



Employer Update

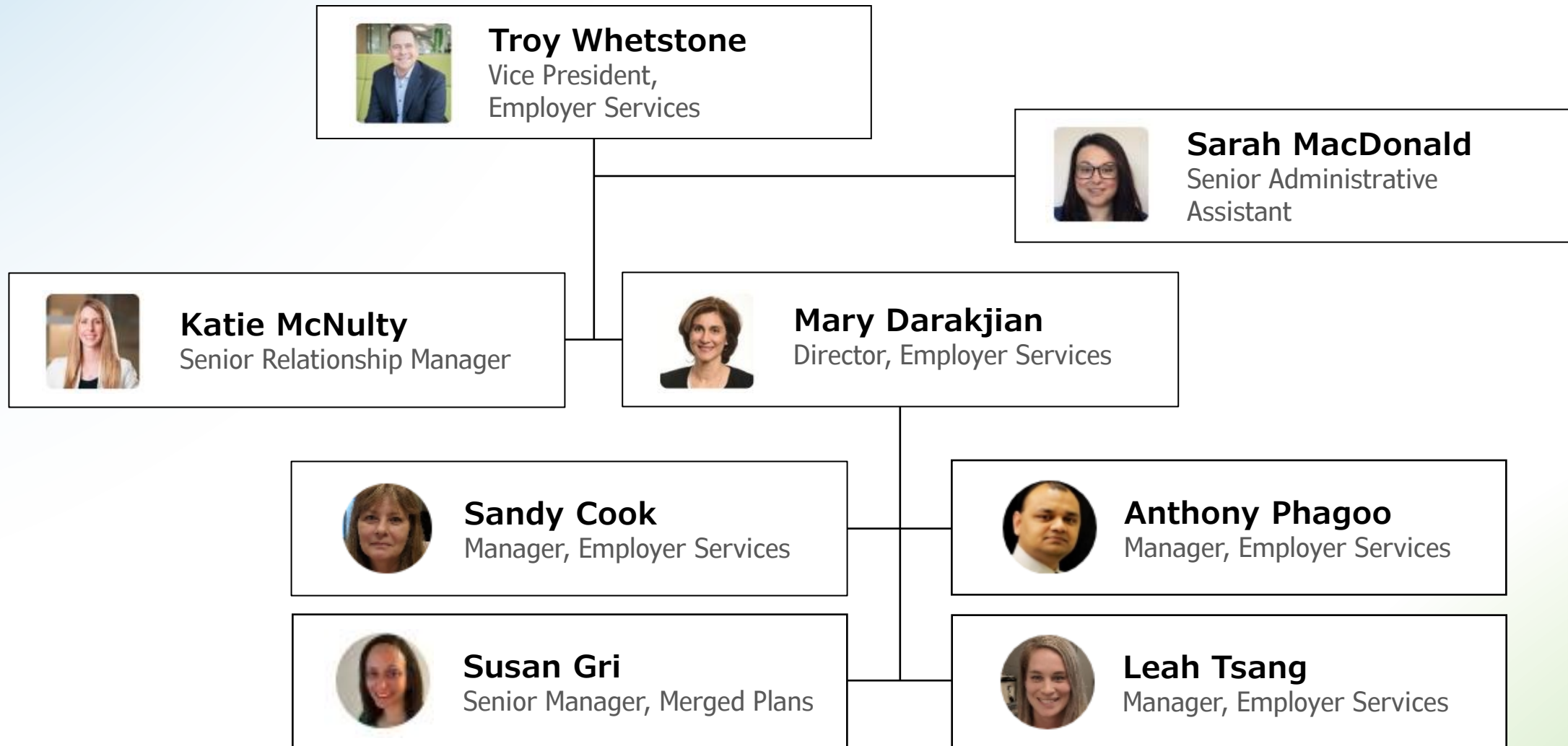
June 24, 2025



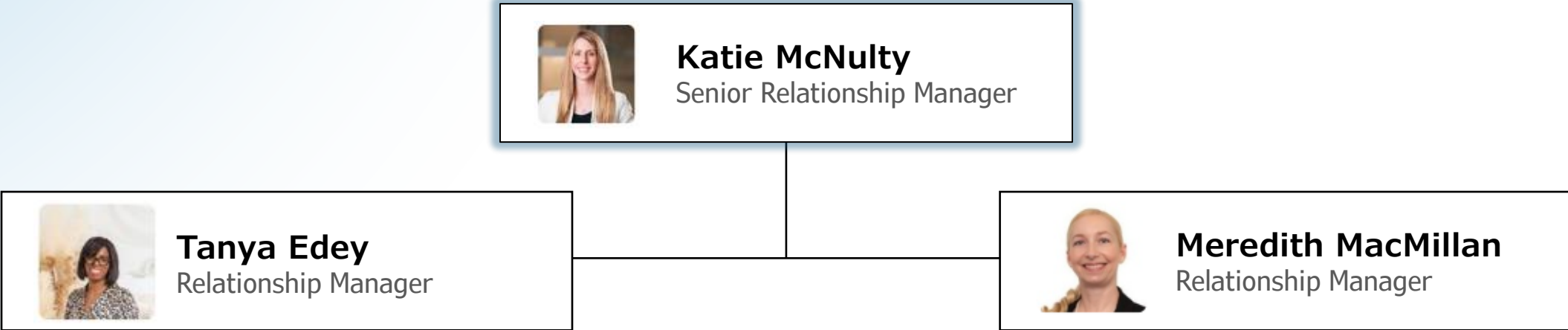
Update on Employer Services team

- Number of CAAT participating employers has grown rapidly
- Employer Services team is also expanding to meet the growing needs of more employers
