



Earnings, Contributions, Service and Pension Adjustments

Employer Education Session

November 6, 2025





Agenda

1. DBprime

- Contributory earnings
- Contribution calculations
- Pensionable service
- Pension adjustments

2. DBplus

- Earnings and contributions
- Pension adjustments

3. Contribution remittance

DBprime:
Contributory earnings

DBprime: Contributory earnings

What are contributory earnings versus non-contributory earnings?

General principles:

- Contributory earnings include regular, predictable, re-earnable pay
- Exclude one-off payments such as overtime

DBprime: Contributory earnings

- “Contributory earnings” are defined in the Plan Text
- Plan Text Section 2.11 and Appendix D provide details

Resources:

- [Plan Text](#)
- Employer Manual
 - Contributory earnings summary chart with examples
 - Contributory earnings decision trees

DBprime: Contribution calculations

Contribution rates effective January 1, 2025



10.2% up to the YMPE

13.8% above YMPE

of annualized pensionable earnings

Contributions are
100% matched by the employer

- 2025 YMPE = \$71,300
- 2025 RCA earnings = \$212,788.50
- 2026 YMPE = \$74,600
- 2026 RCA earnings = \$222,721.00

Effective January 1, 2025,
employer RCA contributions
are equal to **76.2%** of
covered earnings

DBprime: Contributions

Earnings, contributions, and pensionable service for DBprime

Last day worked: 24-Oct-2025 ✓ Date of termination of employment: 24-Oct-2025 ✓

Do you have any new earnings to report?
 YES NO

Start date of pay period for the first pay of the year: 01-Jan-2025 ✓

Do you have current year earnings to report?
 YES NO

Current year - 2025

Pay Frequency: Bi-weekly 26 pay ✓

From: 01-Jan-2025 To: 24-Oct-2025 ✓

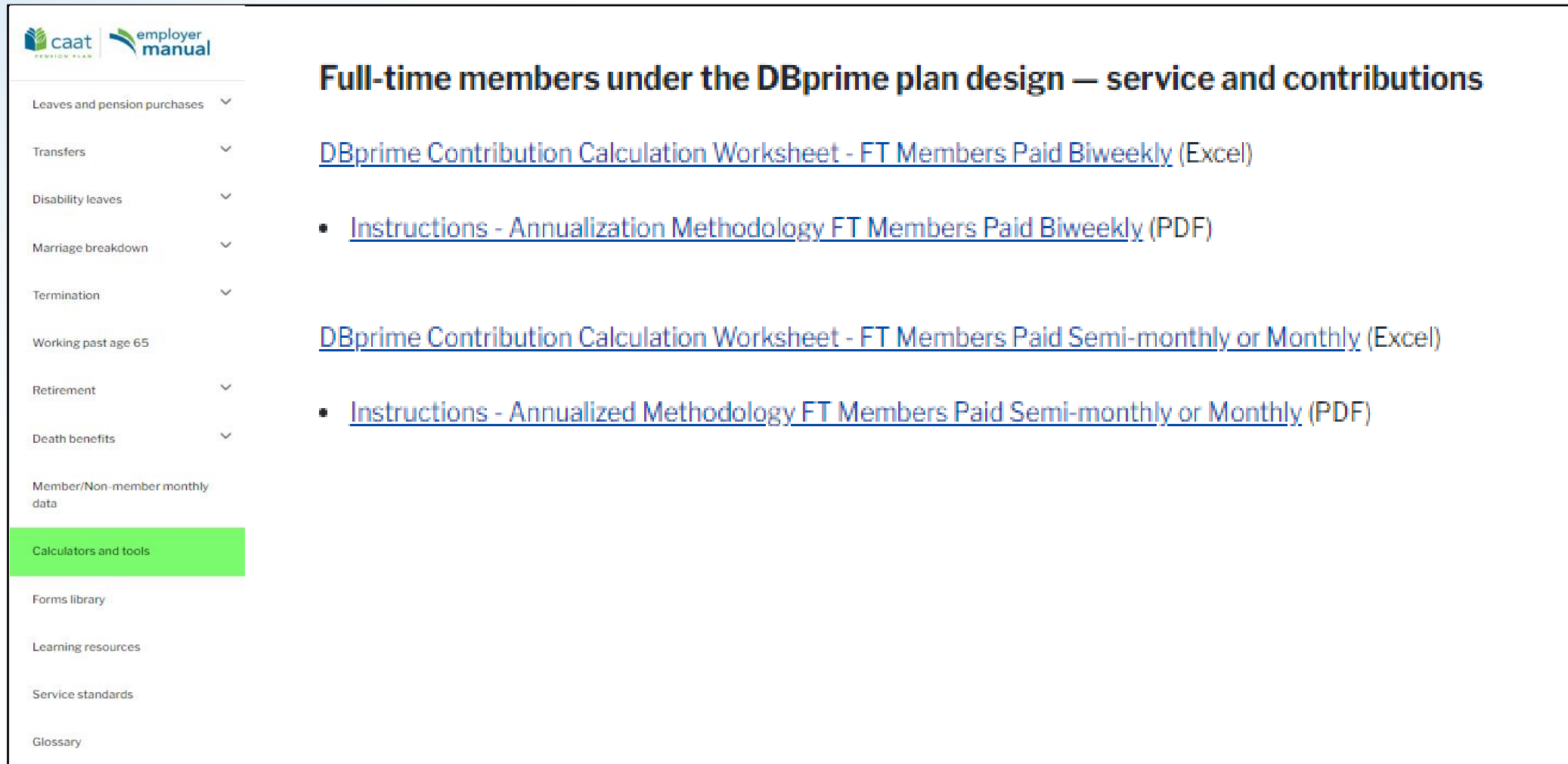
| | | | |
|--------------------------------|-------------------------|--------------------------------|---------------------------|
| Pensionable service | Expected value: 0.81609 | Regular contributory earnings | Expected value: 15,000.00 |
| 0.81609 ✓ | | 15,000.00 ✓ | |
| Lump sum contributory earnings | 0.00 | Vacation contributory earnings | 0.00 ✓ |
| 0.00 | | 0.00 | |
| Retroactive pay | 0.00 | Total earnings | 15,000.00 |
| 0.00 | | | |
| Basic contributions | Expected value: 1530.00 | CAAT RCA contributions | Expected value: 0.00 |
| 1,530.00 ✓ | | 0.00 | |
| Annual rate of salary | 0.00 ✓ | Pension adjustment (PA) | Expected value: 1265 |
| | | 1,265 ✓ | |

