

# GROWTHplus

INVESTMENT ACCOUNT



## Member **Handbook**

**GROWTHplus Investment Account:**  
A simple way to grow your savings




## Introducing the GROWTHplus Investment Account, a simple way to grow your savings.

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

The information provided in this handbook should not be considered financial advice, and is intended for information purposes only. A detailed legal description of the Plan provisions can be found in the CAAT Pension Plan Text. While every effort has been made to ensure consistency, in the event that the information in this handbook, our website or any other source differs from the Plan Text, the terms of the Plan Text shall prevail.

For the most up-to-date version of this handbook, to find the DBplus or DBprime member handbooks, or to download the CAAT Pension Plan Text, visit our website [caatpension.ca](http://caatpension.ca).

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# What is GROWTHplus?

GROWTHplus is an optional savings account for you to grow your tax-sheltered retirement savings and benefit from CAAT's investment returns. With GROWTHplus, you can grow your savings together with the secure defined benefit (DB) pension you have with CAAT.

GROWTHplus is in addition to your secure lifetime pension paid by CAAT. It does not replace or change the pension you earn or receive today.

# Why GROWTHplus?

## **Benefit from CAAT's investment returns**

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 your savings with a trusted organization**

Consolidate your tax-sheltered savings with an organization that focuses on long-term investment performance.

## **Continue participating throughout your lifetime**

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

## **Definitions**

### **Active member**

A person who is working for a CAAT employer and participating in DBprime or DBplus, or who is in their 24-month extension of membership period after leaving their CAAT employer.

### **Deferred member**

A person who has left their job with a CAAT employer and kept their DB pension with the Plan to collect in the future.

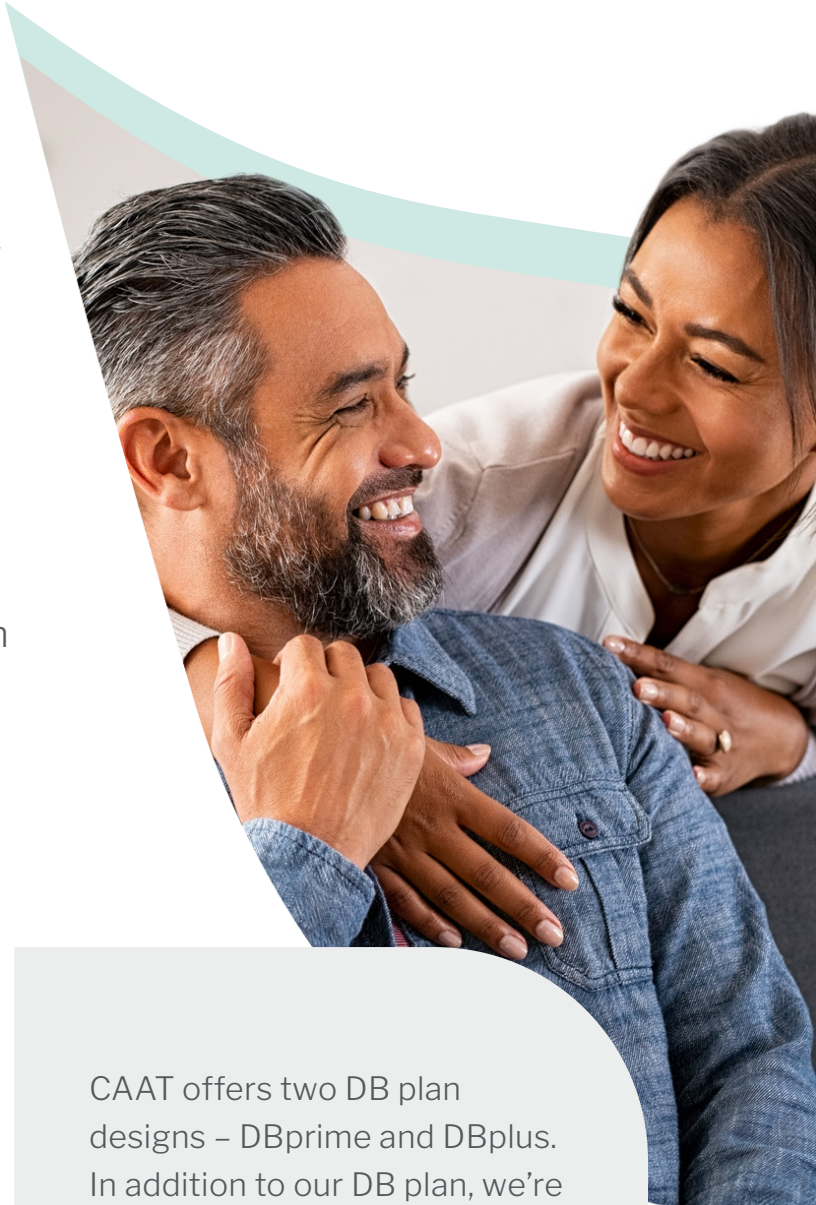
### **Retired member**

A person who is currently (or is required to start) collecting a DB pension from CAAT that is not a survivor pension.