 - Two new managers and seven new analysts in 2024
 - Two new team leads, six analysts in 2025

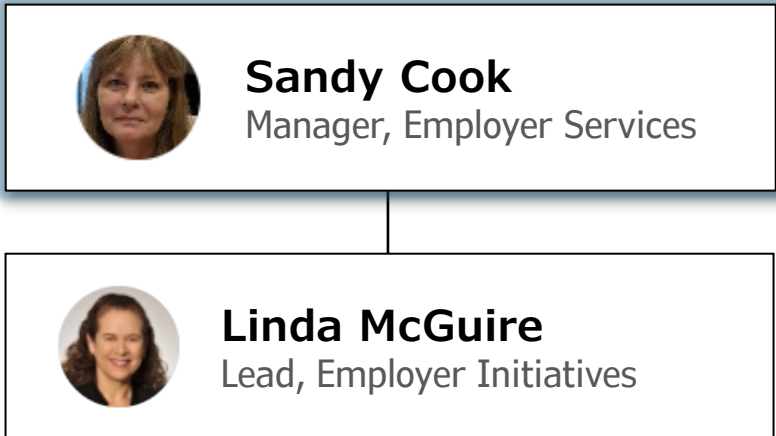
Team structure



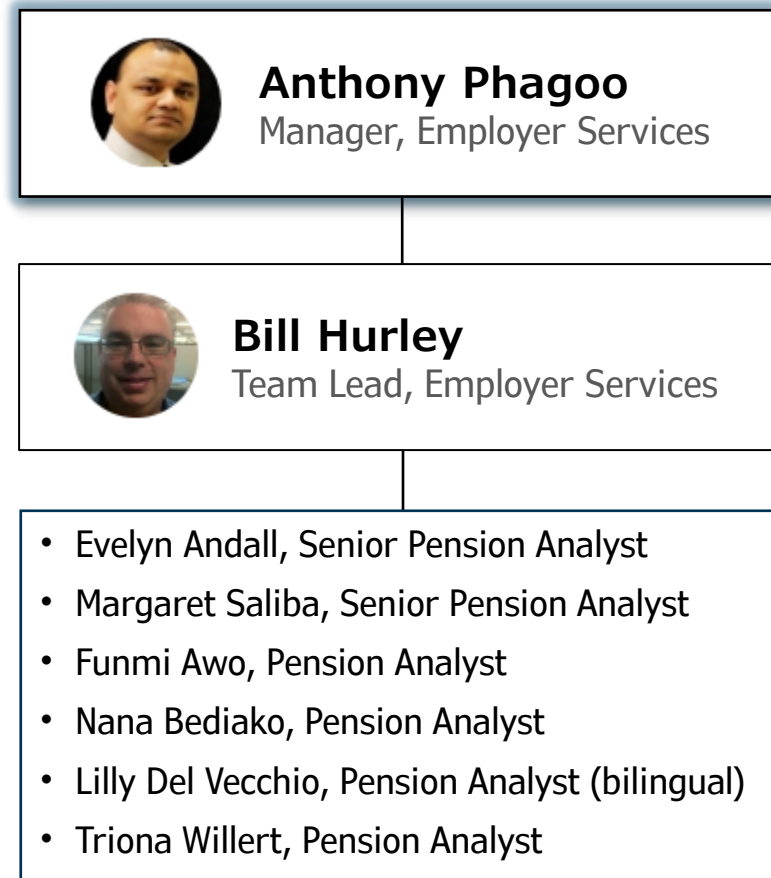
Team structure




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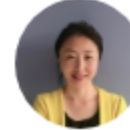
Leah Tsang
Manager, Employer Services



