

GROWTHplus Investment Account offered by CAAT Pension Plan



What is GROWTHplus?

GROWTHplus Investment Account (GROWTHplus) is an optional savings account for CAAT Pension Plan members to grow their tax-sheltered savings and benefit from CAAT's investment returns.

It is an additional voluntary contribution provision that provides for variable benefit payments within CAAT Pension Plan, allowing members to grow their savings together with the secure lifetime pension they have with CAAT.

You can learn more about the key features of GROWTHplus in the [GROWTHplus Investment Account Handbook](#) or by visiting growthplus.ca.



Which registered retirement savings vehicles can be transferred into GROWTHplus?

Eligible Plan members can open a GROWTHplus Investment Account by transferring in their tax-sheltered savings from eligible registered retirement savings vehicles, **including registered retirement savings plans (RRSPs and group RRSPs), locked in retirement accounts (LIRAs), registered retirement income funds (RRIFs) and registered pension plans (RPPs).**

There is no limit to existing tax-sheltered funds a member can transfer into GROWTHplus.

You can find a list of eligible registered retirement savings vehicles that can be transferred into GROWTHplus at [GROWTHplus-eligible savings vehicles](#) or growthplus.ca.

GROWTHplus transfer-ins must be done in accordance with and subject to limitations under applicable pension law.

Complete the transfer

In order to complete the transfer, a CAAT member will give you the completed **T2033 or T2151 form**, as applicable, along with a **Notification to Financial Institution letter**. These documents should have the information required to process the transfer and issue the cheque from the member's account and send it to CAAT.

CAAT will process the member's funds once the cheque is received from the financial institution. Next, the member will receive confirmation once the transfer has been completed. The member has six months to complete the transfer before it expires.

Contact CAAT Pension Plan Member Services if you have questions

If members have any issues, they can reach our offices by email or phone: member@caatpension.ca, 1.866.350.2228 or 416.673.9000 (Toronto).

CAAT Pension Plan will administer all transferred funds according to the provisions of the pension legislation applicable to the member's jurisdiction of employment and the Income Tax Act.

When finalizing a member's transfer-in of funds to the GROWTHplus Investment Account, cheques should be made payable to:

CAAT Pension Plan
250 Yonge Street, Suite 2500
P.O. Box 40
Toronto ON M5B 2L7



About CAAT Pension Plan

The Colleges of Applied Arts and Technology (CAAT) Pension Plan is a defined benefit pension plan.
Registration number: 0589895

The CAAT Plan Text is available on our website (caatpension.ca).