PAL will calculate the expected contributions

DBprime: Contribution calculation

- Contribution spreadsheets in the Employer Manual
 - **Employer Manual > Calculators and tools**
 - Two full-time spreadsheets: biweekly, and semi-monthly/monthly
 - Instructions and examples also available
 - Spreadsheets to be updated this month with 2026 amounts

Where to find contribution calculation spreadsheets



The screenshot shows the CAAT Employer Manual website. On the left is a navigation menu with the following items: Leaves and pension purchases, Transfers, Disability leaves, Marriage breakdown, Termination, Working past age 65, Retirement, Death benefits, Member/Non-member monthly data, **Calculators and tools** (highlighted in green), Forms library, Learning resources, Service standards, and Glossary. The main content area on the right is titled "Full-time members under the DBprime plan design – service and contributions". It contains two links: "DBprime Contribution Calculation Worksheet - FT Members Paid Biweekly (Excel)" and "DBprime Contribution Calculation Worksheet - FT Members Paid Semi-monthly or Monthly (Excel)". Below each link is a bullet point with a link to instructions: "Instructions - Annualization Methodology FT Members Paid Biweekly (PDF)" and "Instructions - Annualized Methodology FT Members Paid Semi-monthly or Monthly (PDF)".

Full-time members under the DBprime plan design – service and contributions

[DBprime Contribution Calculation Worksheet - FT Members Paid Biweekly \(Excel\)](#)

- [Instructions - Annualization Methodology FT Members Paid Biweekly \(PDF\)](#)

[DBprime Contribution Calculation Worksheet - FT Members Paid Semi-monthly or Monthly \(Excel\)](#)

- [Instructions - Annualized Methodology FT Members Paid Semi-monthly or Monthly \(PDF\)](#)

DBprime: Contribution calculation spreadsheets


Important things to know:

- Only the bi-weekly spreadsheet can be used for year-to-date contribution calculations
 - If you are using the monthly or semi-monthly calculation spreadsheet, you must use the multiple calculations tab in the spreadsheet to calculate total contributions up to the event date
- You can show or hide the contributions calculation details by clicking on the **Show/Hide Details button** on the top right corner of the sheet

Bi-weekly, payroll period example

ver: 1_2025

DBprime Contribution Calculation Worksheet - FT - Bi-weekly Pay



Please note that this spreadsheet can be used for DBprime full-time members who:

- > are paid bi-weekly; and
- > are active for the entire pay period; or
- > have less or more than full service in a pay period due to a leave, entry/exit during the pay period, or being paid for time in a prior period; or
- > had deemed earnings in the pay period due to paid leaves or a "pay as you go" pregnancy leave; or
- > have received a lump sum payment in addition to regular pay period earnings.

Please enter information in blue dropdowns and yellow data entry cells
 Contributions for the pay period will appear in the bright green cells at the bottom of the worksheet

| | | | |
|---------------------------------------------------------------------|---|----------------------|----------------------------------------------------------------------------------------------------------|
| Member Name | = | First Name Last Name | (optional) |
| Member ID/SIN | = | | (optional) |
| Year | = | 2025 | |
| YMPE | = | \$71,300.00 | |
| RCA Earnings Threshold | = | \$212,788.50 | |
| Contribution Rate (% up to YMPE and % above YMPE) | = | 10.2% and 13.8% | |
| Pay Period (Pay Frequency) | = | Bi-weekly | |
| Pay Periods in Year | = | 26 | |
| Employee Group | = | Faculty | Payroll Type = Workdays |
| Regular Work Days in Pay Period | = | 10 | |
| Total Paid Workdays in Year | = | 260 | |
| Actual Workdays Paid in Pay Period | = | 10 | |
| Actual/Deemed Pensionable Earnings in period - Regular/Non-Lump Sum | = | \$5,000.00 | Schedule 1 - include taxable benefits |
| One-time Lump Sum Pensionable Earnings paid in this Pay Period | = | \$0.00 | E.g. Pensionable bonus, Retroactive payment |
| Previous Pensionable Lump Sums paid in 2025 | = | \$0.00 | Contributions ARE NOT calculated on this field - only used to annualize earnings before current lump sum |

[Employer Manual - Contributions, Earnings, and Service Guidelines](#) (Only PAL users can access the Employer Manual. If you need assistance, contact your Pension Analyst.)

