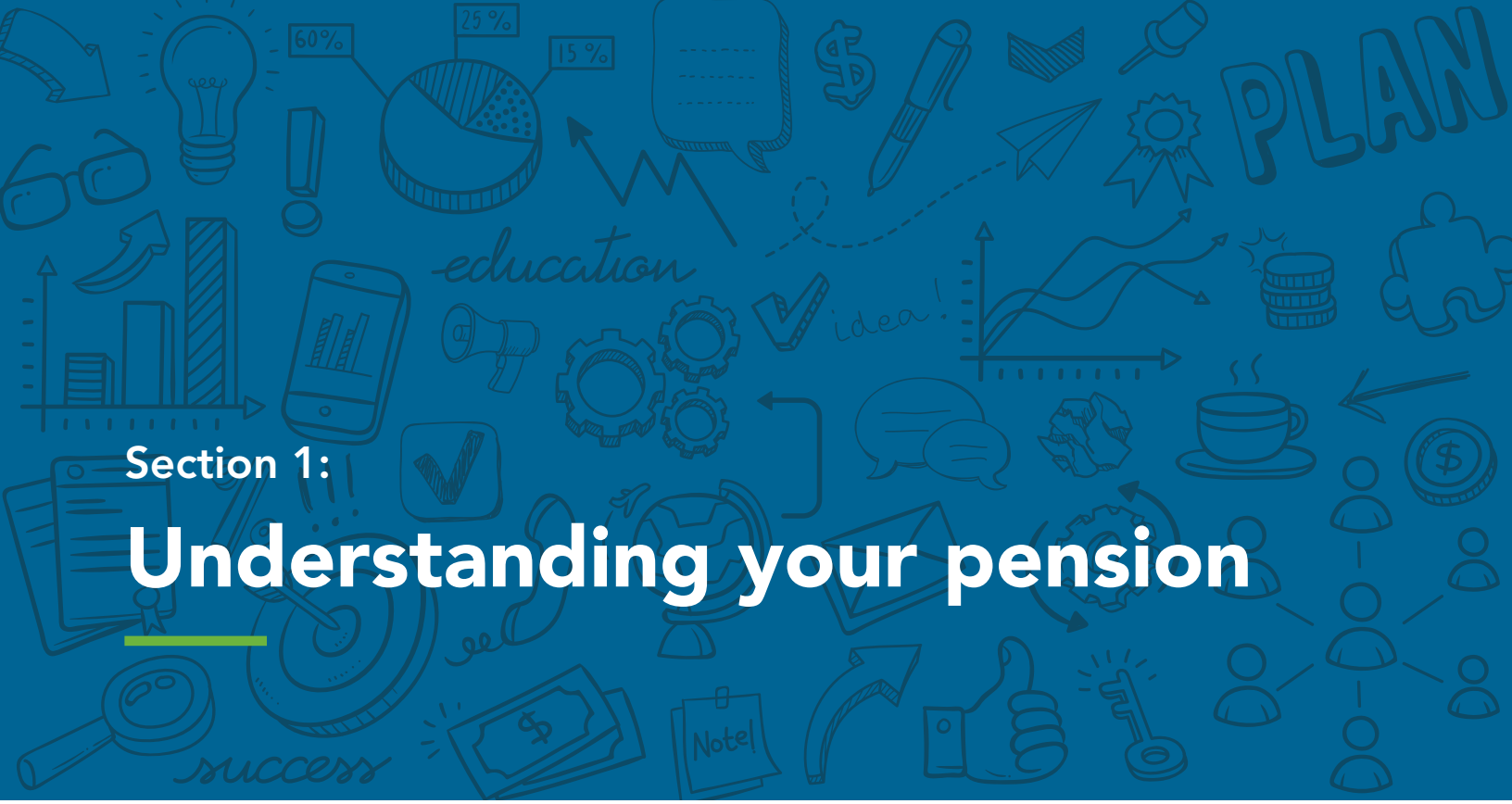
Use this guide to discover the retirement planning resources available to all members of the CAAT Pension Plan. It answers some of the most common questions members have about retirement, to help you create a retirement strategy that's right for you.

Be sure to take this guide with you when you attend retirement planning sessions so you can take notes. Keep in mind that some of the provisions of DBprime and DBplus will differ.