Greg De Carvalho
Team Lead, Employer Services



Priscilla Lee
Team Lead, Employer Services



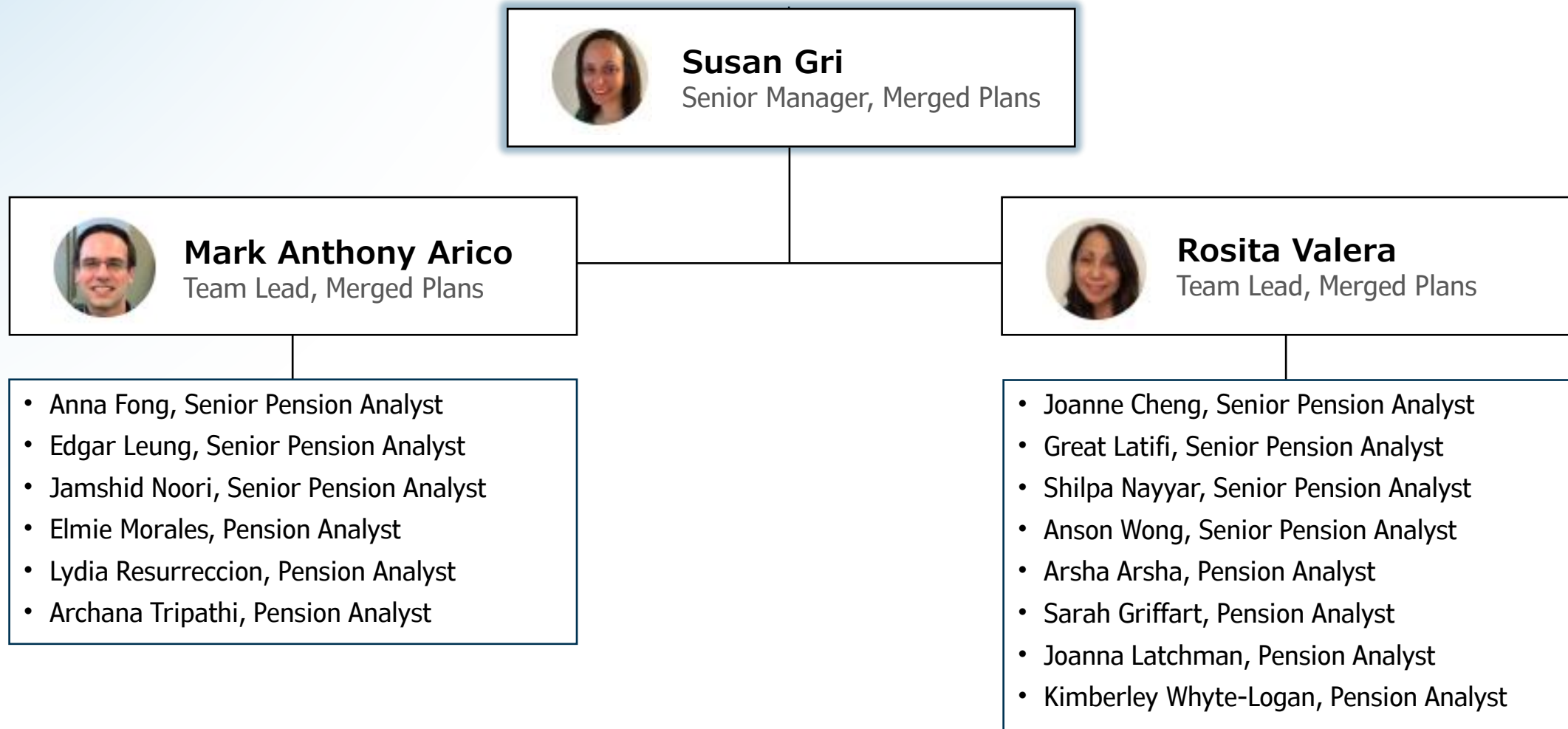
Joyce Zhang
Team Lead, Employer Services