Pay Period Contribution Calculation

| | | | | | | | | | | |
|--------------------------------------------------------------------------------|---|------------|---|------------|---|----------|---|----------|---|--------------|
| Total Contributions for Pay Period (Non-Lump Sum and Lump Sum Earnings) | | | | | | | | | | |
| Total Member RPP Contributions | = | (G) | + | (H) | + | (Q) | + | (R) | = | \$591.28 (U) |
| | | (\$279.72) | | (\$311.56) | | (\$0.00) | | (\$0.00) | | |
| Total Member RCA Contributions | = | (I) | + | (S) | | | | | = | \$0.00 (V) |
| | | (\$0.00) | | (\$0.00) | | | | | | |
| Total Member RPP and RCA Contributions | = | (U) | + | (V) | | | | | = | \$591.28 (X) |
| | | (\$591.28) | | (\$0.00) | | | | | | |
| Total Employer RCA Contributions | = | (J) | + | (T) | | | | | = | \$0.00 (Y) |
| | | (\$0.00) | | (\$0.00) | | | | | | |

DBprime:
Pensionable service

DBprime: Pensionable service, full-time

Calculate full service

- 1 year or less if member enrolled or terminated during the year

Offset with carve-outs

Examples:

- Unpaid leaves
- Work stoppage
- Pregnancy leave with no contributions

DBprime: Pensionable service, full-time

Earnings, contributions, and pensionable service for DBprime

Last day worked: 31-Oct-2025 ✓ Date of termination of employment: 31-Oct-2025 ✓

Do you have any new earnings to report?
 YES NO

Start date of pay period for the first pay of the year: 01-Aug-2025 ✓

Do you have current year earnings to report?
 YES NO

Current year - 2025

Pay Frequency: Bi-weekly 26 pay ✓

From: 01-Aug-2025 ✓ To: 31-Oct-2025 ✓

| | | |
|---------------------|-------------------------|-------------------------------|
| Pensionable service | Expected value: 0.25287 | Regular contributory earnings |
| 0.25287 ✓ | | 15,000.00 |

PAL will calculate the pensionable service expected value

DBprime: Pensionable service, full-time

- Spreadsheets available on the CAAT website:
 - **Employer Manual > Calculators and tools**
 - Full-time spreadsheets
- 2025 is based on 261 workdays in the year
- 2026 will be based on 261 workdays in the year

DBprime:

Pension adjustments

DBprime: Pension adjustments

- DBprime pension adjustment calculation is the same as last year

For changes in employee type:

- Two pension adjustments (PAs) are required for members who move between DBprime and DBplus in a calendar year
 - DBprime PA
 - DBplus PA

