



A Quick Guide to GROWTHplus Investment Account

Understanding CAAT Pension Plan's optional
savings account for Plan members



Members of CAAT Pension Plan asked for more ways to grow their tax-sheltered savings with CAAT. The Plan's new offering, GROWTHplus Investment Account, is a direct response to this, reflecting its commitment to adaptive, innovative and forward-thinking solutions.

Eligible CAAT members now have the option to participate in GROWTHplus and benefit from CAAT's investment returns – with no need for additional contributions from participating employers.

GROWTHplus is in addition to a member's secure lifetime pension paid by CAAT. It does not replace or change the pension members earn or receive today.



What is GROWTHplus?

GROWTHplus Investment Account is an optional savings account for CAAT Pension Plan members to grow their tax-sheltered savings and benefit from CAAT's investment returns. With GROWTHplus, Plan members can grow their savings together with the secure lifetime pension they have with CAAT.

How does it work?



GROWTHplus is for eligible active, deferred and retired members of the CAAT Plan.



Plan members can open a GROWTHplus Investment Account by transferring in their tax-sheltered savings from eligible registered retirement savings vehicles, including registered retirement savings plans (RRSPs), registered retirement income funds (RRIF) and registered pension plans (RPPs).



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Value for participating CAAT employers



Enhanced employee benefits at no employer cost

GROWTHplus is an additional savings option for CAAT members, allowing them to benefit from CAAT's investment returns. There is no need for additional contributions from participating employers.





Doing more for your employees

As a CAAT participating employer, your employees participate in a modern defined benefit pension plan. GROWTHplus is an add-on that gives Plan members the option to grow additional tax-sheltered savings and benefit from CAAT's investment returns. With GROWTHplus, Plan members can grow their savings together with the secure lifetime pension they have with CAAT.



No heavy lifting required

CAAT works directly with members who wish to participate in GROWTHplus – they can transfer-in funds directly through the online *My Pension* portal, or by submitting a form when they contact CAAT.

As future capabilities are launched, employers will be able to choose, at their discretion, to offer GROWTHplus deposit options for their employees via payroll deduction.

Key benefits for Plan members



Benefit from CAAT's investment returns

Members can leave the investment decisions to CAAT's professionals and benefit from the Plan's scale and asset mix, including private equity, infrastructure and real estate.



Grow savings with a trusted organization

Members can consolidate their tax-sheltered savings with an organization that focuses on long-term investment performance.

The Plan's 10-year average net investment return was 9.6% as of December 31, 2025.



Continue participating throughout their lifetime

As an active, deferred or retired member of the Plan, members can continue to participate in GROWTHplus and benefit from the Plan's investment returns.

More details are available to members on CAAT's website and in the GROWTHplus Member Handbook.

Frequently asked questions about GROWTHplus

Is there anything I should do, as an employer?

GROWTHplus is a member-focused offering and there is no need for additional contributions from you as a participating employer.

Will GROWTHplus require any changes to payroll processes?

Currently, GROWTHplus only accepts transfers from eligible registered retirement savings vehicles. Future developments may include options for direct contributions and payroll deductions, at which point, some adjustments to payroll processes might be necessary, should you choose to allow such payroll deductions for your employees. More details will be made available in the future.

How does GROWTHplus align with CAAT's existing pension offerings?

GROWTHplus is designed to complement CAAT's existing pension plan designs by providing an additional way for employees to grow their savings with CAAT. GROWTHplus is in addition to a member's secure lifetime pension paid by CAAT. It does not replace or change the pension members earn or receive today.


Who is eligible for GROWTHplus?

GROWTHplus is exclusively reserved for members who have a defined benefit pension with CAAT. This includes active, deferred and retired CAAT Pension Plan members.

Members can initiate deposits to GROWTHplus before the end of the year they turn 70, as long as they are a resident of Canada for income tax purposes.

Are non-CAAT Plan members eligible to participate in GROWTHplus?

GROWTHplus is exclusively available to members of the CAAT Pension Plan. Employees who are not yet members of the Plan are not eligible for GROWTHplus.



For additional inquiries
about GROWTHplus,
send us an email at
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or contact your
Pension Analyst.

Visit [caatpension.ca/employers/
growthplus](https://caatpension.ca/employers/growthplus) for more details.