04 **Section 1:** Understanding your pension

10 **Section 2:** Choosing your retirement date

16 **Section 3:** Getting started



Section 1:

Understanding your pension

Many Canadians spend more time in retirement than in the workforce. This can be especially true for members of the CAAT Plan as they tend to live longer, on average, than the general Canadian population. That's why it's important to have a financial plan in place well before you retire.

The CAAT Pension Plan is a defined benefit pension plan

As a member of a defined benefit plan, you earn a pension while you work. When you retire, your pension will be paid for life, and will include valuable benefits such as conditional inflation protection and survivor benefits. Your pension will be based on a formula, which means you can set your retirement goals at any time, and work towards achieving them. With the solid foundation a defined benefit pension provides, you can plan your retirement with confidence.

This section covers the following topics:

- How much retirement income will you need?
- How much will your pension be?
- What other sources of retirement income will you have access to?

How much retirement income will you need?

This is one of the key questions people ask themselves when retirement planning, and the answers are unique to each individual. Before creating your retirement plan, it's important to understand your retirement income needs. Consider the following factors:

Your retirement lifestyle

Even if you're years away from retirement, think about how you want to spend your life after work. Do you plan on travelling the world and spending winters abroad, or do you expect to have a simpler lifestyle? Depending on what type of retirement you have in mind, you'll want to make sure you'll have the finances to support it.

Your retirement income needs

Many people believe they will need to maintain the same level of income in retirement that they had when they were working. However, financial experts suggest a reasonable income replacement target is between 50% and 70% of your pre-retirement income. This target includes all of your potential sources of retirement income, such as government benefits and personal savings. (Read more about your other sources of retirement income on page 8.)

Expenses that stop in retirement

When estimating your retirement income needs, think about your current expenses and how they will change when you stop working. What are your current savings and debts? What are your household expenses? Many of your current expenses and deductions (such as Canada Pension Plan, Employment Insurance and CAAT Plan contributions, as well as commuting costs) will no longer apply when you stop working. Some new expenses, such as health insurance, may start.

Track your expenses

To help you calculate your retirement income needs, spend a month or two tracking your work-related expenses to get an idea of how your spending may change in retirement.

How much will your pension be?



Now that you've thought about your expenses and how much you will need in retirement, the next step is to get an idea of the pension you can expect from the CAAT Plan. Whether you're earning a pension in DBprime or DBplus, you can estimate what your pension will be well before you retire, and plan your retirement with confidence.

Review your Annual Statement

The Annual Statement that you receive from the Plan each spring contains personalized information about your pension. It summarizes how much pension you earned in the Plan at the end of the previous year. You can use your statements to track the growth of your pension each year you are a member of the Plan.

If you earned a pension in both DBprime and DBplus, your Annual Statement will summarize your periods of membership in each plan design.

Increasing your pension with a purchase

A purchase in either plan design will increase your overall pension. Visit www.caatpension.ca and click on "Members" > "Increasing your pension" to learn more about making a purchase in DBprime or DBplus before you retire.

Calculating your pension

The online pension estimators are powerful retirement planning resources, but you may be interested in how your pension is calculated. The pension formulas for DBprime and DBplus differ, as outlined below.

DBprime

The DBprime pension formula

If you work full time, you are earning a pension in DBprime. Your pension is based on your pensionable service in the Plan. Your pensionable service is the total time you were a member and contributed to the Plan. The formula also considers your earnings, specifically your highest average pensionable earnings (HAPE), which are determined by averaging the 60 consecutive months when your earnings were highest.

Use the DBprime Estimator

By entering basic information, such as your date of birth and your earnings, you'll immediately receive an estimate of your pension at three key retirement dates.



DBplus

The DBplus pension formula

In DBplus, your pension is based on the contributions made by you and your employer, and conditional Average Industrial Wage (AIW) enhancements. (The AIW rate is a measure of wage inflation, as calculated by Statistics Canada.) At the end of each calendar year, your contributions and your employer's contributions are multiplied by an annual pension factor of 9.5% to make your DBplus base pension. For pension earned prior to January 1, 2025, your base pension is calculated using an annual pension factor of 8.5%.