DBprime: Pension adjustments

Current year - 2025

Pay Frequency
Bi-weekly 26 pay ✓ ↕

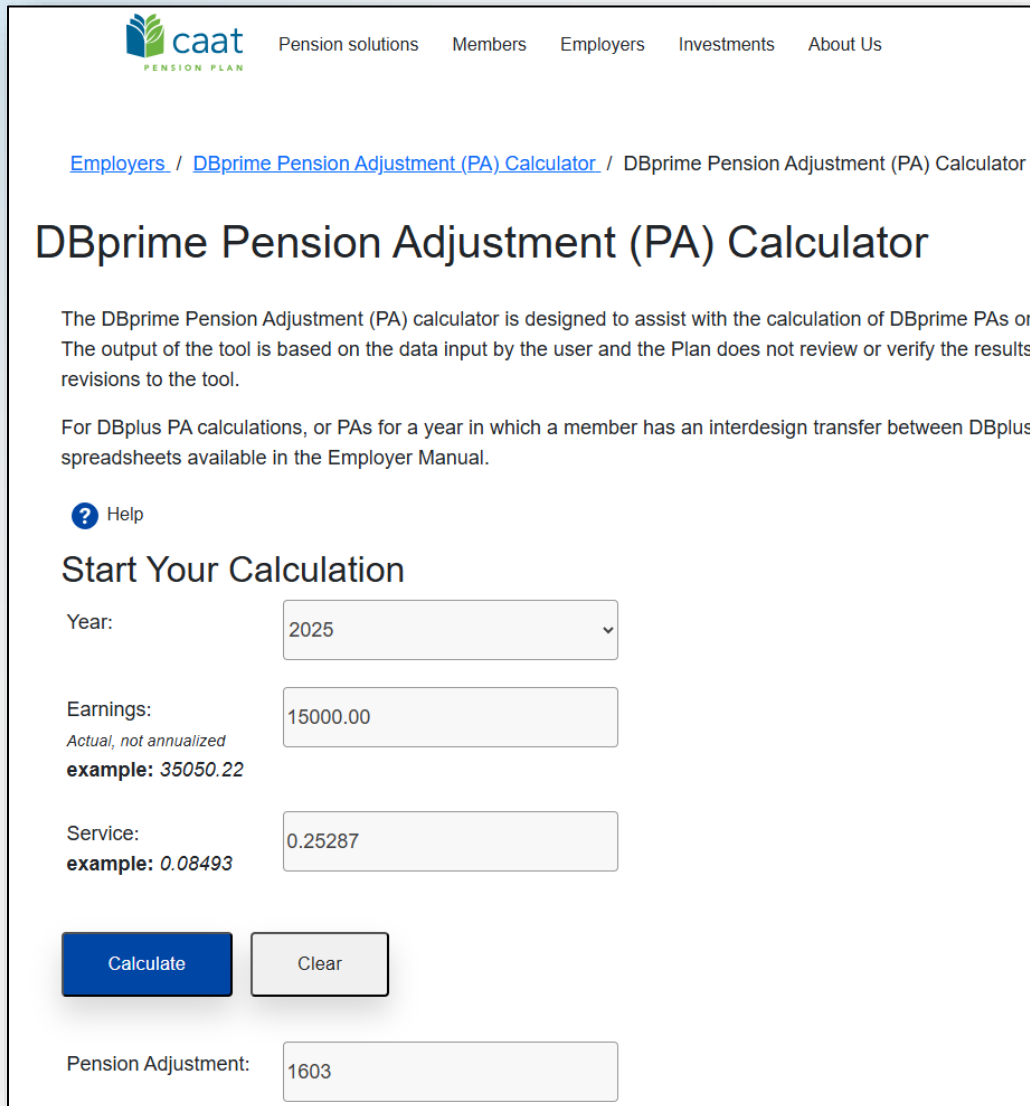
From
01-Aug-2025 ✓

To
31-Oct-2025 ✓

| | | | |
|--------------------------------|-------------------------|--------------------------------|----------------------|
| Pensionable service | Expected value: 0.25287 | Regular contributory earnings | |
| 0.25287 ✓ | | 15,000.00 | |
| Lump sum contributory earnings | | Vacation contributory earnings | |
| 0.00 | | 0.00 | |
| Retroactive pay | | Total earnings | |
| 0.00 | | 15,000.00 | |
| Basic contributions | Expected value: 1530.00 | CAAT RCA contributions | Expected value: 0.00 |
| 1,530.00 | | 0.00 | |
| Annual rate of salary | | Pension adjustment (PA) | Expected value: 1603 |
| 0.00 | | 1,603 ✓ | |

PAL will calculate the pension adjustment

DBprime: Pension adjustments



The screenshot shows the CAAT Pension Plan website. The header includes the CAAT logo and navigation links for Pension solutions, Members, Employers, Investments, and About Us. The breadcrumb trail is: Employers / DBprime Pension Adjustment (PA) Calculator / DBprime Pension Adjustment (PA) Calculator. The main heading is "DBprime Pension Adjustment (PA) Calculator". Below this is a disclaimer: "The DBprime Pension Adjustment (PA) calculator is designed to assist with the calculation of DBprime PAs on... The output of the tool is based on the data input by the user and the Plan does not review or verify the results. revisions to the tool." Another note states: "For DBplus PA calculations, or PAs for a year in which a member has an interdesign transfer between DBplus spreadsheets available in the Employer Manual." There is a "Help" link. The "Start Your Calculation" section contains input fields for Year (2025), Earnings (15000.00, with a note "Actual, not annualized" and an example of 35050.22), and Service (0.25287, with an example of 0.08493). There are "Calculate" and "Clear" buttons. The result field shows "Pension Adjustment: 1603".

caat
PENSION PLAN

Pension solutions Members Employers Investments About Us

[Employers](#) / [DBprime Pension Adjustment \(PA\) Calculator](#) / DBprime Pension Adjustment (PA) Calculator

DBprime Pension Adjustment (PA) Calculator

The DBprime Pension Adjustment (PA) calculator is designed to assist with the calculation of DBprime PAs on... The output of the tool is based on the data input by the user and the Plan does not review or verify the results. revisions to the tool.

For DBplus PA calculations, or PAs for a year in which a member has an interdesign transfer between DBplus spreadsheets available in the Employer Manual.

[?](#) Help

Start Your Calculation

Year:

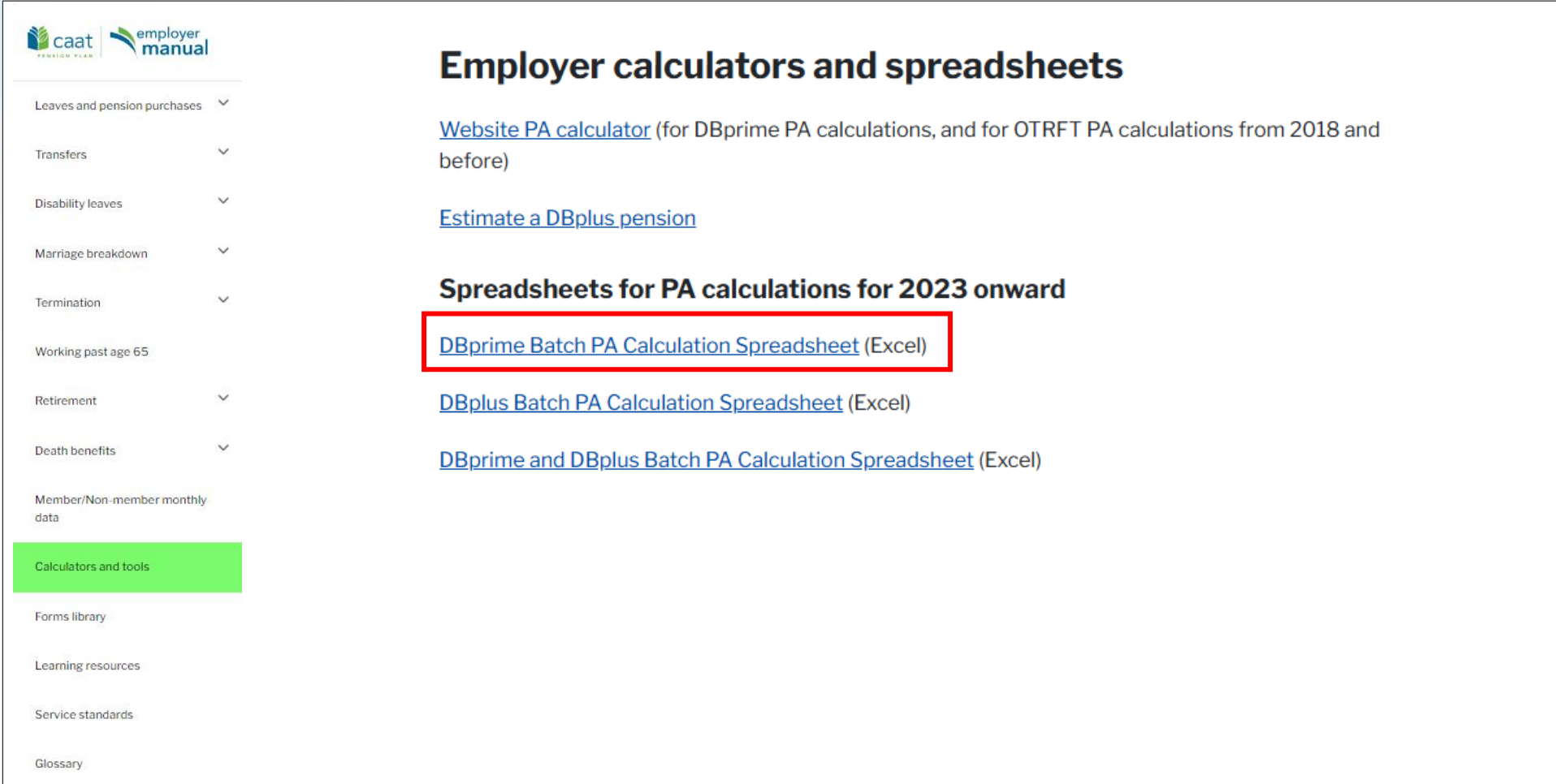
Earnings:
Actual, not annualized
example: 35050.22

