



Leaves and pension purchases

Employer Education Session

October 3, 2024





Agenda

1. Reporting leaves
2. Reporting leaves in PAL
3. Purchase requests in My Pension and PAL
4. Pre-enrolment cost-shared purchases
5. Purchase of periods of employment before enrolment

Reporting leaves

Reporting leaves

- Eligible leave types
- Roles and responsibilities
- Differences between **pension adjustment (PA)** and **past service pension adjustment (PSPA)**



Reporting leaves

Eligible periods

- Statutory leaves including (shared cost):
 - Pregnancy / parental / adoption
- Unpaid leave of absence including (100% member paid):
 - Grievance
 - Temporary Layoff
 - Strike

Reporting leaves – payroll leaves (pregnancy/parental/adoption)

- Ongoing payroll deductions from the SUB plan payment, with contributions remitted to the Plan during the leave, or;
- Lump-sum payment within six months of the end of the leave

Disability Leaves

Disability leaves

- A member who is in receipt of long-term disability (LTD) benefits or a **full** loss of earnings workers' compensation (WC) benefit:
 - Stops contributing to the Plan
 - Continues to accrue pensionable service and related benefits based on their deemed earnings

Disability leaves

- A member who is in receipt of a **partial** loss of earnings benefit under the *Workplace Safety and Insurance Act* (Ontario):
 - Stops contributing to the Plan
 - Continues to accrue pensionable service and related benefits based on their deemed earnings for the first 12 months

After the 12-month contribution waiver period:

- Resumes contributing to the Plan based on the contributory earnings they are actually receiving
- The employer makes the required employer contributions

DBprime members – Disability leave process

1. Employer completes *Report a leave* in PAL
2. CAAT updates the member's record and will deem the member's earnings and service from the leave start date
3. Upon return from disability leave, employer completes *Report a leave* in PAL to report a disability leave end date
4. CAAT updates member's record accordingly

DBprime members – Important notes

- The disability leave start date must not overlap with the last day worked
- Provide the current salary rate for the member at the time their disability leave started
- A member retiring at age 65 does not require a disability leave end date reported

DBplus members – Disability leave

- A member on a disability leave has a choice whether to contribute*
- Contributions are based on actual disability income received:
 - If the member chooses to contribute, the employer must also contribute at the applicable rate
 - If the member chooses **not** to contribute, they cannot elect to contribute at a later date
 - The member may choose to stop contributing at any time

* Members receiving benefits under Ontario's *Workplace Safety and Insurance Act* do not contribute to DBplus during the first 12 months and will continue to earn a pension during this period

DBplus members – Disability leave process

1. Employer completes *Report a leave* in PAL, downloads the applicable form and submits via PAL (must contain member's election)
2. CAAT updates the member's record
3. If the member elects to contribute, the employer collects the member's contributions and submits member's and employer's contributions to CAAT
4. Upon return from disability leave, employer completes *Report a leave* in PAL to report the leave end date
5. CAAT updates the member's record

Reporting leaves in PAL

Reporting leaves in PAL

Quick Search

- Dashboard
- Find a member
- Message Centre
- Document Centre
- Member enrolment
- Change of employment
- Termination of employment
- Report a leave**
- Purchase requests 0
- Pension application
- Pension estimate
- Contribution remittance
- Data Collection Tool
- Employer Manual [↗](#)
- Help

Report a leave

Begin reporting a member's leave

Find a member

Social Insurance Number

Member ID

First name

Last name

Search results

First name	Middle initial	Last name	Social Insurance Number	Date of birth	Member ID	Employment status
<div style="text-align: right;">↑</div>						

Reporting leaves in PAL (continued)

The screenshot displays the PAL system interface. On the left is a navigation menu with the following items: Change of employment, Termination of employment, Report a leave (highlighted in green), Purchase requests (0), Pension application, Pension estimate, Contribution remittance, Data Collection Tool, Employer Manual (with an external link icon), and Help.

At the top right of the main content area, there are two blue buttons: 'Report a leave start' (highlighted with a red border) and 'Report a leave end'.

The main content area is titled 'Leave records – select to view or update'. Below the title is a table with the following columns: Process ID, Status, Type of transaction, Leave type, and Leave date. The table is currently empty.

At the bottom of the table area, there is a pagination control showing '0' items, a dropdown menu set to '5' items per page, and the text 'No items to display'.