At the beginning of each year, your base pension is enhanced by the AIW rate. AIW enhancements are cumulative—each year's enhancement applies to the previous year's base pension, plus all previous enhancements. Both the annual pension factor and AIW enhancements are conditional, subject to the CAAT Plan's Funding Policy.

Use the DBplus Estimator

If you earned a pension in DBprime before switching to DBplus, you'll be asked to enter your service and earnings in DBprime, in order to estimate your total pension from both plan designs.



Other sources of retirement income



Your CAAT Plan pension and your government pensions provide a stable foundation for your retirement income. There are two main government benefits members can expect: Canada Pension Plan (CPP) and Old Age Security (OAS). Take note of any other sources of income you can expect in retirement, and include them in your retirement plan.

Canada Pension Plan (CPP)

The CPP provides a monthly benefit to retired Canadians who worked in Canada after age 18. The benefit is based on your CPP contributions throughout the years. You can start collecting CPP payments as early as age 60 with a reduction, even if you continue working. If you start collecting CPP at age 65, there is no reduction, and if you wait until after age 65 to start it, your CPP pension will be increased.

Old Age Security (OAS)

OAS provides a modest monthly income to retirees who have lived in Canada for at least 10 years after the age of 18. Under the current rules, you can start collecting OAS at age 65. If your income exceeds a certain threshold, some of your OAS payments will be clawed back. Individuals with a lower income may be entitled to collect additional benefits such as the Guaranteed Income Supplement.



Your personal savings

Once you've retired, you will be able to start receiving income from the funds you contributed to your Registered Retirement Savings Plans or other registered savings accounts, including your GROWTHplus Investment Account, if applicable. There are a variety of options for the management and payment of your retirement savings that you will need to review carefully such as the GROWTHplus Investment Account Handbook.

Working in retirement

For some retired members, returning to work after retiring makes sense. It may be a great way to reach your desired retirement income goal or pursue a new career.

If you return to work for an employer that participates in the CAAT Pension Plan, your age and the type of employment you return to will determine the impact on your pension:

- If you return to full-time employment with a participating employer after retirement, and you are under age 65, your pension payments stop. You will automatically resume participating in the Plan and begin contributing under the DBprime plan design.
- If you are over 65 and you return to full-time employment, you will have the option to suspend your pension payments and rejoin the Plan under DBprime.
- Regardless of your age, if you return to part-time or contract employment, you have the option to suspend your pension payments and rejoin the Plan under the DBplus design.

Taxes in retirement

Your government benefits and your pension from the CAAT Plan are taxable income. You may want to consider increasing the tax deducted from your pension payments. This adjustment can be made using the *Personal Tax Credits Return* forms, available by contacting the Canada Revenue Agency. It's recommended that you seek independent advice from a financial advisor around the implications of income tax changes.



Section 2:

Choosing your retirement date

As a member of the CAAT Pension Plan, you are entitled to a lifetime pension when you reach retirement age—but "retirement age" can be a different age for each individual. Depending on your situation, you could start collecting your pension between the ages of 50 and 71—that's a span of 21 years to consider when planning your retirement.

This section covers the following topics:

- How do you know when you're ready to retire?
- When can you retire in DBprime and DBplus?
- Retirement planning examples

How do you know when you're ready to retire?

Everyone is different, and there are many ways to choose the retirement date that is right for you. Of course, many members plan to retire at age 65, or when they have achieved a retirement income goal. However, there are other equally important factors to consider when choosing your retirement date.

Personal readiness

Some of the most powerful drivers of retirement decisions are personal. Even though retirement is an individual decision, having a spouse or close friends who have already retired may factor into your decision to leave your work. Your attitude towards retirement may change as you approach retirement age, so be sure to use the online Estimators to model different retirement scenarios during your membership.

Health and wellness

Roughly 40% of Canadians cite personal health as the primary reason they retired earlier than planned. No one plans to stop working for health reasons, but being a member of the CAAT Pension Plan can help eliminate the financial stress that often comes with illness.

Career readiness

Work makes up a big part of our lives, and it may be difficult to make the decision to leave your job when you reach retirement age. It's possible that you have career goals that you'd like to achieve, or that you want to embark on a new field of study. Thanks to the Plan's flexible retirement options, you can plan your retirement around your career goals.