- Zain Khan, Senior Pension Analyst
- Shuyang Ma, Senior Pension Analyst
- Jerry Qi, Senior Pension Analyst
- Jason Clarke, Pension Analyst
- Ronak Kakad, Pension Analyst
- Rid Kootbally, Pension Analyst (bilingual)
- Difei Xu, Pension Analyst

- Roya Borna, Senior Pension Analyst
- Dipak Patel, Senior Pension Analyst
- Keniel Jamieson, Pension Analyst
- Maureen Russouw, Pension Analyst
- Mehdi Samadian, Pension Analyst

- Erin Rabovsky, Senior Pension Analyst
- Mushfique Ahmed, Pension Analyst
- Maria Bamgboye, Pension Analyst
- Holden Murphy, Pension Analyst
- *(one open position)*

Team structure



Team update



Mary is retiring!

Agenda

- Plan amendments
- Annual Performance Update
- Plan growth
- Annual pension statements
- Member learning sessions
- GROWTHplus
- Employer and member surveys
- Sending personal data (PII)
- Upcoming events
- Innovating our data handling
- Employer Manual reminders



Plan amendments

100% survivor pension option

- Additional option at retirement
- Increases spousal survivor benefit to the retirement-date spouse from 60% to 100%
- The member's pension is actuarially reduced if either the 75% or 100% option is elected

180-month minimum payment guarantee

- An increase from the current 60-month minimum payment guarantee
- No additional cost
- Applies to all living members on or after May 28, 2025 (not to survivor pensions in pay)

More flexibility, added financial security, and greater peace of mind

Annual Performance Update

Performance

\$23.3 billion
in net assets

\$6.1 billion | **124%**
in funding reserves | funded

Listen to the recording to learn how CAAT offers:

- Financial security for members
- Stability and predictability for employers
- Long-term resilience for our economy

Recording: [Annual Performance Update](#)

Link to CAAT's [Year in Review](#)

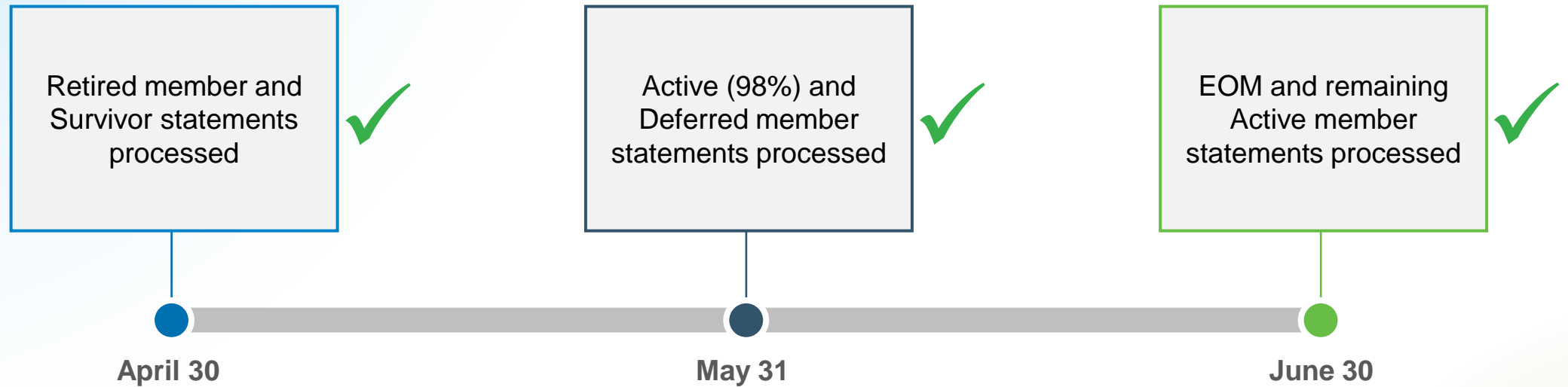
Plan growth

- Welcoming many new employers:
 - From 710 to 740 participating employers in 2025 to date
- More than 7,400 new DBplus members and stable enrolment in DBprime



Annual pension statements

Status update



Active member statements have a new streamlined layout and design
(for employers who work directly with CAAT)

Member learning sessions

- Fall schedule filling up fast!
- Webinar topics
 - A future you can count on:
Your CAAT Pension
 - Planning for retirement
 - Pension purchases
 - DBprime service purchases
 - DBplus pension purchases