Reporting leaves in PAL

(continued)

Before the start of the leave, the member was earning a pension under: DBprime

Leave type [Dropdown menu]

- Authorized Statutory Leave
- Unpaid Leave of Absence
- Grievance
- Temporary Lay Off
- Strike
- Parental Leave – Deductions
- Parental Leave – No payroll deductions
- Disability**
 - Long-Term Disability (LTD)
 - WSIB – Full Disability
 - WSIB – Partial Disability

Leave start date DD-MMM-YYYY

Employment status [Field]

Reporting leaves in PAL (continued)

Leave type: Unpaid Leave of Absence | Leave start date: 06-May-2022 | Leave reported date: 08-Sep-2022

Earnings, contributions, and pensionable service for DBprime

Active period start date (First work day of the first pay period worked in the year, before the leave): 01-Jan-2022

Active period end date (Last work day before the leave started): 05-May-2022 | Pay Frequency: Bi-weekly 26 pay

Current year - 2022

Basic pensionable earnings (Excluding lump sum payments): 29,156.22	Lump sum/Bonus earnings: 0.00
Basic contributions: 3,515.33 Expected value: 3515.35	RCA contributions: 0.00 Expected value: 0.00
Pensionable service: 0.34231 Expected value: 0.34231	

Employer authorization

Employer HR representative: [redacted] | Date: 08-Sep-2022

Buttons: Save, **Validate**, **Send to CAAT**, Cancel

Leave type: Unpaid Leave of Absence | Leave start date: 06-May-2022 | Leave reported date: 08-Sep-2022

Earnings and contributions for DBplus

Active period start date (First work day of the first pay period worked in the year, before the leave): 01-Jan-2022

Active period end date (Last work day before the leave started): 05-May-2022

Current year - 2022

Current year eligible earnings (Do not include taxable benefits): 18,936.45	Employer contributions: 1704.28 Expected value: 1704.28
Member contributions (Does not include purchased leaves): 1704.28 Expected value: 1704.28	

Employer authorization

Employer HR representative: [redacted] | Date: 08-Sep-2022

Buttons: Save, **Validate**, **Send to CAAT**, Cancel

Reporting leaves in PAL

(continued)

The screenshot displays the PAL system interface. On the left is a navigation menu with the following items: Change of employment, Termination of employment, Report a leave (highlighted in green), Purchase requests (0), Pension application, Pension estimate, Contribution remittance, Data Collection Tool, Employer Manual (with an external link icon), and Help. The main content area features two blue buttons at the top: 'Report a leave start' and 'Report a leave end', with the latter being highlighted by a red rectangular box. Below the buttons is the heading 'Leave records – select to view or update'. Underneath this heading is a table with a blue header and the following columns: Process ID, Status, Type of transaction, Leave type, and Leave date. The table body is currently empty. At the bottom of the table area, there is a pagination control showing '0' items, a dropdown menu set to '5' items per page, and the text 'No items to display' on the right side.

Reporting leaves in PAL

(continued)

The screenshot shows the PAL 'Report a leave' interface. A modal window titled 'Report a leave end' is open, prompting the user to 'Select an existing Leave start or continue without selection to report a leave end.' The modal contains a table with the following data:

Leave type	Leave start date	Case number	Process ID	Sent to CAAT
Unpaid Leave of Absence	03-Aug-2022	CA0214343	7005	21-Sep-2022
Authorized Statutory Leave	04-Jul-2022	CA0214340	7000	21-Sep-2022

Below the table are two buttons: 'Continue without selection' and 'Cancel'. The background interface shows a sidebar with navigation options like 'Quick Search', 'Dashboard', and 'Find a member', and a main area with a table of leave records. The table in the background has the following data:

Process ID	Status	Leave Type	Start Date
7005	Submitted	Unpaid Leave of Absence	03-Aug-2022
7000	Submitted	Authorized Statutory Leave	04-Jul-2022
7002	Submitted	Authorized Statutory Leave	29-Jul-2022
7007	Submitted	Unpaid Leave of Absence	26-Aug-2022

Reporting leaves in PAL

(continued)

The screenshot shows the PAL 'Report a leave' interface. A dialog box titled 'Report a leave end' is open, prompting the user to 'Select an existing Leave start or continue without selection to report a leave end.' The dialog contains a table with the following columns: Leave type, Leave start date, Case number, Process ID, and Sent to CAAT. Below the table is a pagination control showing '0' items. At the bottom right of the dialog, there are two buttons: 'Continue without selection' (highlighted with a red border) and 'Cancel'.

