

Learn, Return, Earn

Complete your purchase in three stages

Want to increase the pension you receive? You can by making a purchase – and it's easy to do!

If you are earning a pension in DBplus, you can make a purchase if:

- you were previously a member of a Canadian registered pension plan (whether the funds are in the former plan or have been transferred out)

OR

- you worked for a CAAT employer before you joined (e.g. part time or on contract)

OR

- at any time during your membership, you had an unpaid leave of absence, or a statutory leave (e.g. parental) and it's been over six months since the leave ended


OR

- you previously terminated from the CAAT Plan, and you transferred out the commuted value, or you received a refund of your contributions plus interest.

Although every purchase is unique, they each flow through three stages – **Learn, Return and Earn**. Read on to see what you need to do and what you need to know at each stage.



Don't wait! Most purchases take between six and nine months, or longer. Let's get started!

1 Learn: Run an estimate and download the application

| You need to do | You need to know |
|--|--|
|  Use CAAT's DBplus Purchase Tool to estimate the purchase cost. | You can download the DBplus Purchase application form from the results page. |

You don't have to make a final decision about the purchase until the end of the next stage.

2 Return: Submit your purchase application and receive your purchase kit

| You need to do | You need to know |
|--|---|
|  You and your employer will complete the DBplus Purchase application form. | If your pension was earned with a different employer, send the form to them first. |
|  Review the purchase kit you get from CAAT. | CAAT will confirm your eligibility for the purchase and mail you a purchase kit with all the required forms within 30 days. |

Now you can review all the information and decide if a purchase is right for you. Ready to proceed?

3 Earn: Arrange for the transfer of funds and receive confirmation

| You need to do | You need to know |
|---|--|
| <ul style="list-style-type: none"> ✓ Complete the Purchase Election form from your purchase kit. ✓ Submit it to CAAT. | <p>Contact your financial advisor if you want to seek independent advice.</p> |
| <ul style="list-style-type: none"> ✓ Arrange for your financial institution to transfer the funds for the purchase to CAAT. | <p>Use the T2033 if your funds are in a registered retirement savings plan (RRSP).</p> <p>Your financial institution should make a cheque out to CAAT Pension Plan.</p> <p>Your financial institution may charge you fees which you are responsible for paying.</p> <p>Use the T2151 if your funds are in your previous pension plan.</p> <p>All the forms you need are in your purchase kit.</p> |

You must complete the transfer of funds within 90 days of receiving the purchase kit or the process will have to start again.

Confirm!

Your pension has grown! CAAT will update your pension records with your larger pension within 30 days of receiving your full payment. Log into [My Pension](#) to see the result of your purchase.