Lifestyle readiness

Do you know what you want to do when you retire? Will you stay close to home and spend more time with your family? Do you have plans to travel the world? Can you turn your hobby into a small business? The transition to retirement can be challenging if you don't have a plan for how you'll spend your days. It's a good idea to set aside some time to find out what retired life means to you. No matter what you decide, the Plan will be there to provide a stable retirement income for your life.

When can you retire in DBprime and DBplus?



The Plan's flexible retirement options mean you can retire when the time is right for you. No matter when you retire, you receive your pension from the CAAT Plan for the rest of your life.

Retire at age 65

The Plan's "normal" retirement date is the last day of the month in which you turn 65. At that time, you become eligible for an immediate unreduced pension, regardless of how long you have been contributing to the Plan. This does not mean you must retire from employment at age 65, as there is no mandatory retirement age in the Plan.

Keep working after age 65

You can continue working and contributing to the Plan past age 65 without any interruption to your membership. You simply continue to work, make contributions to the Plan, and watch your pension grow. By law, pension payments must begin before the end of the year in which you turn 71. By November 30 of that year, you stop contributing to the Plan, and by December 1 of that year, you start collecting your pension, even if you keep working.

Retire before age 65

If you start your pension before age 65, you are retiring early. The earliest you can retire and start collecting a pension in both DBprime and DBplus is age 50. However, the early retirement provisions of each plan design differ. See below for details.

DBprime early retirement

In DBprime, you can retire as early as age 55 (or as early as age 50 if you have 20 years or more of pensionable service. This includes any time you earned a pension in DBplus, if applicable). You may qualify for an unreduced early retirement pension by meeting one of the following age and service milestones. The date at which you reach the first of these milestones is often called your "magic number."

- **The 85 Factor:** Your age + pensionable service = 85 or more
- **The 60/20 Rule:** You are at least 60 years old with at least 20 years of DBprime and DBplus service

If you retire before age 65, and you do not meet one of the unreduced pension milestones, a reduction will apply to your pension. In DBprime, the reduction is equal to 3% per year for each year (or 0.25% per month) you are away from reaching one of the early retirement milestones.

If you retire before age 65, your DBprime pension includes an additional payment called a bridge benefit, which is paid every month until you turn 65. If your pension is reduced, the same reduction that applies to your pension will also apply to your bridge benefit.

DBplus early retirement

In DBplus, you can retire as early as age 50 with a reduced pension. The reduction rate varies, based on the Plan's funding level, from 3% to 5% for each year that you are under age 65.

The rate is currently set to 3%, but the rate that applies to your pension will depend on the Plan terms in effect at your retirement.

Did you earn a pension in both DBprime and DBplus?

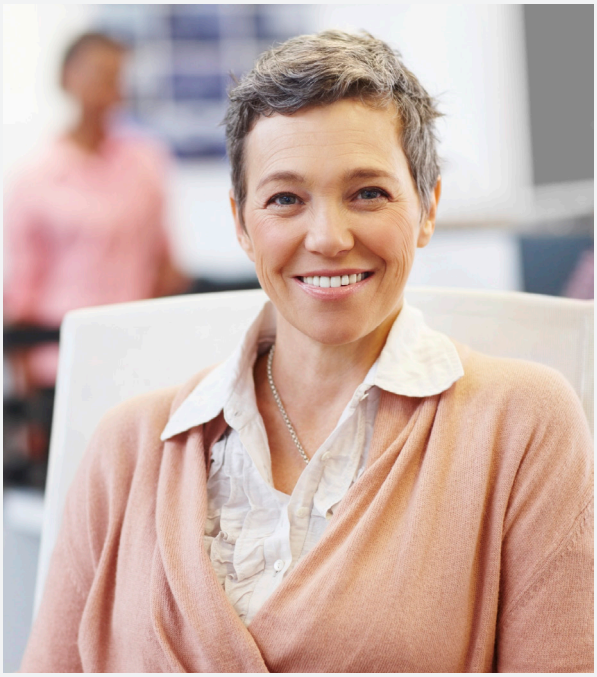
After January 1, 2019, if you switched between full-time employment, and part-time or contract employment, you will have earned a pension in both the DBprime and DBplus plan designs.