# About CAAT

Established in 1967, CAAT Pension Plan is a jointly sponsored defined benefit pension plan that offers financial security to members across Canada.

For more than 50 years, CAAT has been delivering secure lifetime pensions to its members. Originally established for the 24 Ontario colleges, CAAT now serves hundreds of participating employers from the for-profit, non-profit and broader public sectors. As the only DB plan open to organizations of all sizes, CAAT is committed to expanding access to valuable pensions to more Canadians.

A photograph of a middle-aged man with a grey beard and a woman embracing him. The man is wearing a blue denim jacket and is smiling broadly. The woman is wearing a white shirt and is also smiling. The background is a soft, light blue and white gradient.

CAAT offers two DB plan designs – DBprime and DBplus. In addition to our DB plan, we're pleased to offer GROWTHplus.

# How does GROWTHplus work?

GROWTHplus allows you to be saving and spending, depending on your financial needs and retirement goals.



You can be **saving** if you are an active, deferred or retired member and you are a resident of Canada for income tax purposes. You can initiate a deposit any time before the end of the year you turn 70.



You can be **spending** after you make your first deposit, even if you are still saving. Pension law requires you to start spending the year you turn 72.

GROWTHplus is different from your DB pension and has different rules and features which are outlined throughout this handbook. Like your DB pension, some of your GROWTHplus options might depend on the applicable pension laws in your jurisdiction of employment. You can find more information about the differences between jurisdictions [on our website](#).

## **Jurisdiction of employment**

The location where you currently report to work with your CAAT employer, or the last location you reported to work with a CAAT employer. It's used to determine the pension law that's applicable to your benefits. This location could be a province, or if you report to work in a territory or work in a federally regulated industry, your jurisdiction of employment may be considered federal.

# Who is GROWTHplus for?

GROWTHplus is an optional savings account. We understand that each member has different wants and needs for their financial future.

## GROWTHplus may be suitable for you if you have:



Long-term investment goals.



A goal of consolidating your tax-sheltered savings with an organization members trust.



A goal of growing your savings without the stress of having to make investment decisions, all while benefiting from CAAT's investment returns.



A desire to benefit from CAAT's asset mix, which includes asset classes not typically available to individual investors (real estate, private equity, infrastructure).



A desire to build more financial flexibility into your retirement planning, together with the secure lifetime pension you have with CAAT. GROWTHplus does not replace or change the pension you earn or receive today.



An aim of bringing your savings to an organization that puts a member's profit first. CAAT staff do not earn commission, and GROWTHplus operates on a cost-recovery model. That means members like you can benefit from competitive fees.

# GROWTHplus may not be suitable for you if:



You need access to your tax-sheltered savings frequently. This is because:

- GROWTHplus is primarily intended as a retirement savings account, as CAAT's investment portfolio is better suited for long-term savings.
- While you do have options to withdraw your funds, there are limits to when and how you can access them. Generally, withdrawals (including taxable cash payments and tax-sheltered transfer-outs) are only allowed during an annual withdrawal window and on termination at certain key events like termination of employment, termination of membership or retirement. Starting the year you turn 72, a monthly withdrawal schedule can be established for non-locked-in funds.



The risk profile of GROWTHplus may not align with your investment goals. While investments can go up, they can also go down.

Be sure to learn more about the GROWTHplus Investment Account and seek independent advice from a financial advisor before choosing to invest your money with GROWTHplus.

# Saving with GROWTHplus

GROWTHplus is an optional savings account that allows you to grow your tax-sheltered savings together with the secure lifetime pension you have with CAAT. Deposits are optional and your employer does not contribute to it like they do with your CAAT DB pension.

Your funds will begin to earn returns on the first day of the month after your deposit is complete.

## Who can make a deposit?

You can save with GROWTHplus if you are an active, deferred or retired member of the Plan. You can initiate a deposit any time before the end of the year you turn 70. Only residents of Canada for income tax purposes can make a deposit to GROWTHplus.