Sessions include live demos of CAAT tools



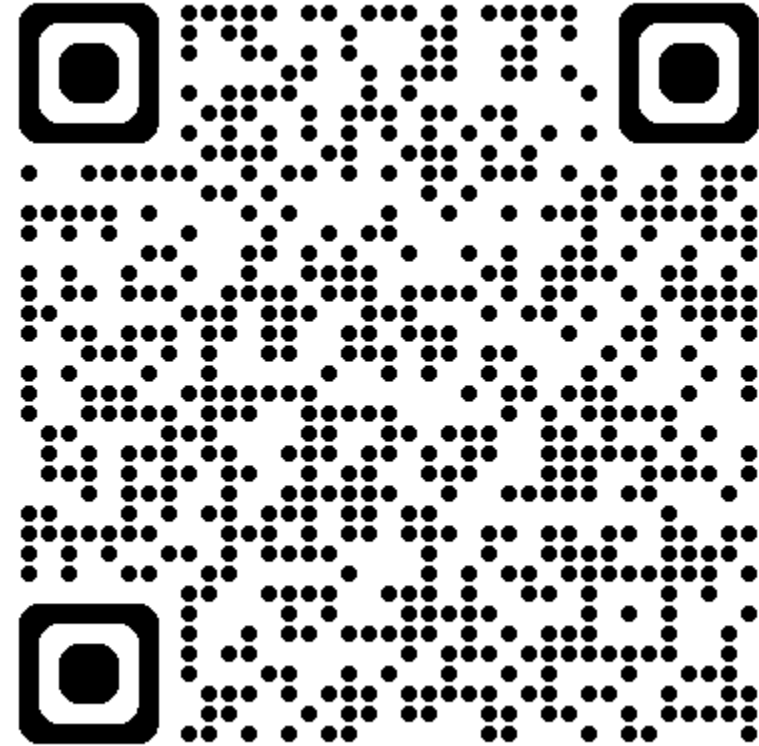
How to book a member webinar

presentations@caatpension.ca



Employer Resources page

- Download one-pagers to share with your employees
- Postcards to display at job fairs
- Key messages to support your business initiatives
- Ready-to-print collateral – all in one place!





GROWTHplus Investment Account

- Opportunity to contribute more towards retirement
- Optional participation for members
- Participants benefit from CAAT's investment expertise, diversification and focus on long-term performance
- Employers do not match contributions or have administration responsibilities

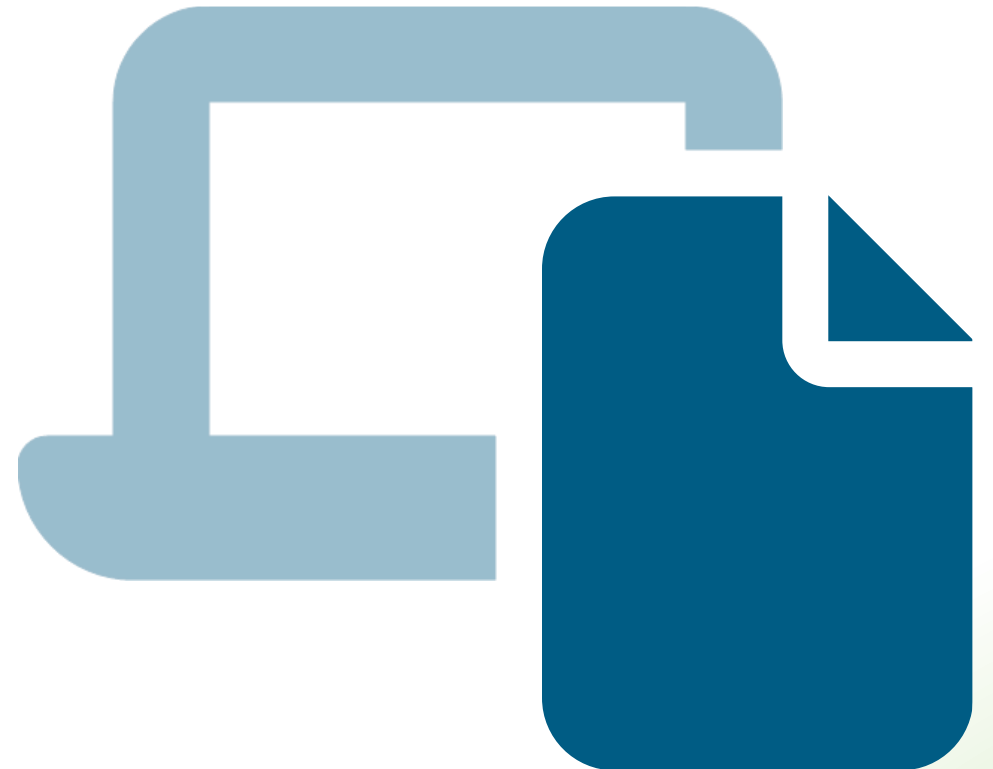
2025 surveys are open!