Quick Search

Dashboard

Find a member

Report a leave

Begin reporting a member's leave

Report a leave end

Select an existing Leave start or continue without selection to report a leave end.

Leave type	Leave start date	Case number	Process ID	Sent to CAAT
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« ‹ 0 › »

Continue without selection Cancel

Leave records – select to view or update

Process ID	Status	Type of transaction	Leave type	Leave date
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« ‹ 0 › » 5 items per page No items to display

Employment History

Reporting leaves in PAL (continued)

Change of employment

Termination of employment

Report a leave

Purchase requests ①

Pension application

Pension estimate

Contribution remittance

Data Collection Tool

Employer Manual [↗](#)

Before the start of the leave, the member was earning a pension under: DBprime

Leave start process ID

Leave end date (day prior to return to work)
DD-MMM-YYYY

Has member returned to work?
 YES NO

Leave type

- Authorized Statutory Leave
- Unpaid Leave of Absence
- Grievance
- Temporary Lay Off
- Strike
- Parental Leave – Deductions
- Parental Leave – No payroll deductions
- Disability**
 - Long-Term Disability (LTD)
 - WSIB – Full Disability
 - WSIB – Partial Disability

Employer authorization

Reporting leaves in PAL

(continued)

Change of employment

Termination of employment

Report a leave

Purchase requests ①

Pension application

Pension estimate

Contribution remittance

Data Collection Tool

Employer Manual ↗

Before the start of the leave, the member was earning a pension under: DBprime

Leave start process ID

Leave type

Leave end date (day prior to return to work)

DD-MMM-YYYY

Leave reported date

17-Sep-2024

< September 2024 >

Su	Mo	Tu	We	Th	Fr	Sa
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28

Reporting leaves in PAL (continued)

Change of employment

Termination of employment

Report a leave

Purchase requests ①

Pension application

Pension estimate

Contribution remittance

Data Collection Tool

Employer Manual [↗](#)

Help

Before the start of the leave, the member was earning a pension under: DBprime

Leave start process ID

Leave type

Leave end date (day prior to return to work)

Leave reported date

Has member returned to work?

YES NO

Reason

- Termination
- Retirement
- New leave started
- Death

Purchasing leaves

Purchasing leaves – Employer-calculated

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 RRSP purchases
- Remit matching portion, if required

Purchasing leaves – Electronic member payment

- Member can remit payment through online banking:
 - Select CAAT PENSION PLAN - MEMBERS
- Member submits the signed leave form to the employer
- No regular contributions

Important note for DBplus:

- Statutory leaves may be purchased using cash only if the leave is purchased within six months of return to work

PA vs. PSPA

- **PA triggered through DCT if:**

- Purchase was made during the period January 1 to December 31 for a leave that occurred in the same calendar year; or
- Purchase was made during the period January 1 to April 30 for a leave that occurred in the previous calendar year

- **PSPA is triggered if:**

- Purchase is made during the period May 1 to December 31 for a leave that occurred in a previous calendar year

PSPA approval and sending payment

- Send payment to CAAT when completing form
- CAAT will calculate PSPA and request approval
- CAAT will process the purchase once the PSPA is approved. If the PSPA is not approved, CAAT will contact the member to review the next steps.

Purchases – Contribution remittance

Change of employment
Termination of employment
Report a leave
Purchase requests ①
Pension application
Pension estimate
Contribution remittance
Data Collection Tool
Employer Manual [↗](#)
Help

Payroll contributions Purchases

Member ID	Purchase Type	Amount
<input type="text"/>	<input type="text"/>	<input type="text" value="#.##"/>

Comments

Purchases total

Payment date

Total payment amount: \$0.00

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

Members who switch plan designs

- If the member purchases their leave period **after** switching plan designs:
 - Purchase will be made in their **current plan design**
(even if the leave occurred when they were under the prior plan design)
- Exception:
 - Members who switch plan designs can purchase the leave under the prior plan design if it is purchased within six months of return to work

Purchase requests in **My Pension and PAL**

Member portal: Purchase your leave

Eligibility

- Registered user of **My Pension** portal
- Member belongs to an employer who is registered on PAL
- Member with Active plan status
- Leave periods within six months after leave end date

Member portal: Purchase your leave

Dashboard

Member Information

Estimate your pension

Purchase your leave

Document Centre

Message Centre

Help

Purchase your leave

Find eligible purchase periods, start a purchase and view your purchase history

Purchase periods

Your purchase is a valuable way to increase the amount of pension you receive when you retire. Below are the eligible periods of purchase within six months from your recent leave end date.