When you retire, you must start collecting the pension you earned in both plan designs at the same time. Your pension will be made up of two parts—the portion earned in DBprime, calculated using the DBprime pension formula, and the portion earned in DBplus, calculated using the DBplus pension formula.

Bear in mind that even if you retire at age 50 under DBplus, the DBprime bridge benefit is not payable until you turn 55, unless you have 20 years of service.

Regardless of which plan design you belong to when you retire, your total pension from the CAAT Pension Plan will include all of the pension you earned in each plan design, plus the total of any AIW enhancements applied to it.

Retirement planning example - DBprime



Robin has 15 years of service in DBprime

Since becoming a member of the CAAT Pension Plan 15 years ago, Robin has attended several retirement planning presentations at her workplace. She understands the importance of planning for her retirement, and has set aside time during the year to work on her retirement plan.

Robin has been earning a pension in DBprime and knows she can expect valuable lifetime pension payments when she retires.

She expects to have a retirement lifestyle that's similar to her current lifestyle, but with an increased focus on travel and entertainment. She sets a retirement income target of 70% of her working income.

Robin visits the CAAT Plan website to use the DBprime 3-Step Pension Estimator to see the pension she can expect to receive at age 65, and at her two early retirement milestone ages. Using the Total Retirement Income module, she also estimates the CPP and OAS benefits she is entitled to collect at age 65. She estimates that, if she retires at 65, her total retirement income from the CAAT Plan and government sources will be well above her 70% income target.

What if Robin wants to retire early?

The Estimator projects that Robin can retire as early as age 51 with a reduced pension, or 58 with an unreduced pension. Robin would like to retire at the same time as her husband, and selects age 60 as her ideal early retirement age.

Robin modifies her calculation using the Total Retirement Income module to estimate the pension she could receive if she retires at age 60. Because she will have reached her "magic number" (see page 13), she would be entitled to an unreduced pension. She would also collect a bridge benefit along with her pension, until the age of 65. Robin modifies her estimate to see the impact of starting a reduced CPP benefit at age 60. Again, with her pension from the CAAT Plan and government benefits, Robin estimates that she will achieve the retirement income target she set.

Robin knows that, should her situation change, she will be able to use the DBprime 3-Step Pension Estimator at any time during her membership in the Plan to model different retirement scenarios and adjust her retirement strategy.

Retirement planning example - DBplus



Philippe is new to DBplus

Philippe is new to the pension plan, having joined DBplus a few months after starting his contract with a CAAT Plan participating employer. Philippe called into several of the webinars held by the CAAT Plan during the year to learn about DBplus and retirement planning.

He starts his retirement plan by setting a retirement income goal of 50% of his working income. He plans on retiring at age 65, and then returning to some form of part-time employment, so he includes his income from work—along with his CPP and OAS benefits—in his retirement income plan.

Philippe visits the CAAT Plan website and uses the DBplus Estimator to get an estimate of the pension he can expect when he retires. Because the CAAT Plan is a defined benefit plan, the longer he contributes to DBplus, the higher his pension will be when he retires. His pension will be based on the contributions he makes, and the matching contributions made by his employer. The DBplus Estimator also takes into consideration the AIW increases that will apply to his pension each year.

Philippe has ways to increase his pension

Since Philippe worked for an employer that participated in the CAAT Plan before joining DBplus, he explores the possibility of increasing his pension with a pension purchase. A purchase is a cost-effective way for Philippe to increase his pension in retirement, so he visits the "Members" section of the CAAT Pension Plan website and clicks on "Increasing your pension" for more information.

If Philippe worked part-time or on contract and was a member of the CAAT Plan prior to 2019, he would have earned a pension in DBprime. Using the DBplus Estimator, he can input the amount of pension he earned in the Plan before 2019 to get an estimate of the pension earned in both plan designs.



Section 3:

Getting started

One of the advantages of belonging to a defined benefit pension plan is that when you're ready to retire, you won't have to worry about making investment decisions, and you won't have to base your retirement around market performance. You can enjoy your retirement with the security of a lifetime pension from the CAAT Plan.

This section covers the following topics:

- Your retirement planning checklist
- 3 easy steps to your retirement
- A pension for life, and more...