## How do I make a deposit?

You can transfer funds into GROWTHplus from an existing eligible tax-sheltered retirement savings vehicle. There is no limit to the tax-sheltered funds you can transfer into GROWTHplus. Because transfers-in are already tax-sheltered, they do not reduce your registered retirement savings plan (RRSP) contribution room, and deposits are not tax-deductible.

Depending on the form of tax-sheltered savings you have, they could be locked-in or non-locked-in funds. Locked-in and non-locked-in funds will be tracked and maintained separately in GROWTHplus.

## **Definitions**

### **Eligible retirement savings vehicles**

Canadian tax-sheltered registered retirement accounts or registered pension plans which funds can be transferred to or from a GROWTHplus Investment Account. Examples of non-locked-in vehicles include registered retirement income funds (RRIF) and RRSPs. Examples of locked-in vehicles include locked-in retirement accounts (LIRA), life income funds (LIF), and commuted value transfers from another defined benefit pension plan.

### **Non-locked-in funds**

Funds that are transferred from a non-locked-in registered retirement savings vehicle remain non-locked-in.

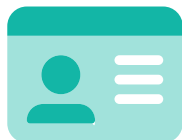
### **Locked-in funds**

Funds that are transferred from a locked-in registered retirement savings vehicle remain locked-in. Locked-in funds that were originally earned in a registered pension plan are intended to be used as income in retirement. They are subject to pension locking-in rules based on your jurisdiction of employment in the CAAT Plan.

# Ready to get started?

You have two ways to make a deposit to GROWTHplus: online through My Pension or contacting CAAT by phone.

Before you get started, be sure to have the following information on hand to complete the required transfer form, including:



Your social insurance number (SIN).



The plan and registration number for your tax-sheltered account(s).



The name and full mailing address of the financial institution where your account(s) is held.



## Online through My Pension

My Pension offers a secure and convenient option to make a deposit in a few steps and view your GROWTHplus Investment Account balance and annual statement.

Visit [caatpension.ca](https://caatpension.ca) > Login. If it's your first time using My Pension, click "Sign up now" to get started, then follow the on-screen instructions to activate your account. You'll need your Member ID, date of birth and the last three digits of your SIN.

## How to make a deposit on My Pension

1

Click GROWTHplus from the menu on your My Pension dashboard.

2

Navigate to the GROWTHplus dashboard and follow the prompts and instructions in the “Transfer-in funds” section.

3

From the drop-down list, select the type of plan or account to transfer from.

4

You will be prompted to input your information to populate the transfer form.

5

Review the information entered and certify that it is correct by checking the box.

6

Contact your financial institution to complete your transfer-in. CAAT will process your funds once they are received from your financial institution.