Service:
example: 0.08493

Pension Adjustment:

- [DBprime Pension Adjustment Calculator](#) available on the CAAT website

DBprime: Pension adjustments



The screenshot shows the 'Employer manual' section of the CAAT Pension Plan website. The left sidebar contains a navigation menu with the following items: 'Leaves and pension purchases', 'Transfers', 'Disability leaves', 'Marriage breakdown', 'Termination', 'Working past age 65', 'Retirement', 'Death benefits', 'Member/Non-member monthly data', 'Calculators and tools' (highlighted in green), 'Forms library', 'Learning resources', 'Service standards', and 'Glossary'. The main content area is titled 'Employer calculators and spreadsheets' and includes the following links and text:


- [Website PA calculator](#) (for DBprime PA calculations, and for OTRFT PA calculations from 2018 and before)
- [Estimate a DBplus pension](#)
- Spreadsheets for PA calculations for 2023 onward**
 - [DBprime Batch PA Calculation Spreadsheet \(Excel\)](#) (highlighted with a red box)
 - [DBplus Batch PA Calculation Spreadsheet \(Excel\)](#)
 - [DBprime and DBplus Batch PA Calculation Spreadsheet \(Excel\)](#)

DBprime: Pension adjustments

CAAT Pension Plan

DBprime Batch PA Calculation Spreadsheet

ver: 1_2025



Year: 2025

YMPE: \$71,300
 Maximum PA: \$33,210

Clear

This spreadsheet is intended to be used for calculating PAs for active members in the DBprime design (FT members at non-growth employers only starting in 2019).

Results are based on information input by the user and the CAAT Plan does not review or verify the results . The CAAT Plan reserves the right to make any revisions to the tools. Please check the description of the spreadsheets in the Employer Manual to ensure you are using the correct version.

| Member SIN/ID/EE No. | Name | Pensionable Earnings (actual) | Pensionable Service | Annualized Earnings (for PA purposes) | Pension Adjustment |
|----------------------|-----------|-------------------------------|---------------------|---------------------------------------|--------------------|
| | Example 1 | \$70,000.00 | 1.00000 | \$70,000.00 | \$7,590 |
| | Example 2 | \$50,000.00 | 0.67433 | \$74,147.67 | \$5,566 |
| | Example 3 | \$50,000.00 | 0.75000 | \$66,666.67 | \$5,400 |
| | Example 4 | \$50,000.00 | 0.53946 | \$92,685.28 | \$6,253 |
| | Example 5 | \$300,000.00 | 1.00000 | \$300,000.00 | \$33,210 |
| | | | | | |
| | | | | | |

DBplus: Earnings and contributions

DBplus: Eligible earnings

- DBplus earnings include earnings reported on member's T4:
 - Salary and wages, including overtime
 - Retroactive payments
 - Vacation pay (pay in lieu or included in hourly rate)
 - Paid leaves of absence (short-term disability/sick days, or pregnancy/parental/adoption leave)
- **Do not** include taxable benefits as earnings on T4 (professional dues, fitness memberships, tuition subsidy, etc.)

For DBplus, retroactive pay is included for the year it is paid and not applied to a prior year

DBplus: Eligible earnings

Welcome

About the Manual

What's new

Tax requirements

Enrolment

Contributions, service and earnings

Contributory earnings decision trees

Contribution remittance

Leaves and pension purchases

You are here: Contributions, service and earnings

Contributions, service and earnings

The following topics are related to contributions, service and earnings. Select an item in the list to view the applicable subsection.

