



## Peace of Mind for the Future: CAAT's Enhanced Survivor Benefits

Planning for retirement is about more than financial security. With CAAT, you have access to survivor benefit options that provide stability and security for your loved ones, even in life's most difficult moments. Driven by sound investment decisions and prudent funding management, we have made the following enhancements to your survivor benefits, effective May 28, 2025.

### **Extending the Minimum Payment Guarantee:**

- The new 180-month minimum payment guarantee extends the previous 60-month minimum payment guarantee.
- It ensures that the pension payments made to you and your survivors will total at least 180 times the amount of your first monthly lifetime pension payment.
- This added security comes at no extra cost and applies if you are alive on or after May 28, 2025. It does not apply to survivor pensions already in pay.

### **Offering a New 100% Survivor Pension Option:**

- By default, your eligible spouse receives 60% of your pension for life when you pass away in retirement.
- You now have the option to increase their survivor pension to 100% or choose the existing 75% option.
- Choosing either the 75% or 100% option will result in an actuarially reduced pension, and the reduction is permanent.
- This option is available to you if you retire on or after May 28, 2025.

## Thoughtful Planning for the Future

Keeping your beneficiary information up to date ensures your pension supports those who matter most to you. You can easily update your information using [My Pension](#), CAAT's member portal.

The Plan's enhancements reflect our commitment to providing a pension plan that evolves with you, so you can retire with confidence. Be sure to seek independent advice from a financial advisor for your personal situation before making any decisions about your pension and survivor benefits.

Learn more about survivor benefits at [caatpension.ca](https://caatpension.ca).