



Leaves and pension purchases

Employer Education Session
for DBplus

October 1, 2026





Agenda

1. Overview of leaves of absence
2. Reporting leaves of absence
3. Overview of pension purchases
4. Purchasing leaves of absence
5. Purchasing periods of prior employment before enrolment

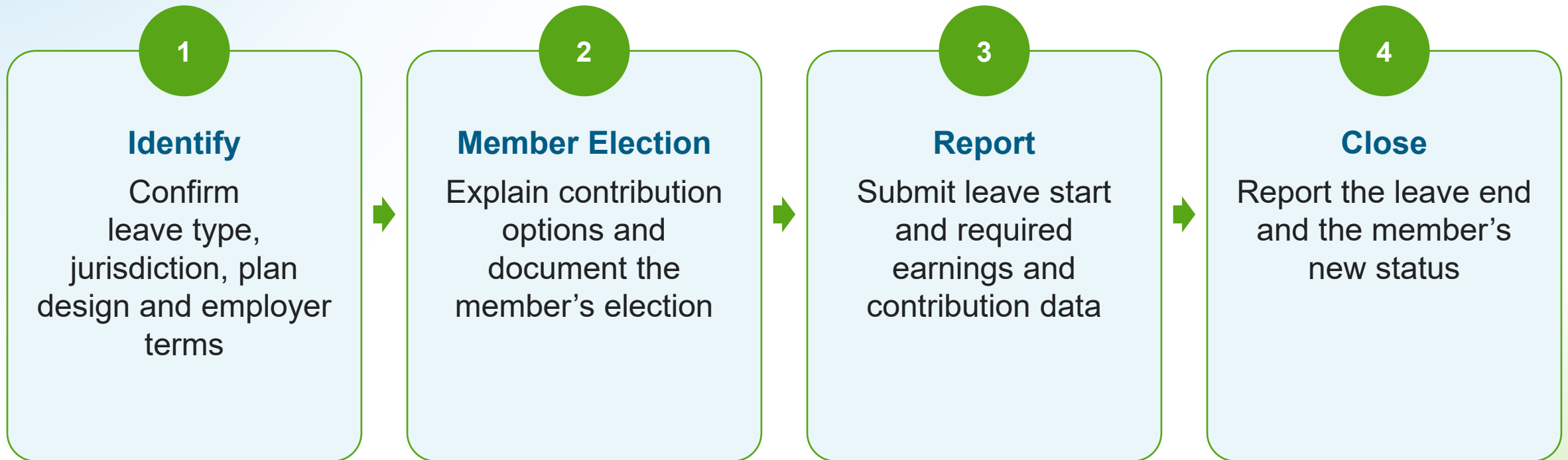
Overview of leaves of absence



Introduction to leaves in DBplus

- There are a number of different leave types that can be reported to the Plan
 - For statutory leaves and workers' compensation leaves, the jurisdiction of a member's employment may define certain cost-sharing or obligations or contribution waiver requirements
 - In addition, the terms outlined in a Participation Agreement may vary from the terms described throughout this presentation. **This is important to note for employers who have joined since June 1, 2025**

Employer leave reporting process



Important terms



1. Deemed earnings:

Refers to the earnings the member would have received if they were still actively working during the absence. This would be based on the member's rate of pay immediately before the leave began

2. Actual earnings:

Earnings that a member is receiving during their leave from their employer, their insurance provider and/or a workers' compensation program

Eligible leave periods for pension purchases

Statutory leaves

- Pregnancy, parental or adoption leave
- Long-term illness leave (Ontario)
- Emergency leave or other regulated statutory leave
- Purchase costs shared between member and employer if initiated within 6 months; paid 100% by member if later

Non-statutory leaves

- Leave of absence – any employer-approved leave not defined by legislation
- Grievance, layoff or work stoppage
- Purchase costs 100% paid by the member, unless otherwise specified in the Participation Agreement

Eligible leave periods will also be displayed in My Pension

Long-term illness leave (LTI)

- Statutory leave in Ontario

- Unpaid 27-week leave of absence for employees who cannot perform their duties because of a serious medical condition
 - A serious medical condition includes a chronic or episodic condition
 - The condition and the period during which the employee will not be performing their duties must be confirmed by a certificate from a physician, registered nurse or psychologist
- Employees are eligible after at least 13 consecutive weeks of employment
- Contributions a member makes during this leave do not count towards the 3-year or 5-year maximums under the *Income Tax Act*