- [Member contribution formula](#)
- [Annualization](#)
- [Vacation pay](#)
- [Retroactive pay](#)
- [Concurrent employment](#) (includes information on periods of reduced pay and concurrent employment)
- [Pensionable service guidelines](#)
- [Contributory earnings categories](#)
- [Interest](#) (on member contributions)
- [Correction thresholds for data revisions](#) (contributions, service and PAs)

- List available in the **Employer Manual > Contributions, service and earnings > select “Contributory earnings categories” link**
- **Contributory earnings categories by schedule PDF with examples in Schedule 3 (effective January 1, 2019)**

DBplus: Contributions

- Contributions based on eligible earnings
- Maximum contributions = CRA money purchase limit (MP limit)
 - 2025 = \$33,810
 - \$16,905 member
 - \$16,905 employer
 - 2026 = \$35,390
 - \$17,695 member
 - \$17,695 employer

DBplus: Contribution rates



9%

of all eligible earnings

- Contributions are 100% matched by the employer
- Maximum is CRA money purchase limit

DBplus: Contributions

Earnings and contributions for DBplus

Last day worked Date of termination of employment

Do you have any new earnings to report?
 YES NO

Do you have current year earnings to report?
 YES NO

Current year - 2025

From ✓ To ✓

| | | | | |
|------------------------------------------------------------|------------------------------------------|----------------------------------------------------------------|-----------------------------------------|-------------------------|
| Current year eligible earnings | <input type="text" value="45,000.00"/> ✓ | Employer contributions | <input type="text" value="4,050.00"/> ✓ | Expected value: 4050.00 |
| Employee contributions (Does not include purchased leaves) | <input type="text" value="4,050.00"/> ✓ | Pension adjustment (PA) (Include current year purchased leave) | <input type="text" value="6,782"/> ✓ | Expected value: 6782 |

Is there financial information for the previous year that needs to be submitted?

PAL will also calculate member and employer contributions for terminations, retirements, leaves or employment changes

DBplus: Pension adjustments

DBplus: Pension adjustment calculation

$$\left(\begin{array}{c} \text{member} \\ \text{contributions} \end{array} + \begin{array}{c} \text{employer} \\ \text{contributions} \end{array} \right) \times \begin{array}{c} \text{pension} \\ \text{factor} \\ (9.5\%) \end{array} \times 9 - \begin{array}{c} \text{offset}^* \end{array}$$

*** Prorated based on (member + employer contributions) ÷ money purchase limit**

DBplus: 2025 Pension adjustment example

$$\left(\$4,050 + \$4,050 \right) \times \text{pension factor (9.5\%)} \times 9 - \$600 \times \left(\frac{\$8,100}{\$33,810^*} \right)$$

* 2025 money purchase limit

\$6,782 = pension adjustment

DBplus: 2025 Inter-design PA calculation

$$\left(\begin{array}{c} \text{member} \\ \text{contributions} \end{array} + \begin{array}{c} \text{employer} \\ \text{contributions} \end{array} \right) \times \begin{array}{c} \text{pension} \\ \text{factor} \\ (9.5\%) \end{array} \times 9 - \begin{array}{c} \text{offset}^* \end{array}$$

* Prorated based on the lesser of:

- (member + employer contributions) ÷ money purchase limit of that year
- 1 – DBprime pensionable service in the year

DBplus: 2025 Inter-design PA example

$$\left(\$4,050 + \$4,050 \right) \times \text{pension factor (9.5\%)} \times 9 - \$600 \times 0.23957$$

\$6,782 = pension adjustment

* Prorated based on the lesser of:

- (member + employer contributions) ÷ money purchase limit of that year: $\$8,100/\$33,810 = 0.23957$
- 1 - DBprime pensionable service in the year = $1 - 0.33077 = 0.66923$

DBplus: 2025 Inter-design PA example

$$\left(\$13,500 + \$13,500 \right) \times \text{pension factor (9.5\%)} \times 9 - \$600 \times 0.66923$$

\$22,683 = pension adjustment

* Prorated based on the lesser of:

- (member + employer contributions) ÷ money purchase limit of that year: $\$27,000/\$33,810 = 0.79858$
- 1 – DBprime pensionable service in the year = $1 - 0.33077 = 0.66923$

DBplus Pension adjustments: Using PAL

Earnings and contributions for DBplus

Last day worked Date of termination of employment

Do you have any new earnings to report?
 YES NO

Do you have current year earnings to report?
 YES NO

Current year - 2025

From To

| | | | | |
|------------------------------------------------------------|----------------------------------------|----------------------------------------------------------------|---------------------------------------|-------------------------|
| Current year eligible earnings | <input type="text" value="45,000.00"/> | Employer contributions | <input type="text" value="4,050.00"/> | Expected value: 4050.00 |
| Employee contributions (Does not include purchased leaves) | <input type="text" value="4,050.00"/> | Pension adjustment (PA) (Include current year purchased leave) | <input type="text" value="6,782"/> | Expected value: 6782 |

PAL will calculate the pension adjustment

DBplus: Pension adjustments


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 - [DBprime and DBplus Batch PA Calculation Spreadsheet](#) (Excel)

DBplus: Batch PA Calculation Spreadsheet

CAAT Pension Plan
DBplus Batch PA Calculation Spreadsheet

ver: 1_2025 (expanded)



Year:

Annual Pension Factor: 9.5%
Maximum Mbr/ER Conts: \$16,905
Maximum PA: \$33,210

This spreadsheet is intended to be used for calculating PAs for active members at non-growth employers in the DBplus design contributing at 9%. This spreadsheet should not be used for members at growth employers.

