



DBplus

Welcome

to the CAAT Pension Plan

Your CAAT pension has the features Canadians want

You are now a member of a secure defined benefit pension plan that lets you start building your retirement income immediately.

In the CAAT Pension Plan, your pension grows while you work. When you retire, you will have the peace of mind to enjoy the benefits of a secure pension, paid for life.

A defined benefit pension with predictable secure income in retirement



You make **tax-deductible contributions** while you work. Your employer also contributes on your behalf.



A pension payment every month for as long as you live.



The option to **increase your pension**. If you're eligible, you can make a pension purchase.



Inflation protection increases to help protect the purchasing power of your pension.



Flexible retirement options so you can retire when it's best for you.



A lifetime pension for your surviving spouse at no extra cost.

Visit our website to learn more about the valuable benefits you get as a member of the CAAT Pension Plan.

Learn more about the value of your pension with the tools on our website



Estimate your pension to see what retirement can look like for you

The DBplus pension estimator is easy to use. Enter some basic data, and let the estimator do the rest!

The results will show you your projected retirement dates along with your estimated pension amounts.

Go to dbplus.ca/members and select “Estimate your pension” to use the estimator.

See the benefit of making a purchase

You may be eligible to increase your pension with a purchase if you:

- Belonged to a Canadian registered pension plan offered by a previous employer
- Worked for a CAAT Pension Plan employer before you became a member of the Plan

Use the purchase tool on our website to help you determine if a purchase is right and affordable for you

The purchase tool is easy to use, and helps you see the cost of your purchase.

Purchasing additional pension is a great way to maximize your retirement income, from one, secure source. It may be worth it for you to consider a purchase as soon as possible.

Go to dbplus.ca/members, select “About your DBplus pension” and choose “DBplus purchase tool.”

We're here to help!

Visit our website at www.dbplus.ca/members to learn more about your pension. If you have any questions, contact us by email at info@dbplus.ca.