Statutory leaves

Elect to contribute

- Payroll deductions from Supplementary Unemployment Benefit (SUB) Plan or other top-up plan, or member may contribute using post-dated cheques
- Cost-sharing requirements may vary by jurisdiction, but employer usually must contribute
- No additional form is required

Elect not to contribute

- Members must sign and date the waiver section of *Leave notification and purchase request* form
- Members have 6 months from the date they return to work to purchase their leave periods
 - With employer contributing
 - Without any purchase adjustment factor being applied

Contribution calculations should be based on deemed earnings

Non-statutory leaves

- Purchase costs will be 100% covered by the member
- Members who purchase their leave within 6 months from the date they return to work:
 - No purchase adjustment factor applied
- Members who purchase their leave after 6 months from the date they return to work:
 - Purchase adjustment factor applied

Short-term disability (STD) leave

Earnings directly from employer

- Member and employer contributions required
- Contributions will be based on their actual earnings
- Members must contribute

Earnings from an employer-sponsored insurance plan

- Members have the option to contribute or choose not to
- If member elects to contribute, contributions will be based on the earnings they receive from the insurer

Long-term disability (LTD) leave

- Members can choose to contribute based on LTD benefit payments from an insurance plan
- If members choose not to contribute, they **cannot** purchase the period at a later date



Workers' compensation leaves

Ontario – Workplace Safety and Insurance Board (WSIB)

- No contributions are required for the first 12 months
- Members will continue to earn a DBplus pension based on their deemed earnings
- Following this period, members can elect to contribute based on their actual WSIB earnings

Other jurisdictions – workers' compensation (WC)

- Members can elect to contribute based on their actual workers' compensation earnings

Disability leaves – only LTD & WC

- Disability leave must be reported to the Plan within 30 days of the leave start date
- A disability form is required after reporting the disability leave status to the Plan
- Disability forms are available in the **Forms Library** section of the [Employer Manual](#) on Pension Administration Link (PAL)
- Members who elect not to contribute during their disability leave **will not** have the option to purchase this period later*

* This is the standard disability provision under DBplus for pre-6/1/2025 effective dates.
For specific provisions applicable to your employees, please consult your Participation Agreement with CAAT.

Reporting leaves



Different methods of reporting

- There are three different methods that employers use to report leaves to CAAT
- Payroll-based reporting (PBR)
 - Excel-based reporting
 - Data Exchange (SFTP or Portal Upload)
- Employer Portal – Pension Administration Link (PAL)

Classic PBR

Leave code	Code description
PRG	Pregnancy/Parental/Adoption leave – continued contributions
PRN	Pregnancy/Parental/Adoption leave – no contributions
LOA	Unpaid leave of absence
LAY	Temporary layoff
STL	Authorized statutory leave

- Example: Reporting PRG and ACT using PBR

	A	B	C	D
1	EMPNO	SIN	ESTATUS	ESTATUS_EDATE
2	123	XXXXXXXXXX	PRG	1/1/2026
3	123	XXXXXXXXXX	ACT	10/1/2026

Classic PBR

(continued)

Disability leave code	Code description
LTD2	Elect to contribute on LTD earnings
	Elect to contribute after 12 months of waiver period (WSIB – ON)
	Elect to contribute on WC earnings
NC2	Elect not to contribute on LTD earnings
	Elect not to contribute after 12 months of waiver period (WSIB – ON)
	Elect not to contribute on WC earnings
WP2	12 months of waiver period – no contributions required (WSIB – ON)

- Example: Reporting a member's disability leave using PBR

	A	B	C	D
1	EMPNO	SIN	ESTATUS	ESTATUS_EDATE
2	123	XXXXXXXXXX	LTD2	1/1/2026

- Warning message during validation:
 - CPS-50023: Employment status changed impacting LTD/WSIB, please ensure the corresponding disability form is sent to CAAT

PBR – Data Exchange

Automation

- Employer leave codes automatically mapped to CAAT system
- Reduces manual effort and errors

Flexibility

- Not limited to predefined CAAT leave codes

Data Validation

- Validations in place to ensure data accuracy

Pension Administration Link (PAL)

Quick Search

Dashboard

Find a member

Message Centre

Message Centre New

Document Centre

Member enrolment

Termination of employment

Report a leave

Purchase requests 0

Pension application

Pension estimate

Payroll

File summary

Contribution remittance

Employer reports

Employer Manual

Help

Report a leave

Begin reporting a member's leave

Find a member

Social Insurance Number

Member ID

First name

Last name

Submit

Reset

Search results

First name	Middle initial	Last name	Social Insurance Number	Date of birth	Member ID	Employment status
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10

items per page

No items to display

Overview of pension purchases





What is a pension purchase?