Your retirement planning checklist

Be sure to take advantage of the Plan's helpful retirement planning resources at any time during your membership and start planning!



Attend a retirement planning session

The CAAT Plan offers retirement planning sessions to all employers throughout the year. These valuable sessions will introduce you to the pension you will receive in retirement, and help you understand the things to think about before retiring. You can attend as many times as you want, and watch recorded presentations on our website in case you want a refresher.



Get an estimate

Visit our website and click on "Try the Estimator" to use the DBprime 3-Step Estimator, or the DBplus Estimator. If you're within five years of retirement, you can get a detailed estimate by contacting the Plan directly.



Check your Annual Statement

Your Annual Statement, mailed to you every spring, is an important planning tool. It shows the pension you have earned to the end of the previous year, as well as your key retirement dates.



Visit www.caatpension.ca

The CAAT Pension Plan website is an excellent source of information about your pension. You'll find the most recent Plan information and handy resources. Check out the latest newsletters, access the Pension Estimators, and more!

3 Steps to retirement

You've estimated your pension, selected your retirement date, and you're ready to retire. What happens next? Applying for your CAAT Plan pension is as easy as 1-2-3!

1

Notify your employer

We recommend you notify your employer at least three months before the date you wish to retire, to ensure your pension can start without delay on your chosen retirement date. Your employer will complete a *Pension Application* form and submit it to the CAAT Plan. The Plan will calculate your pension and mail you an Option Document that outlines your payment options and deadlines. If you earned a pension in both DBprime and DBplus, your payment will include the pension earned in both plan designs.

2

Select your options

Once you've received your Option Document, use it to select your pension payment options. You'll need to send the completed and signed Option Document back to the CAAT Plan, along with any required documentation: a void cheque from your financial institution (or a completed Direct Deposit form, available on our website), proof of your age and your spouse's age, and income tax forms.

3

Enjoy your retirement!

As long as all of the necessary forms are accurately completed and submitted on time, you will receive your first pension payment in the month following your retirement. You'll collect your pension every month for the rest of your life.

Avoid delays! The two most common causes of delays are:

Marital separation and divorce: If you were legally married or in a common-law relationship during your membership in the Plan, and subsequently separated or divorced, you must inform the Plan if your pension is to be divided with your ex-spouse before your pension can be processed. Contact the CAAT Plan for more information.

Missing proof of age: Your pension will not start unless the Plan has proof of your age (and proof of your spouse's age if applicable). Acceptable proof of age includes any government-issued identification (federal or provincial) that clearly shows the card holder's date of birth, excluding health cards (e.g. passport, birth certificate, citizenship card, driver's licence).

A pension for life, and more…

Once your pension starts, you'll be able to see your retirement plan in action. To learn more about the benefits you can expect as a retired member of the CAAT Pension Plan, visit www.caatpension.ca and click on "Retired Members."

Monthly pension payment

When you start your pension from the CAAT Plan, you'll begin receiving monthly pension payments by direct deposit into your Canadian bank account.

You'll receive your pension on the first calendar day of the month (or earlier, if the first day of the month falls on a weekend or holiday). For budgeting purposes, it's important to know that government pensions such as CPP and OAS are paid near the end of the month.

Once you start receiving your monthly pension, you'll receive a T4A from the Plan's pension payroll agent every year to complete and file your taxes.

Conditional inflation protection increases help protect your pension

The CAAT Pension Plan helps offset the negative impact of inflation by providing conditional inflation protection increases. Inflation protection increases are applied as of January 1 of each year, conditional on the Plan's funded status. Inflation protection increases are guaranteed for pensions earned between 1992 and 2007. For pensions earned in CAAT Pension Plan before 1992, increases are considered on an ad-hoc basis when Plan funding levels permit.

The CAAT Plan's conditional inflation protection increases are based on changes in the Consumer Price Index (CPI), a widely used measure of inflation in Canada. Increases are calculated as 75% of the change in the average CPI from one year to the next, and apply to pension in payment, deferred pensions and survivor pensions.

A lifetime pension for your surviving spouse

If you have an eligible spouse at the time of your death, they are entitled to a survivor pension for life. The post retirement survivor pension is equal to 60% (or 75% or 100%, if that's the option you choose when you retire) of the lifetime pension you were receiving at the date of your death (not including the bridge benefit, if applicable). The survivor benefit includes conditional inflation protection.