Results are based on information input by the user and the CAAT Plan does not review or verify the results. The CAAT Plan reserves the right to make any revisions to the tools. Please check the description of the spreadsheets in the Employer Manual to ensure you are using the correct version.

| Member SIN/ID/EE No. | Name | Pensionable Earnings (actual) | Member Contributions | Employer Contributions | Total Contributions | Pension Accrual | Pension Adjustment |
|----------------------|-------|-------------------------------|----------------------|------------------------|---------------------|-----------------|--------------------|
| | test1 | \$400,000.00 | \$16,905.00 | \$16,905.00 | \$33,810.00 | \$3,211.95 | \$28,308 |
| | test2 | \$300,000.00 | \$16,905.00 | \$16,905.00 | \$33,810.00 | \$3,211.95 | \$28,308 |
| | test3 | \$200,000.00 | \$16,905.00 | \$16,905.00 | \$33,810.00 | \$3,211.95 | \$28,308 |
| | test4 | \$150,000.00 | \$13,500.00 | \$13,500.00 | \$27,000.00 | \$2,565.00 | \$22,606 |
| | test5 | \$100,000.00 | \$9,000.00 | \$9,000.00 | \$18,000.00 | \$1,710.00 | \$15,071 |
| | test6 | \$80,000.00 | \$7,200.00 | \$7,200.00 | \$14,400.00 | \$1,368.00 | \$12,056 |
| | test7 | \$50,000.00 | \$4,500.00 | \$4,500.00 | \$9,000.00 | \$855.00 | \$7,535 |
| | test8 | \$30,000.00 | \$2,700.00 | \$2,700.00 | \$5,400.00 | \$513.00 | \$4,521 |

Contribution remittance

Contribution remittance: Categories

Remittance of payroll contributions

- Ongoing member and employer contributions
- Based on contribution rates in your Participation Agreement

Remittance for pension purchases

- Separate from required contributions
- Relate to purchases of eligible periods (e.g., leaves of absence)

Contribution remittance: Due dates

- Key responsibility of all CAAT participating employers
- Accurate contribution data facilitates accurate pension calculations for members
- Remittance data identifies contribution amounts and the reporting period
- Contributions must be received by CIBC Mellon by the 30th calendar day following the end of the month to which the contributions relate

For example, contributions in respect of the month of May must be received **no later than** June 30.

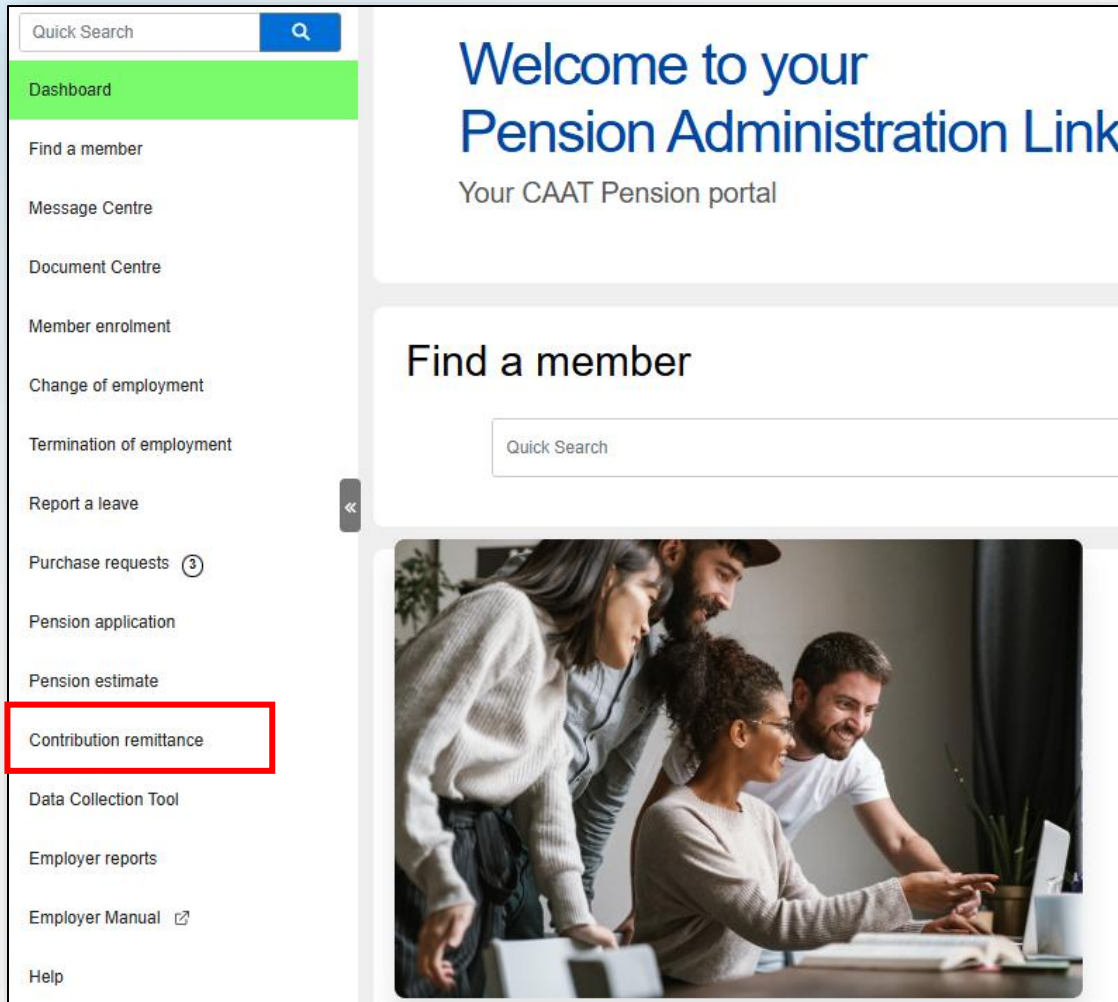
Exception: If the 30th day following the end of the month falls on a weekend or statutory holiday, the due date shifts to the previous business day.