- Complete the Employer Survey using the link you received by email on June 4 or 5
- It takes only 20 minutes to share your thoughts with us
- Encourage members to complete the Member Survey as well

Your anonymous feedback helps us to improve and meet your needs

Sending personal data securely

- Members and employers are encouraged to submit all files securely online:
 - **Automated Data Exchange (SFTP/API)** has built-in encryption
 - **My Pension:**
Using the Secure Message feature
 - **Pension Administration Link (PAL):**
Using the Message Centre
 - Back-up option is S-Doc at <https://sdoc.caatpension.ca/filedrop/members>



Email is not a secure method of communication

Upcoming events

- Employer education session:
 - July 10 – Eligibility and enrolment of plan members
 - 10 a.m. DBprime & DBplus
 - 1 p.m. DBplus only
- Next Employer Update webinar
 - September – October



For employers who work
directly with CAAT

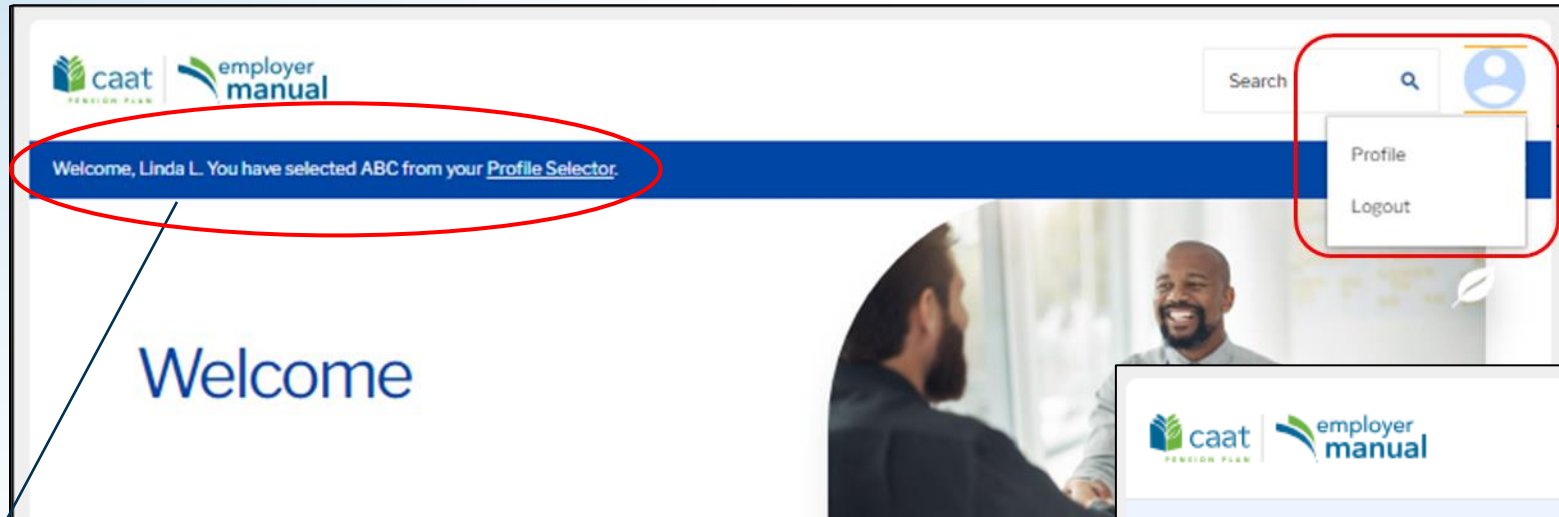
Innovating our data handling

- New option being gradually introduced for providing member data to CAAT
- Advantages include faster, more efficient automated data handling; fewer errors
- Pilot projects are underway
- As we refine the system, more employers will be invited to adopt Automated Data Exchange



More info to come in future Updates!

Employer Manual reminders



Profile and Logout

Greeting banner

Profile selector: If you work for more than one employer, simply click on top blue bar to change employers.