You may also have other eligible periods of time that can be purchased. To learn more about purchases, visit the webpage ["Increasing your pension with a purchase"](#).

Purchase type	Employer	Leave start date	Leave end date	Action
Statutory Leave of Absence	Flaky Bleach	20-Aug-2022	24-Aug-2022	Start a purchase
Strike	Flaky Bleach	15-Aug-2022	16-Aug-2022	Start a purchase
Unpaid Leave of Absence	Flaky Bleach	01-Jun-2022	10-Aug-2022	Purchase request submitted
Pregnancy, Parental or Adoption Leave	Flaky Bleach	19-Aug-2021	30-Apr-2022	Purchase request under review

1 - 4 of 4 items

Member portal: Purchase request

Dashboard

Member Information

Estimate your pension

Purchase your leave ?

Document Centre

Message Centre

Help

Purchase request

Start the purchase process by submitting a quote request to your employer.

Member information

If the information below needs to be updated, go to your [Member Information](#) page to edit before proceeding.

Before the start of the leave, you were earning a pension under:

DBplus

Employer: _____

First name: EKYHPIZY

Last name: HRYRGKGDUWXPR

Initial: Q

Date of birth: 10-May-1964

Phone number: _____

Email: EKYHPIZY@gmail.com

Mailing address: 0 PREBZFL WHXYX, AAAAAA, ON, H0H0H0, CAN

Purchase type: Unpaid Leave of Absence

Leave start date: 01-Jul-2022

Leave end date: 15-Jul-2022

I intend to purchase the leave period reported above within six months of my leave end date.

It is your choice whether you want to purchase your **Unpaid Leave of Absence**. If you choose not to purchase the leave period during the first six months after your return to work, you retain the right to make a purchase of a past leave at any time before you terminate employment. For more information on purchasing after six months, see the CAAT Pension Plan website.

NOTE: After reviewing your submitted request, your employer will provide you with a purchase form and explain your cost and payment options. You are under no obligation, deciding whether to proceed with the purchase is entirely up to you.

Member Signature: _____

Date: _____

Cancel Submit

I intend to purchase the leave period reported above within six months of my leave end date.

It is your choice whether you want to purchase your **Unpaid Leave of Absence**. If you choose not to purchase the leave period during the first six months after your return to work, you retain the right to make a purchase of a past leave at any time before you terminate employment. For more information on purchasing after six months, see the CAAT Pension Plan website.

NOTE: After reviewing your submitted request, your employer will provide you with a purchase form and explain your cost and payment options. You are under no obligation, deciding whether to proceed with the purchase is entirely up to you.