1. An **option** under the Plan whereby a member has a period of employment during which they have not made contributions, but then they choose to make contributions after the fact, so they can accrue pension for that period
2. Also called a "**buyback**." It applies to most leaves of absence and to some other periods of employment prior to enrolment

Why make a purchase?



Create a bigger
pension



Collect retirement
income from one
secure source



No commissions
or fees

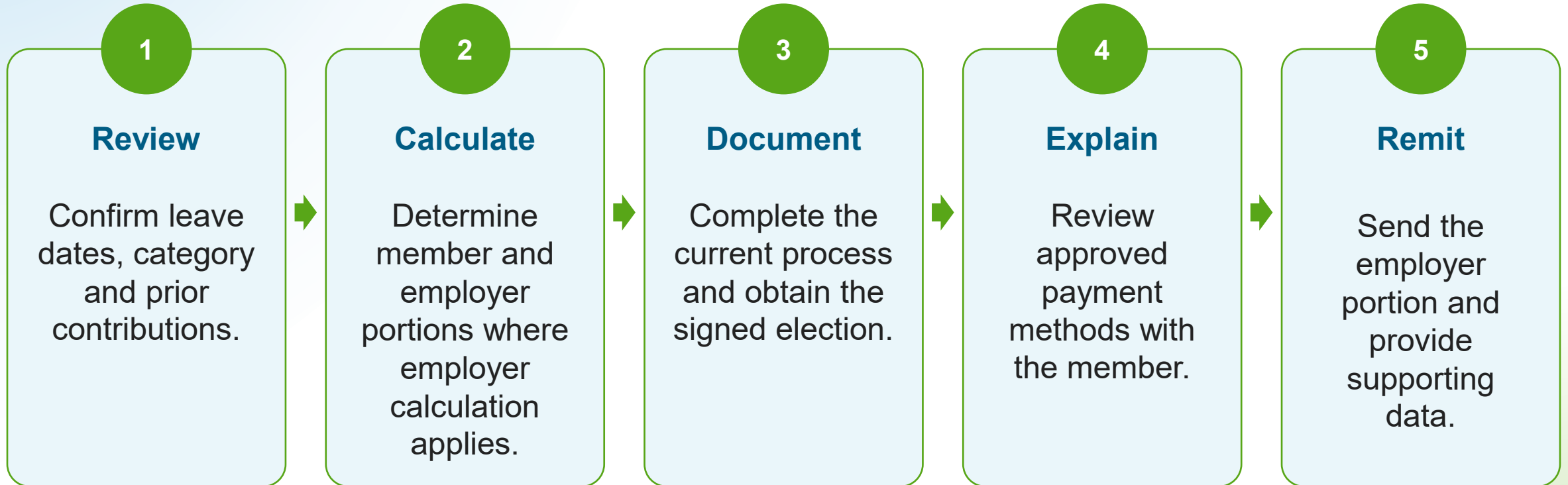


More retirement
options



Total pension
receives CAAT Plan
benefits

Employer purchase process



Purchasing leaves

Purchasing leaves

Employer's role

Employer responsibilities:

- Communicate the option to purchase
- Calculate contribution cost and complete form
- Communicate the option for the member to remit cash payment through their online banking
- Request pre-authorized T2033 for purchases using registered funds
- Remit employer portion of the cost, if required

Purchasing leaves GROWTHplus funding



- An eligible member may use their GROWTHplus funds for a DBplus purchase while still employed.

Important note:

- GROWTHplus funds cannot be used for ongoing in-leave contributions. The transfer supports a purchase after the leave ends.

Purchasing leaves

Contribution remittance

Document Centre

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Employer Manual

Help

Select remittances you will be reporting

☐ Payroll contributions

☒ Purchases

Member ID	Purchase Type	Amount
		#.##

New entry

Comments

Purchases total

0.00

Purchasing leaves

Member portal

Eligibility

- Registered user of **My Pension** portal
- Member's employer is registered on PAL
- Member has active plan status
- Leave periods within six months after leave end date

Employer portal: Purchase request notifications



Notification preferences

	Message Centre	Activity Log
Notify me when a request is received from an employee		
Select all	☐	☐
Enrolment Request	☐	☐
Purchase Request	☒	☒