If your eligible spouse on death is different from the eligible spouse at retirement or you had no eligible spouse at retirement, your eligible spouse will only receive a 60% lifetime pension. The 75% or 100% survivor pension can only be paid to the person who was your eligible spouse when you retired. If you've separated from that spouse or have a new spouse, be sure to contact the Plan as soon as possible to keep your records up to date.

If you have no eligible spouse, the survivor benefit will be divided equally among your eligible children, if any, and redivided as each child turns 18. Under the provisions of the 180-month minimum payment guarantee, your beneficiary could receive a payment if you and your eligible spouse, if applicable, die early in retirement.

Keeping in touch

During your retirement, be sure to notify the CAAT Plan directly if you have changes in your personal situation. If you move, switch banks, or if there is a change in your marital status, contact the Plan as soon as possible to make sure you receive your correspondence in a timely manner, and avoid any interruptions to your pension or the payment of survivor benefits.

Retired member Annual Statement

During your retirement, you'll receive a retired member statement each spring. Similar to the statement you receive as an active member, the retired member statement is an important personalized resource that lets you keep track of your pension. It shows your pension amount, as well as the amount of conditional inflation protection that may apply to it, so you can watch your pension grow during your retirement.

Annual correspondence

You'll receive a pension confirmation form that you (or the holder of your Power of Attorney for Property, if one has been enforced) will have to complete and return to the Plan. By completing this form, you'll help us ensure our information is current and the correct pensions are being paid.

Annual inflation protection letter

At the beginning of each year, you'll receive a letter which announces the inflation protection rate for the year, and the impact on your pension.

The latest news

You'll receive the retired member newsletter by mail so you can stay up-to-date and informed. You can also sign up to receive Plan news, updates, and general information directly from the Plan via email.

Visit www.caatpension.ca and sign up wherever you see the "My Pension" box.

Your spouse in retirement

Your spouse is the person to whom you are legally married or in a common-law relationship. Common-law, for the purposes of the CAAT Pension Plan, refers to a couple that has been living together for at least three years (or less if the couple has children). A complete definition of "spouse" can be found on the CAAT Plan website under "Survivor benefits."

Contact information

CAAT Pension Plan

For any questions related to your pension, to notify us of a change to your address or marital status, or if you have any questions about how your personal information is being used.

Toll-free: 1.866.350.2228
Email: member@caatpension.ca
www.caatpension.ca

Government of Canada

For information about Canada Pension Plan and Old Age Security eligibility, and how to apply.

English: 1.800.277.9914
French: 1.800.277.9915
www.canada.ca

Canada Revenue Agency

To request *Personal Tax Credits* forms.

English: 1.800.959.8281
French: 1.800.959.7383
www.canada.ca

Your Human Resources department

To start the pension application process.

Name: _____
Phone: _____
Email: _____

Other contact information:

Notes:

With access to a wealth of resources, you're ready to start planning a successful retirement with your pension from the CAAT Pension Plan.

If you have any questions about the pension you are earning in DBprime or DBplus, contact us.

Contact Member Services toll-free at 1.866.350.2228 or email **member@caatpension.ca**. Remember, do not send personal information (e.g. your Social Insurance Number) via email.

Subscribe to ***My Pension*** so you'll always get the latest Plan news first, delivered right to your inbox.

Protecting your privacy

As outlined in our Privacy Statement, which you can find on our website, under no circumstance will we provide your personal information to outside parties for purposes other than administering your pension.

If you email us with a personal question, you will be required to verify your identity first through our authentication protocols, like confirming your Member ID. If we need to send you any confidential documents, it will always be through our secure transfer site, "S-Doc". These protocols ensure we keep your information confidential.

Occasionally, you will receive news emails from us with links to our website. However, these emails will never ask you to reply to the email or send any personal information.

If you are ever suspicious of an email coming from the CAAT Pension Plan, please contact Member Services to verify the authenticity of the email.

caat
PENSION PLAN

caat
PENSION PLAN

Toronto: 416.673.9000
Toll-free: 1.866.350.2228
Email: member@caatpension.ca
www.caatpension.ca

C-B-Retirement-Guide-D1-2026-09-E