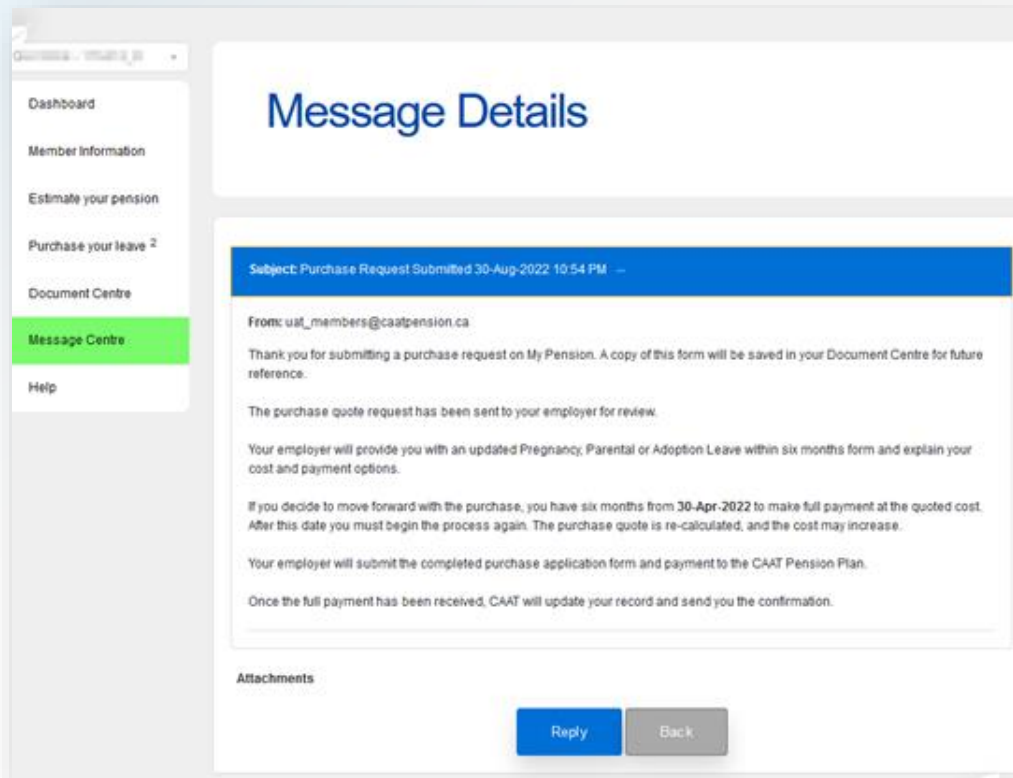
Member Signature: _____

Date: _____

Cancel Submit

Member portal: Email notification

Message Centre



Outbound Email

There has been an update to your My Pension account.

Please log in to [My Pension](#) to view the details.


CAAT Pension Plan

Visit www.caatpension.ca for pension information and tools.

Email Member Services at member@caatpension.ca.

You are receiving this email because you are a member of the CAAT Pension Plan.

Employer portal: Purchase request notifications

Pension solutions Members Support centre Employers About Us  Welcome 

- Administration Console
- Notification Preferences**
- Sign Out



Notification preferences

	Message Centre	Activity Log
Notify me when a request is received from an employee		
Select all	<input type="checkbox"/>	<input type="checkbox"/>
Enrolment Request	<input type="checkbox"/>	<input type="checkbox"/>
Purchase Request	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

[Update](#)

Employer portal: Purchase requests

The screenshot shows the 'Purchase requests' page in an employer portal. The sidebar on the left contains navigation links: Dashboard, Find a member, Message Centre (highlighted in green), Document Centre, Member enrolment, Change of employment, Termination of employment, Report a leave, Purchase requests (highlighted in green with a notification icon), Pension application, Pension estimate, Contribution remittance, Data Collection Tool, Employer Manual, and Help. The main content area has a title 'Purchase requests' and a subtitle 'Select a new request or review quotes prepared for a member'. Below this is a search form titled 'Enter search term' with fields for Purchase type, From, To, First name, and Last name, and buttons for Search and Reset. At the bottom, a table titled 'New purchase requests' is displayed, showing one entry for 'Unpaid Leave of Absence'.

Process ID	Purchase type	First name	Last name	Leave start	Leave end	Request date
[Redacted]	Unpaid Leave of Absence	[Redacted]	[Redacted]	01-Jun-2023	09-Jun-2023	16-Aug-2023

Employer portal: Purchase quote

**Purchase quote request - EKYHPIYZY
HIYRGKGDUXPR**

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

Plan design DBplus	Purchase type Statutory Leave of Absence
Request date 30-Aug-2022	Social Insurance Number
Member ID PS176433F	First name EKYHPIYZY
Last name HIYRGKGDUXPR	Date of birth 10-May-1964
Leave start date 17-Jun-2022	Leave end date 20-Jun-2022

Member purchase information

Leave start date 17-Jun-2022	Leave end date 20-Jun-2022		
Deemed earnings 5,000.00	Deemed service #.#####	Member contributions 450.00	Employer contributions 450.00
Total cost			900.00
Payment deadline			20-Dec-2022

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

[Save](#) [Finish quote](#) [Cancel](#)

Member purchase information

Leave start date 17-Jun-2022	Leave end date 20-Jun-2022		
Deemed earnings 5,000.00	Deemed service #.#####	Member contributions 450.00	Employer contributions 450.00
Total cost			900.00
Payment deadline			20-Dec-2022

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
------------	----------

[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](#)