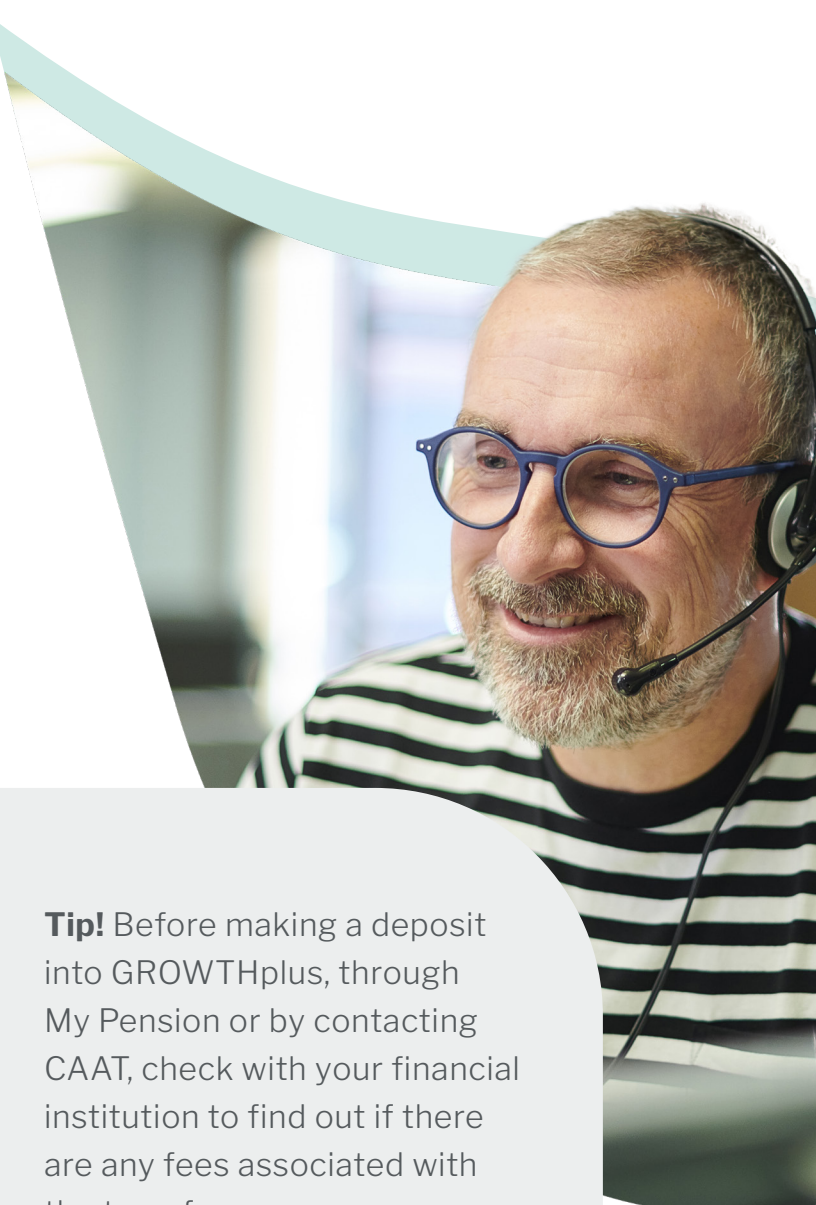
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You will receive confirmation once the process has been completed. Your funds will begin to earn returns on the first day of the month after your transfer-in is complete.



## Make a deposit by phone

You can initiate a transfer-in using CAAT's paper-based process. Contact CAAT for assistance with the paperwork.



**Tip!** Before making a deposit into GROWTHplus, through My Pension or by contacting CAAT, check with your financial institution to find out if there are any fees associated with the transfer.

# Spending with GROWTHplus

GROWTHplus complements your secure lifetime pension, allowing you to build more financial flexibility into your retirement planning. You can access your GROWTHplus funds throughout your time as a CAAT member, whether you're working towards your retirement or are already collecting your CAAT DB pension.

Your funds will earn returns up until the first day of the month your withdrawal or transfer-out is paid.

## Annual Withdrawal Window

You can withdraw some or all of your GROWTHplus balance during an annual withdrawal window. The annual withdrawal window opens on May 1 and closes on May 31 each year.

### **May 1**

#### ***Window opens:***

Use My Pension to submit your withdrawal request or contact CAAT for assistance.



### **May 31**

#### ***Window closes:***

Last day to submit a withdrawal request.



### **June**

#### ***Withdrawal requests are processed,***

***requests are processed,*** payments made by the end of the month.

## Your options before the year you turn 72

Before the year you turn 72, withdrawals during the annual window are optional.

### **Non-locked-in funds**

Can be paid in cash (less withholding tax) or transferred to an eligible registered retirement savings vehicle.

### **Locked-in funds**

Can only be transferred to a locked-in eligible registered retirement savings vehicle.

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## More options the year you turn 72

Starting the year you turn 72, applicable pension law requires you to start making withdrawals. These withdrawals are paid in cash (less withholding tax).

### **Non-locked-in funds**

You must withdraw a minimum amount every year and can choose to withdraw more.

### **Locked-in funds**

You must withdraw a minimum amount every year and can choose to withdraw more. Locked-in funds also have a maximum withdrawal amount under applicable pension law.

You'll be able to withdraw locked-in and non-locked-in funds during the annual withdrawal window. If you have non-locked-in funds, you will also have an additional option to set up regular monthly payments.

Depending on your jurisdiction of employment, you might be eligible to transfer-out your GROWTHplus locked-in funds to an eligible retirement savings vehicle.

# Other things to know about spending with GROWTHplus

In addition to the options outlined above, there are other scenarios when you can, or are required to, make GROWTHplus withdrawals.



You also have the option (or might be required) to make withdrawals at key events, like when you leave your employer or reach your termination of membership date.



If you have locked-in funds from British Columbia, Alberta, Saskatchewan, Manitoba or Quebec you will have to transfer them out of GROWTHplus before the end of the year you turn 71.



## Keep in mind that for all withdrawals:



If you make a withdrawal, the minimum withdrawal for each transaction is \$500, or the total account balance if it is under \$500.



