



One Good Thing Leads to Another

At CAAT we're focused on providing secure pensions to our members, paid for life. CAAT is also a "profit for members" organization. That means when the Plan does well – and it has been! – members and employers see more value for their contribution dollar.

Thanks to its prudent, long-term approach to managing funding, CAAT remains in a strong position at 124% funded as at January 1, 2024. This means that conditional benefits such as inflation protection increases have been granted through to 2027. The Plan's Governors approved valuable changes to both DBprime and DBplus, starting January 1, 2025.



DBprime members – your pension will cost you less

Your DBprime contribution rate will go down by 1% starting January 1, 2025. **You build the same great pension, but with lower contributions!**

Starting in 2025, you will contribute 10.2% on your earnings below the Year's Maximum Pensionable Earnings (YMPE) and 13.8% on your earnings above the YMPE. This decrease will apply to both member and employer contributions.



DBplus members – your pension will grow faster

Your DBplus pension formula includes an annual pension factor used to calculate your pension. For the pension you earn after January 1, 2025, the annual pension factor will be 9.5% of member and employer contributions (an increase from the current rate of 8.5%). **This means your pension grows over 10% faster, while your contributions stay the same!**

Have questions?

There are three ways you can contact CAAT:

Send a secure message in My Pension.

Email member@caatpension.ca.

Call 1-866-350-2228 (toll-free), 8:30 AM – 4:30 PM ET.