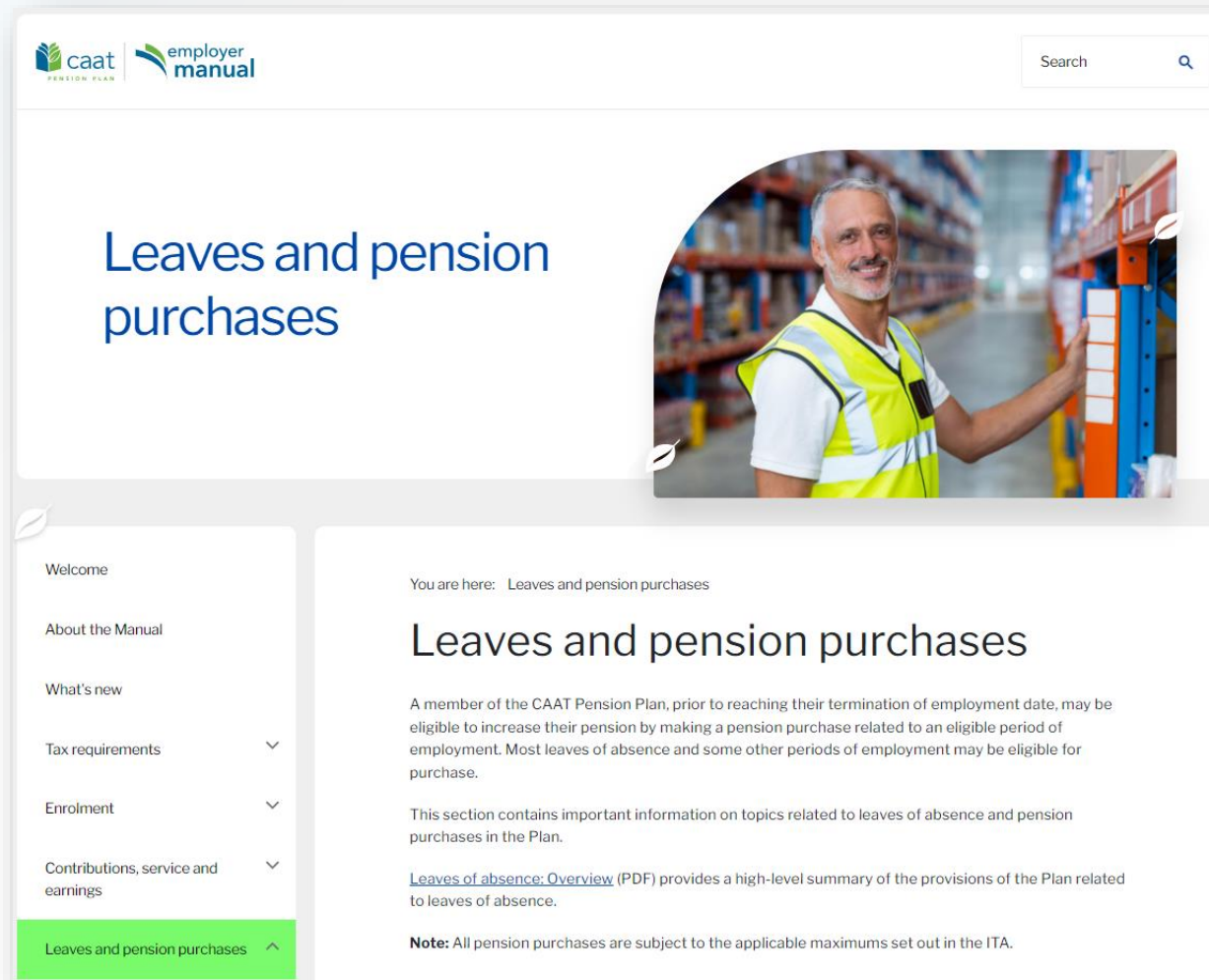
Transactions sent to CAAT

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

Additional resources – Employer Manual



The screenshot shows the 'Leaves and pension purchases' page of the CAAT Pension Plan Employer Manual. The page features a search bar at the top right, a navigation menu on the left, and a main content area. A large image of a man in a warehouse is positioned on the right side of the page header.

caat | **employer manual** Search

Leaves and pension purchases

Leaves and pension purchases

You are here: [Leaves and pension purchases](#)

Leaves and pension purchases

A member of the CAAT Pension Plan, prior to reaching their termination of employment date, may be eligible to increase their pension by making a pension purchase related to an eligible period of employment. Most leaves of absence and some other periods of employment may be eligible for purchase.

This section contains important information on topics related to leaves of absence and pension purchases in the Plan.