If you make a withdrawal, and as a result, your balance falls under the minimum balance of \$500, you will need to take the full balance.



Minimum balances and withdrawals apply to locked-in and non-locked-in funds separately.

- If these minimum thresholds are different from legislative maximum withdrawal requirements starting the year you turn 72, the legislative maximum withdrawal requirements will apply.



Transfers out of GROWTHplus are subject to the acceptance of the financial institution or registered pension plan receiving the funds.

### **Termination of membership date**

The last day of the 24-month extension of membership period that starts when you leave your CAAT employer and stop contributing to the Plan. Your termination of membership date may be earlier if you choose to transfer your DB pension benefit to another registered pension plan or retire. When you reach your termination of membership date you will receive a package from CAAT with your membership options, including options for GROWTHplus.

# Understanding investment returns

Your GROWTHplus balance benefits from CAAT's investment returns. It is calculated based on the total deposits and withdrawals you make, plus GROWTHplus investment returns (less fees). Your funds will begin to earn returns on the first day of the month after your deposit is complete. The rate of return applied to your balance will depend on the period your funds are invested in GROWTHplus and can be positive or negative.

You will see these concepts referred to as investment returns, or simply "returns."

## Investment strategy

Investing in GROWTHplus allows you to benefit from asset classes most individual investors typically cannot access on their own like real estate, infrastructure and private equity. Unlike your personal savings, many of these asset classes do not have real-time values available.

CAAT's investment strategy is designed using a long-term, risk adjusted approach to generating returns and we finalize financial results once annually. Learn more in our annual report (available at [caatpension.ca](https://caatpension.ca)) to see our investment results on a 10-year and shorter-term basis. Past performance is not indicative of future returns.



# Applying the CAAT net rate of return

CAAT's investment returns are calculated annually. These year-end results are usually finalized in April for the year prior.

If your funds are in GROWTHplus for a full calendar year (January 1 to December 31) and are still in the Plan when the year end results are finalized in April, they will be credited with CAAT's annual net rate of return for that year, less the GROWTHplus administration fee.

Because CAAT's investment returns are calculated annually, if you make a transaction during a calendar year, a reasonable return attributed to the period of time your funds were in GROWTHplus will be applied. This will occur when:



Deposits are made during a calendar year.



Withdrawals are made during a calendar year.



Withdrawals are made during the period after the end of a calendar year and before the Plan's net rate of return for the year is finalized.

## **GROWTHplus administration fee**

An administration fee, designed to allow the Plan to recover administration costs associated with providing and maintaining GROWTHplus, will be applied to the return that your account earns. The administration fee is currently set at 0.3%. It is equivalent to \$3 annually for every \$1,000 you have in GROWTHplus. The GROWTHplus Administration Fee may change from time to time, but no more often than annually.

# Examples of returns for funds in GROWTHplus for a full calendar year



## **EXAMPLE 1: Positive returns**

Morgan has \$10,000 in GROWTHplus on January 1. These funds are in GROWTHplus for the full calendar year and remain in GROWTHplus when CAAT's annual net rate of return is finalized. Following the end of that year, CAAT announces a net rate of return for the year of 6.8%.

After deducting the GROWTHplus administration fee of 0.3%, the final return that applies to funds that were in GROWTHplus for the full year (and remain in GROWTHplus) is 6.5%. When this return is applied to Morgan's GROWTHplus balance, it increases from \$10,000 to \$10,650.



## **EXAMPLE 2: Negative returns**

Harpreet has \$10,000 in GROWTHplus on January 1. These funds are in GROWTHplus for the full calendar year and remain in GROWTHplus when CAAT's annual net rate of return was finalized. Following the end of the year, CAAT announces a net rate of return for the year of -1.5%.

After deducting the GROWTHplus administration fee of 0.3%, the final return that applies to funds that were in GROWTHplus for the full year (and remain in GROWTHplus) is -1.8%. When this return is applied to Harpreet's GROWTHplus balance, it decreases from \$10,000 to \$9,820.

# Partial year returns



For periods where funds earn a rate of return that can be reasonably attributed to the Plan's net investment performance, the return is calculated based on a combination of actual public market holdings returns and a set of adjusted index returns for non-public asset classes.



When you deposit or withdraw funds during the year, the GROWTHplus administration fee is prorated. It is only applied for the period that returns are credited to your GROWTHplus balance.



The method used to determine partial year returns and asset classes will be reviewed periodically and may change from time to time.