Update

Employer portal: Purchase requests

Quick Search

Dashboard

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Message Centre

Document Centre

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Purchase requests

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File summary

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Contribution remittance

Employer Manual

Help

Purchase requests

Select a new request or review quotes prepared for a member

Enter search term

Purchase type

From

To

DD-MMM-YYYY

DD-MMM-YYYY

First name

Last name

Search

Reset

New purchase requests

Process ID	Purchase type	First name	Last name	Leave start	Leave end	Request date
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0

5

Items per page

No items to display

Prepared purchase quotes

Process ID	Purchase type	First name	Last name	Leave start	Leave end	Request date
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Employer portal: Purchase quote

Purchase quote request - [redacted]

Statutory Leave of Absence - within six months from end of leave

Plan design: DBplus | Purchase type: Statutory Leave of Absence

Request date: 29-Aug-2025 | Social Insurance Number: [redacted]

Member ID: [redacted] | First name: [redacted]

Last name: [redacted] | Date of birth: 10-May-1964

Leave start date: 16-Jun-2025 | Leave end date: 22-Jun-2025

Member purchase information

Leave start date: 16-Jun-2025 | Leave end date: 22-Jun-2025

Deemed earnings	Deemed service	Member contributions	Employer contributions
5,000.00	#####	450.00	450.00

Total cost 900.00

Payment deadline 19-Dec-2025

☐ I confirm a copy of this purchase quote will be provided to the member.

Save **Finish quote** **Cancel**

Member purchase information

Leave start date: 16-Jun-2025 | Leave end date: 22-Jun-2025

Deemed earnings	Deemed service	Member contributions	Employer contributions
5,000.00	#####	450.00	450.00

Total cost 900.00

Payment deadline 19-Dec-2025

☐ I confirm a copy of this purchase quote will be provided to the member.

Save **Finish quote** **Cancel**

Reminder: Print and provide a copy of this purchase quote to the member

Employer portal: Purchase quote

Recent activity

Start time	Activity
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View all activity

Transactions in progress

In progress	Member name	Type of transaction
6900	HIYRGKGDUWXPR EKYHPIYZY	Purchase Request
6897	HIYRGKGDUWXPR EKYHPIYZY	Leave Start
6895	HIYRGKGDUWXPR EKYHPIYZY	Leave Start

View all in progress

Transactions sent to CAAT

Submitted	Case number	Tracking ID	Member name	Type of transaction
7138			HIYRGKGDUWXPR EKYHPIYZY	Purchase Request
6899	CA0214283		HIYRGKGDUWXPR EKYHPIYZY	Leave Start
6840	CA0214248		HIYRGKGDUWXPR EKYHPIYZY	Leave Start

View all sent

This has not been sent to CAAT through PAL as there is no Case number or Tracking ID