[Leaves of absence: Overview](#) (PDF) provides a high-level summary of the provisions of the Plan related to leaves of absence.

Note: All pension purchases are subject to the applicable maximums set out in the ITA.

Navigation Menu:

- Welcome
- About the Manual
- What's new
- Tax requirements
- Enrolment
- Contributions, service and earnings
- Leaves and pension purchases**

Pre-enrolment purchases
– shared cost

Pre-enrolment purchases – shared cost

Qualifying service

- A full-time member who was employed at full-time hours (Sessional, Appendix D or full-time contract) prior to enrolling
- Worked in years prior to January 1, 2014, before enrolling
- Cost is shared 50/50 between member and current employer

Pre-enrolment purchases – shared cost

Employer responsibilities

- Send the completed application form: *Request to Purchase Service – Pre-enrolment service prior to January 1, 2014*

The screenshot shows the CAAT Employer Manual website interface. The top navigation bar includes the CAAT logo, the text 'Français', a search box, and a user profile icon. The main content area is divided into a left sidebar and a right main panel. The sidebar contains a list of categories: 'Working past age 65', 'Retirement', 'Death benefits', 'Member/Non-member monthly data', 'Calculators and tools', and 'Forms library'. The 'Forms library' category is highlighted with a green background. The main panel displays a list of links under the heading 'Leave, purchase and transfer'. The links are: 'DBprime Service Purchase Application - Transfer from a former employer's pension plan (timelines attached to form)', 'DBprime Service Purchase Application - OTRFT Prior to Enrolment (including Pre-Enrolment Service on or after January 1, 2014) (timelines attached to form)', 'DBprime Request to Purchase Service (timelines attached to form)', 'Request to Purchase Service - Pre-enrolment Service Prior to January 1, 2014', and 'PSPA Confirmation'. A red arrow points to the 'Request to Purchase Service - Pre-enrolment Service Prior to January 1, 2014' link.

Pre-enrolment purchases – shared cost

Employer responsibilities

- CAAT will provide member the election form
- If member elects to purchase, sign the election form
- Member has an option to send the payment directly to CAAT or purchase through the employer.
- Remit employer's portion of the payment to CAAT
- CAAT will calculate PSPA if required
- Once the funds are received and PSPA approved, CAAT will update the member's record

Periods of prior employment
before enrolment

Periods of prior employment before enrolment

- Eligible purchases
- Timing
- Roles and responsibilities



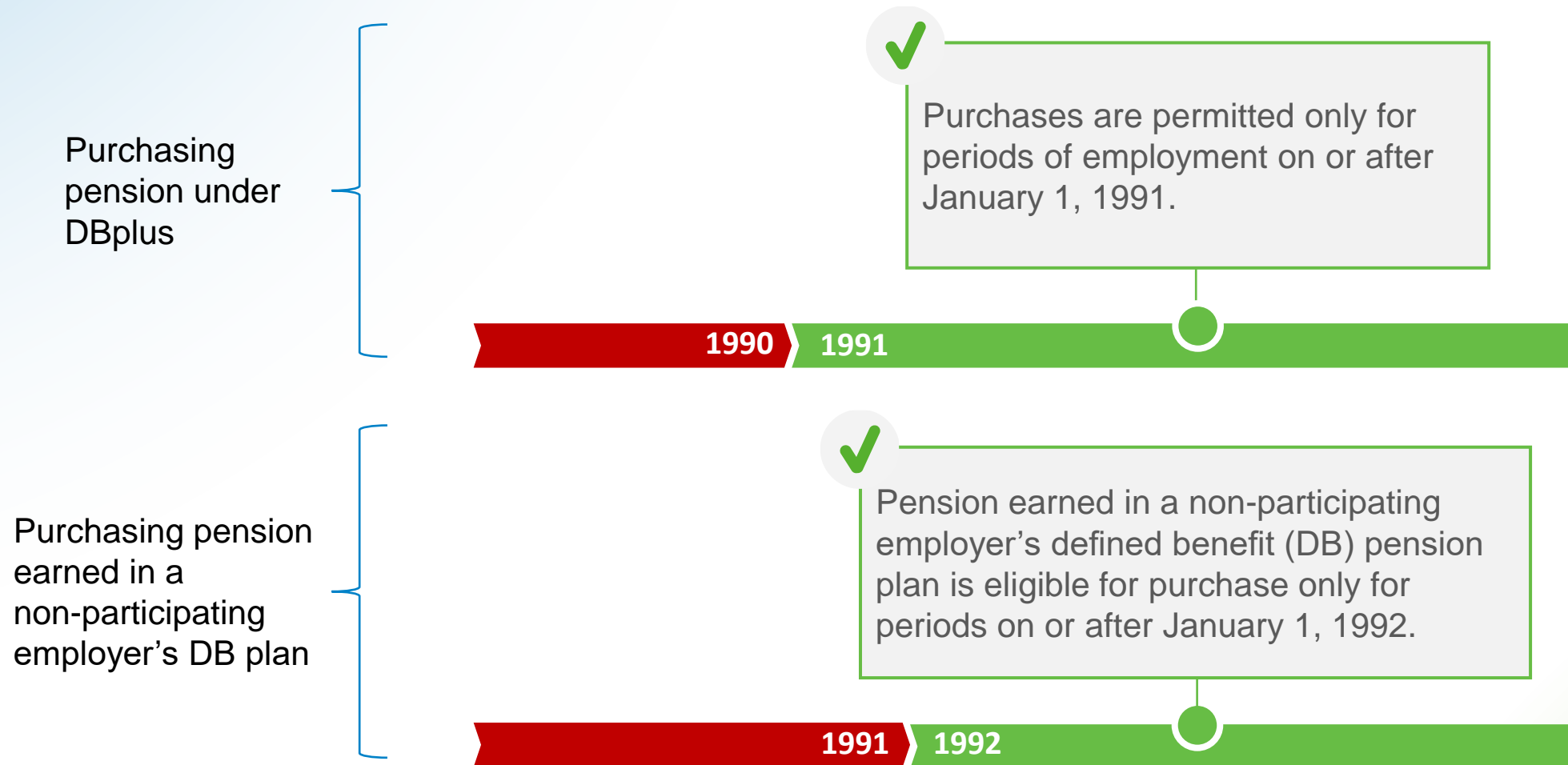
Periods of prior employment before enrolment