# Example of returns in the year you make a deposit



## **EXAMPLE 3: Returns in the year you make a deposit**

Aubrey transfers \$10,000 into GROWTHplus. The deposit is completed in June, and returns are applied from July 1, meaning the funds deposited receive returns for half of the year. In this year, markets were stronger in the first half of the year.

Following the end of the year, CAAT announces a net rate of return for that year of 7.3%. After deducting the GROWTHplus administration fee of 0.3%, the final return that applies to funds that were in GROWTHplus for the full year (and remain in GROWTHplus) is 7.0%.

However, Aubrey's transfer-in wasn't in GROWTHplus for the full year.

Because of fluctuations in returns throughout the year, after applying the prorated portion of the fee of 0.15%, the return credited for July 1 to December 31 is 1.0%. When this return is applied to Aubrey's GROWTHplus balance, their balance increases from \$10,000 to \$10,100.

# Example of returns in the year you make a withdrawal



## **EXAMPLE 4: Mid-year withdrawal during annual withdrawal window**

Jamie has \$10,000 in GROWTHplus on January 1. During the annual withdrawal window, Jamie requests a full transfer out of GROWTHplus. This request is made during the

open request period in May, which means it will be paid out in June including GROWTHplus returns to the beginning of that month.

After applying the prorated fee of 0.125%, the return credited for January 1 to June 1 is 2.5%. This means that Jamie receives a final payout from GROWTHplus of \$10,250.



# Life events

The GROWTHplus Investment Account is available to you as a CAAT member throughout different phases of your life, even if you leave your job or retire. However, there are some major life events that could have an impact on your GROWTHplus account.

## Mandatory GROWTHplus withdrawals

There are several situations where you may have the option or be required to withdraw your full GROWTHplus balance.



If you have locked-in funds from British Columbia, Alberta, Saskatchewan, Manitoba or Quebec you will have to withdraw your locked-in funds out of GROWTHplus before the end of the year you turn 71.



To participate in GROWTHplus, you must be earning or be entitled to a CAAT DB pension. If you are eligible and choose to withdraw the commuted value of your DB pension, you will also have to withdraw your GROWTHplus balance.



## If you have both a DB small pension and a GROWTHplus balance

When you reach your termination of membership date with CAAT, if your DB pension is below certain thresholds, it is considered a “small pension.” These thresholds and requirements can be different depending on your jurisdiction of employment when you stopped working at your CAAT employer. You can find more information about the differences between jurisdictions [on our website.](#)

You will have the option to keep your DB pension with CAAT if:



You have a small pension and a GROWTHplus balance; and,



Your jurisdiction of employment was Saskatchewan, Ontario, New Brunswick, Nova Scotia, Newfoundland and Labrador, Prince Edward Island, Alberta, British Columbia, Quebec, or federal.

Keeping your DB pension with CAAT means you can continue to participate in GROWTHplus.

If you worked in a jurisdiction that requires CAAT to pay you the commuted value of your small pension as a lump sum, or if you choose to receive this payment as a lump sum, you will have to withdraw your GROWTHplus balance.

### Commutated value

The lump sum dollar value of the defined benefit pension you have earned in CAAT, expressed in today's dollars.

# What happens to GROWTHplus when you die

If you have a GROWTHplus balance when you die, your GROWTHplus balance is paid as a survivor benefit. The survivor benefit is based on the GROWTHplus balance at the beginning of the month the payment is made.

## **If you have a GROWTHplus eligible spouse**

Your spouse is the sole recipient of your GROWTHplus balance when you die and is entitled to receive the balance of your GROWTHplus Investment Account as a lump sum payment.

Your GROWTHplus eligible spouse might have the option to keep the GROWTHplus balance in the Plan if they are entitled to receive a DB survivor pension with CAAT. They will not be able to make deposits. The options available to them may vary:



If you die before the end of the year you turn 71, your spouse might be able to keep the balance in the Plan until the end of the year they turn 71.



If you die after the end of the year you turn 71, your GROWTHplus eligible spouse might have the option to keep the balance in the Plan.

## **If you have no GROWTHplus eligible spouse**

Your designated beneficiaries (or your estate if you did not name any designated beneficiaries) will receive your GROWTHplus balance as a lump sum payment.

## **Definitions**

### **GROWTHplus eligible spouse**

Your spouse is the person to whom you are legally married or in a common-law relationship, as defined by your jurisdiction of employment. CAAT Pension Plan considers your spouse to be the eligible spouse for the GROWTHplus survivor benefit if they meet the definition of spouse in your jurisdiction of employment at your time of death, and they have not provided a valid waiver of the GROWTHplus survivor benefits. You can find more information about the differences between jurisdictions on our website.