Purchasing periods of prior employment before enrolment



Purchasing periods of prior employment before enrolment

- Eligible purchases
- Timing
- Roles and responsibilities

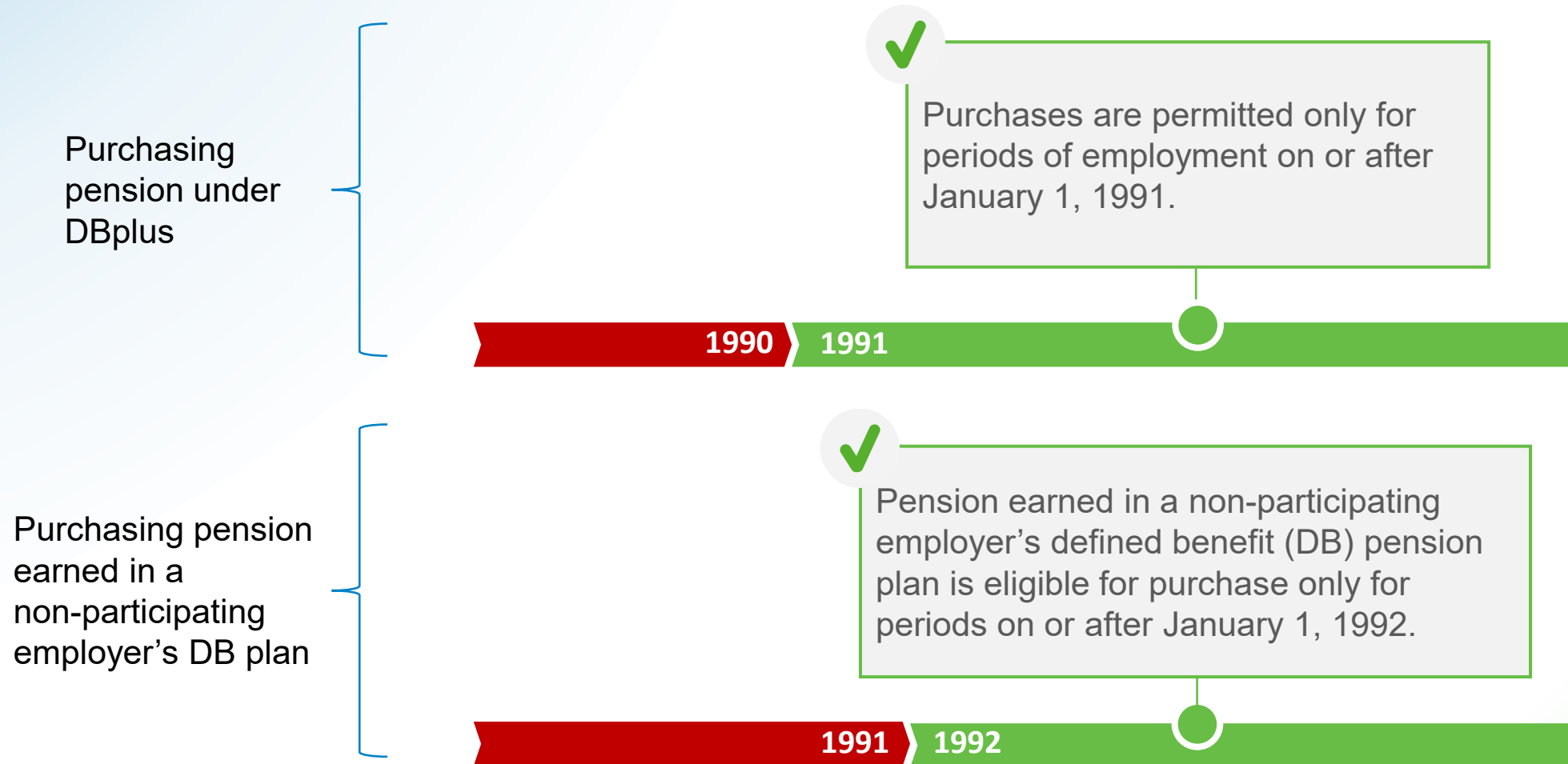


Periods of prior employment before enrolment

Eligible periods

1. Employment with a non-participating employer's Canadian registered pension plan (RPP)
 - Direct transfer from a former employer's registered pension plan or;
 - A former benefit transferred to CAAT through a financial institution
2. Periods of prior employment before enrolment
 - CAAT participating employer
 - 100% member's cost

Eligible periods for purchases





DBplus pension purchases: Where can funds come from?

- Personal or group RRSP
- Locked-in retirement account (LIRA)
- Defined contribution plan



Other types of eligible purchases

- Prior membership period – commuted value payment
- Statutory leave (pregnancy/parental/adoption) after six months from return to work
- Unpaid leave of absence after six months from return to work

Periods of prior employment before enrolment: Purchase estimator

- Members should use the [DBplus Pension Purchase Tool](#)
 - If the member is from a CBIA employer, select **CBIA/Lawyers Financial Program** from the drop-down list when using the tool
- Direct members to the [Increasing your pension with a purchase](#)

Why is it important?

- Helps members with decision making
- Helps members understand the impact of a pension purchase

Periods of prior employment before enrolment:

Purchase timing considerations

- Purchases **must** be initiated before termination or retirement
- A purchase can be completed during the Extension of Membership (EOM) period, but cannot be initiated during EOM
- Previous employer's plan may have deadlines
- Plans registered outside of Ontario may have legislative restrictions
- The member is responsible for completing the purchase on time

Periods of prior employment before enrolment:

Applicable forms

Purchase type	Form to be completed
DBplus member – Transfer-in of funds related to former employer's pension plan	DBplus purchase application – Transfer-in of funds related to a former employer's pension plan
DBplus member – Period of employment with a CAAT participating employer	DBplus purchase application – Period of employment with an employer that participates in the CAAT Pension Plan

Periods of prior employment before enrolment:

Roles and responsibilities



Complete applicable sections
of application forms



Ensure latest forms are used

Periods of prior employment before enrolment and other types of purchases

CAAT final steps:

1. Update member's record when funds are received
2. Send confirmation letter indicating the amount of pension purchased
3. **My Pension** will be updated with purchase
4. Annual Statements will have purchased pension reflected if payment is received by the end of November