Eligible periods

- Employment with a non-participating employer's Canadian registered pension plan (RPP)
 - Direct transfer from former employer's registered pension plan or;
 - A former benefit transferred to CAAT via a financial institution
- Other than regular full-time (OTRFT) employment prior to enrolment
 - CAAT participating employer
 - 100% member's cost

Periods of prior employment before enrolment

Eligible periods for DBplus 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

- Non-vested prior period – contribution refund
- Vested prior period – commuted value lump sum
- 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 and other types of purchases

- Direct members to the Increasing your pension with a purchase
 - Actuarial Cost Estimator (ACE) Tool
 - DBplus Pension Purchase Tool

Why is it important?

- Purchase costs can be quite high
- Helps members with decision-making
- Helps members understand the impact of a pension purchase

Periods of prior employment before enrolment and other types of purchases

Timing:

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

Periods of prior employment before enrolment

Costing methodology

- DBplus maximum contribution
 - 18% of T4 earnings (up to the *Income Tax Act* (ITA) maximum)
- DBprime cost
 - Two costing methods:
 - Actuarial cost or;
 - Higher of actuarial cost or two times contributions

Periods of prior employment before enrolment – roles and responsibilities

Employer's role

- Complete applicable sections of application forms
- Provide current salary rate for DBprime purchases
- Ensure latest forms are used

Periods of prior employment before enrolment - applicable forms

Purchase Type	Form to be completed
Transfer from a former employer's pension plan – DBprime member	DBprime Service Purchase Application – Transfer from a former employer's pension plan
OTRFT prior to enrolment – DBprime member	DBprime Service Purchase Application – Other Than Regular Full Time Prior to Enrolment (including Pre-Enrolment service on or after January 1, 2014)
Other types of purchases – DBprime member	DBprime Request to purchase service
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 and other types of purchases

CAAT RCA eligible members

- Purchases do not pertain to the CAAT RCA
- If requested, CAAT can provide a separate quote for a transfer/purchase into the CAAT RCA
 - If the employer agrees, they are responsible for at least 50% of the cost of the purchase

Periods of prior employment before enrolment and other types of purchases

Electronic member payment

DBprime members:

- Option to remit funds electronically
- CAAT will provide instructions to remit funds

DBplus members:

- Option is not available
- Funds must be from a registered source

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 service purchased
3. Issue tax receipt for cash purchases
4. Annual Statements will have purchased service reflected if payment is received by the end of November