### **Designated beneficiary**

The person designated by the active, deferred or retired member as their designated beneficiary under the defined benefit provision of the Plan. An active, deferred or retired member has the same designated beneficiary for all amounts they are entitled to under CAAT Pension Plan, including GROWTHplus.

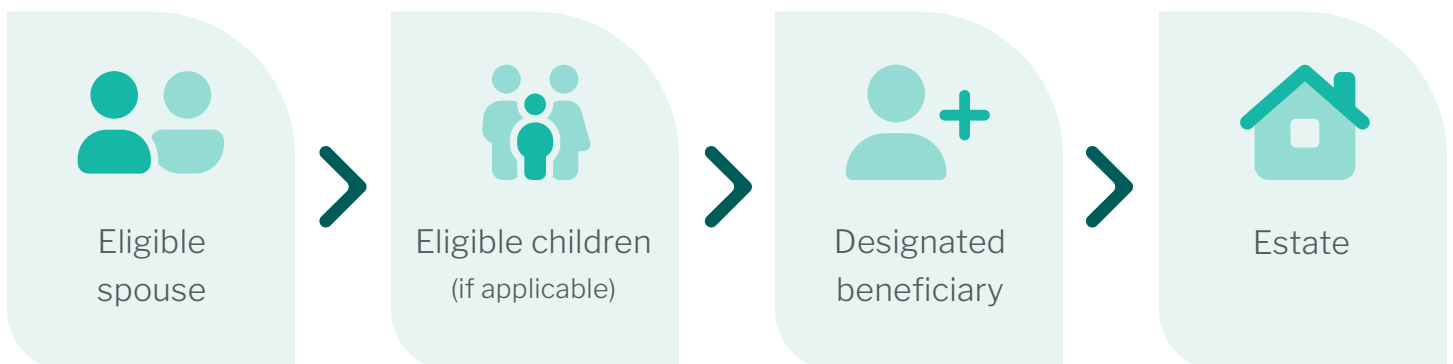
# Important differences between GROWTHplus and DB survivor benefits

In some situations, the person that's entitled to DB survivor benefits could be different than the person entitled to your GROWTHplus survivor benefits. For detailed information about what survivor benefits are payable in DBprime and DBplus, visit our website at [caatpension.ca](http://caatpension.ca).

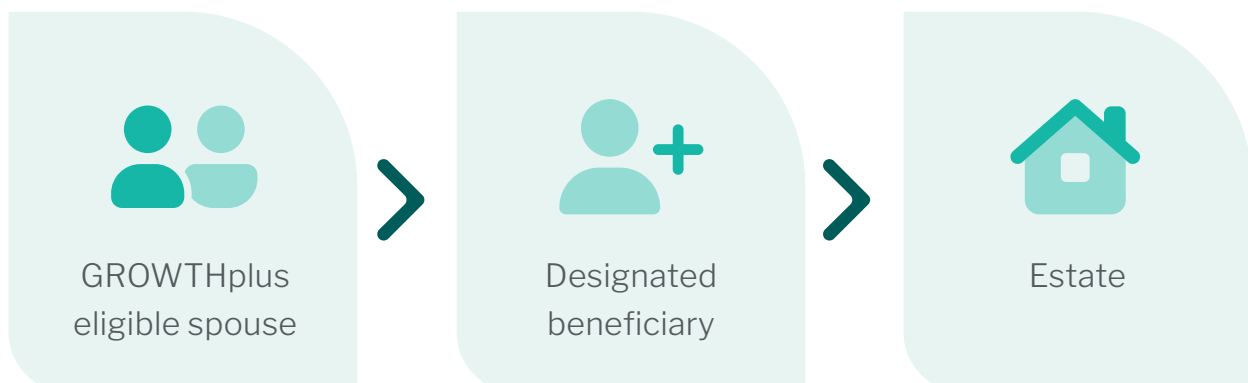
## Order of entitlement

The order of entitlement is a priority list that determines who receives any survivor benefits you may be entitled to first. For example, if you don't have an eligible spouse when you pass away, the next person in the order of entitlement may then be eligible to receive any survivor benefits.

### DB pension



### GROWTHplus



## Survivor benefits and your spouse



Your GROWTHplus eligible spouse is determined only at the time of death; whereas, your eligible spouse for DB pension survivor benefits may be determined at either your time of death or when you started your pension.