This remittance timeline applies to all CAAT participating employers, including where a Participation Agreement and/or MOA between a participating employer and the Plan may provide for a less generous timeline.

| Month | Deadline to file contribution remittance |
|----------------|------------------------------------------|
| January 2025 | February 28, 2025 |
| February 2025 | March 28, 2025 |
| March 2025 | April 30, 2025 |
| April 2025 | May 30, 2025 |
| May 2025 | June 30, 2025 |
| June 2025 | July 30, 2025 |
| July 2025 | August 29, 2025 |
| August 2025 | September 29, 2025 |
| September 2025 | October 30, 2025 |
| October 2025 | November 28, 2025 |
| November 2025 | December 30, 2025 |
| December 2025 | January 30, 2026 |

If the 30th of the next month falls on a weekend or holiday, the deadline is the closest previous business day

Contribution remittance: Using PAL



- Log in to PAL
- Select **Contribution remittance** from left navigation


Contribution remittance: Using PAL


Contribution remittance
Start a contribution remittance and view/modify previous submissions

Start a remittance submission
Submit using this method only if an associated payment will be made

[Contributions](#)

Annual Reconciliation


View your new documents
Click the corresponding button to access your PDF documents


Annual Contribution Reconciliation Package
[Get your package](#)

Remittance history [Export](#)

| Payment Date | Remittance period | Due date | Process ID | CRF ID | Type | Total payment amount | Payment status | Modified on | Modified by |
|--------------|-------------------|----------|------------|--------|------|----------------------|----------------|-------------|-------------|
|--------------|-------------------|----------|------------|--------|------|----------------------|----------------|-------------|-------------|

Contribution remittance summary: Payroll contributions

Select remittances you will be reporting

Payroll contributions Purchases

Remittance period

Due date

| Contribution type | <u>Amount - RPP</u> | <u>Amount - RCA</u> |
|-------------------------------|----------------------|----------------------|
| Member | <input type="text"/> | <input type="text"/> |
| Employer | <input type="text"/> | <input type="text"/> |
| Pregnancy/Parental - Member | <input type="text"/> | <input type="text"/> |
| Pregnancy/Parental - Employer | <input type="text"/> | <input type="text"/> |
| DBplus LTD/WCB - Member | <input type="text"/> | <input type="text"/> |
| DBplus LTD/WCB - Employer | <input type="text"/> | <input type="text"/> |

Contribution remittance summary: *continued*

Do you have any balance due to CAAT from your annual reconciliation to remit?
 YES NO

Do you have any member contributions not previously reported to include?
 YES NO

Do you have a credit amount from your annual reconciliation to apply?
 YES NO

Payroll Contribution Summary

| | | | |
|------------------------|------|--------------|------|
| RPP subtotal | 0.00 | RCA subtotal | 0.00 |
| RPP + RCA total | | 0.00 | |

Payroll Contribution Summary

| | | | |
|------------------------|------|--------------|------|
| RPP subtotal | 0.00 | RCA subtotal | 0.00 |
| RPP + RCA total | | 0.00 | |

Payment date
DD-MMM-YYYY

Total payment amount: \$0.00

Will you be submitting your remittance payment electronically?
 YES No, will send cheque

Employer authorization

| | |
|----------------------------|-------------|
| Employer HR representative | Date |
| Sandy Cook | 17-Oct-2025 |

Importance of contribution remittance summary

- Funds can be deposited and allocated only after a **contribution remittance summary** is submitted via PAL
- CAAT needs to know the breakdown of the funds to aid in other finance activities, so delays in receiving a **contribution remittance summary** affect many aspects of the business
- Missing remittance summaries can also lead to **late fees** and additional back-and-forth communication
- Contribution remittance summaries are required with every payment made

Please ensure the payment date and the amount of the remittance match what was sent to CIBC Mellon

Contribution remittance summary: For pension purchases

Purchases related to lump-sum pregnancy/parental/adoption leave, statutory leave of absence, transfer-in, etc.

The screenshot shows a web form for adding pension purchase entries. It features three main columns: Member ID, Purchase Type, and Amount. A search bar is present for Member ID. The Purchase Type dropdown menu is open, showing options like 'RPP Pre-Enrolment - Member', 'RPP Pre-Enrolment - Employer', 'RPP Pregnancy/Parental - Member (Lump sum)', 'RPP Pregnancy/Parental - Employer (Lump sum)', 'RPP Statutory Leave of Absence - Member', 'RPP Statutory Leave of Absence - Employer', and 'RPP Unpaid Leave of Absence - Member Pay all'. The Amount field contains '250.00'. A 'New entry' button is visible. A 'Comments' field is at the bottom. A 'Purchases total' summary bar at the bottom right shows '250.00'.

| Member ID | Purchase Type | Amount |
|----------------------|---------------------------------------------------------|-------------------------------------|
| <input type="text"/> | <input type="text" value="RPP Pre-Enrolment - Member"/> | <input type="text" value="250.00"/> |

Comments:

Purchases total: 250.00

To submit contributions for a pension purchase:

- Search for the **Member ID**
- Select the **Purchase Type**
- Include the **Amount**
- Add **Comments** if you wish

Contribution remittance: EFT

- Electronic funds transfer (EFT) is CAAT's preferred method for employers to remit funds
- Upon receipt, CAAT's custodian, CIBC Mellon, will transfer the funds to CAAT's custody account

Please contact your employer Pension Analyst for information about other forms of payment if you are unable to remit by EFT

Contributions: Correcting errors

If you find an error in your contribution remittance summary

- Find the remittance record in the **Remittance history** table
 - If **Payment status** is still **Pending**, select the record from the table, check the box “**Are you reporting a data change?**” – then edit the summary and resubmit it
 - If **Payment status** is **Payment received**, you cannot edit the summary
 - To correct an error in the amount, you can remit more or less on the next remittance