If you've separated from your spouse, your eligible spouse for the purposes of your DB pension survivor benefits could be different than the person who is entitled to receive any survivor benefits from GROWTHplus.

## Survivor benefits and your beneficiaries



If you do not have a GROWTHplus eligible spouse when you die, your GROWTHplus balance will go to your designated beneficiaries (or your estate if you did not name any designated beneficiaries).



This is different than DB pension survivor benefits, where survivor benefits may be payable to an eligible dependent child before the designated beneficiaries (or your estate if you did not name any designated beneficiaries).

### **Naming your designated beneficiary**

Even if you have an eligible spouse, naming designated beneficiaries is still a good practice. Having a designated beneficiary ensures that any survivor benefit is paid directly to the people you chose, rather than to your estate. You can name anyone as your designated beneficiaries, including your children.

# If your marital status changes

In the case of separation or divorce, the GROWTHplus balance you had during the time you had a spouse might be considered a family asset under applicable legislation.

If you separate from or divorce your spouse, it is important that you notify CAAT as soon as possible to make sure your beneficiary designations are up to date.

## **Keep your information up to date**

Keep CAAT up to date with any changes that may have an impact on your benefits in the CAAT Plan, such as your address or marital status. Login to My Pension or use the Change of Information form on our website.

## **Did you know?**

You can use your GROWTHplus funds to make a DB purchase. While you're employed with your CAAT employer, you can grow your DB pension by purchasing an eligible period in DBprime or DBplus. This can include eligible leaves of absence with your CAAT employer and eligible periods you worked for your current employer before you enrolled in the Plan.

If you want to use your GROWTHplus funds for a DB purchase, contact CAAT for more details.

# Member resources

My Pension, CAAT's member portal, makes it easy to access your personalized GROWTHplus information, including GROWTHplus annual statements.

Your balance is updated once per year after CAAT's annual net rate of return for the prior calendar year is determined, usually in April. You will also have access to information about your recent transactions.

## Your CAAT annual statements

Your annual statement is a comprehensive summary of your membership and is one of your most valuable retirement planning resources. Every year, your statement gives you a snapshot of your membership in the Plan from the date you joined until December 31 of the previous year.

Members participating in GROWTHplus will receive two annual statements: a DB pension annual statement and a GROWTHplus Investment Account annual statement. Your GROWTHplus annual statement is a detailed overview of your GROWTHplus Investment Account that will show your balance as of December 31 of the previous year.



# GROWTHplus Investment Account Modeller

You can use the GROWTHplus Investment Account Modeller as a tool to help with projecting a GROWTHplus balance and spending. By using different input data and assumptions, you can see projections that divide your saving and spending into phases: the saving phase and the spending phase. The modeller was developed to help you view estimated projections of future balances, and to illustrate how much of your GROWTHplus balance you can potentially spend in the future.

If you are a CAAT member, you can use the modeller on My Pension, CAAT's member portal, which incorporates information about your latest available year-end balance and recent transactions since year-end.

Visit My Pension or the CAAT website to see how it works.

***The projections provided to you are strictly for illustrative purposes.***

They are based in part on future assumptions and simplified inputs and do not provide a guarantee of your GROWTHplus balance in the future, which may change based on actual experience or changes to the data. Your inputs and the results are not reviewed or verified by CAAT Pension Plan.



# Plan information

## Protecting your privacy

As outlined in our Privacy Statement, under no circumstance will we provide your personal information to outside parties for purposes other than administering the Plan and complying with Plan obligations. To learn more, visit [caatpension.ca/privacy](https://caatpension.ca/privacy).

Occasionally, you may 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 CAAT Pension Plan, please contact us to verify the authenticity of the email.

## CAAT Pension Plan Text

The GROWTHplus Investment Account is an additional voluntary contribution provision in the Plan Text, and provides for variable benefit payments. While every effort has been made to ensure consistency, in the event that the

information in this handbook, our website or any other source differs from the Plan Text, the terms of the Plan Text shall prevail.

You can access copies of Plan documents, such as the Plan Text, online at [caatpension.ca](https://caatpension.ca). Or, you can request to view or receive copies of Plan documents by contacting CAAT Pension Plan.

## CAAT Plan registration number

The registration number for income tax purposes is 0589895. This number can be found on your T4 and your annual statement. Your prior pension plan or financial advisor may need this number when transferring funds into GROWTHplus.



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[caatpension.ca](http://caatpension.ca)