



Year-end Updates for Payroll-based Reporting

Employer Education Session

January 13, 2026





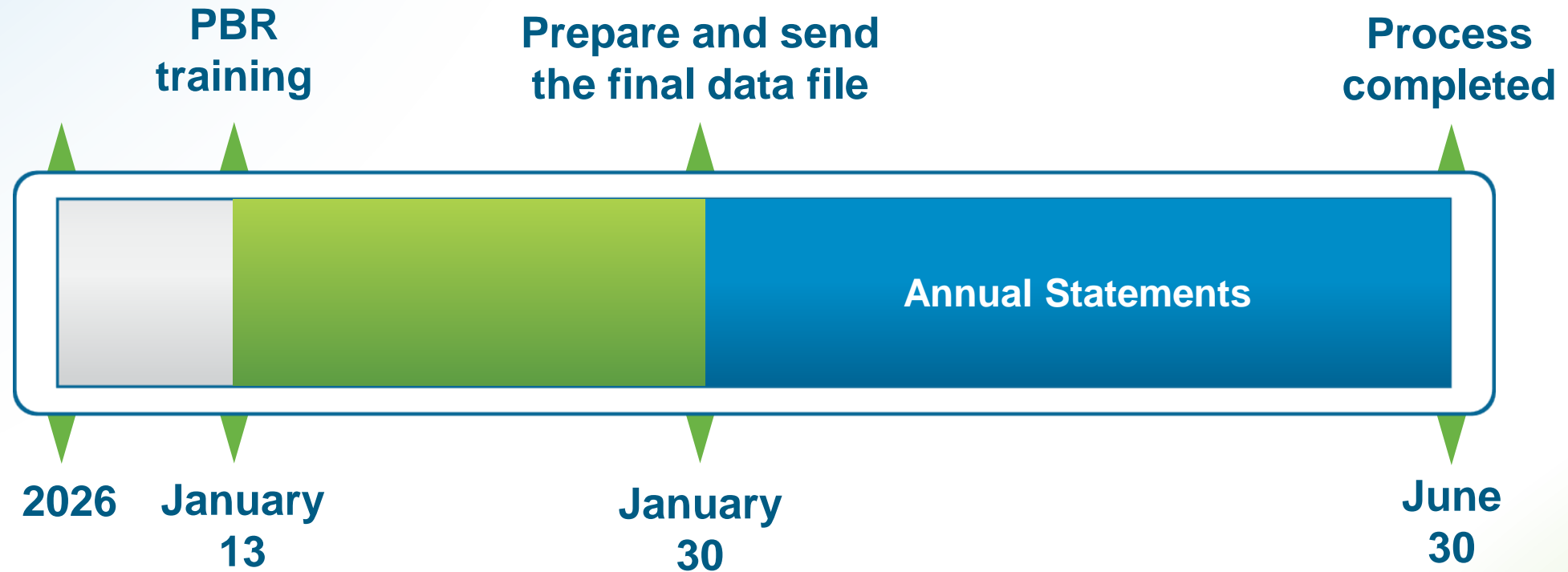
Agenda

1. Deadline for reporting 2025 data
2. Pension adjustment reporting
3. Leave status reporting

Deadline for reporting
2025 data

Payroll-based reporting (PBR)

Data collection schedule



Deadline for reporting 2025 data

- December 2025 payroll data must be submitted no later than **January 30, 2026**
- Delays in reporting your 2025 data may result in delays in the Annual Statement process

Reviewing member data in PAL

Why review your data?

- Employers may miss reporting key member events, such as:
 - New enrolments
 - Terminations and retirements
 - Leave statuses

How to review in PAL

1. Check individual member records
2. Run employer reports for all members

Find a member – Individual member search

Quick Search

Dashboard

Find a member

Message Centre

Document Centre

Member enrolment

Termination of employment

Report a leave

Purchase requests ①

Pension application

Pension estimate

Find a member

Start, or follow-up on a transaction for a specific member

Enter search term

Social Insurance Number

Member ID

First name

Last name



Other information

Activity Log

Employment Information

Employment History

Effective date	Employment status
01-Jan-2021	Active

« < 1 > » 5 items per page 1 - 1 of 1 items

Contact Information

Member Plan History

Member Purchase History

Forms

Employer Reports

- You can run five standard data reports at any time to support plan administration
- Ready to download immediately
- No need to ask for these reports from your Pension Analyst

Report types

1. Active members
2. In-year data reported
3. Other than regular full time (OTRFT)
4. Member enrolments
5. Employment status

Pension adjustment reporting

Pension adjustment (PA)

Additional information

- Deemed value according to Canada Revenue Agency (CRA), of the member's pension accrued in a calendar year
- Used solely to determine the member's RRSP contribution room in the following year
- Employers are responsible for calculating and reporting pension adjustments for their employees
 - Must report on employee's T4 slip annually
 - Must be reported to CAAT annually, and at a termination or retirement

Pension adjustment calculation

$$\left(\begin{array}{c} \text{member} \\ \text{contributions} \end{array} + \begin{array}{c} \text{employer} \\ \text{contributions} \end{array} \right) \times \begin{array}{c} \text{pension} \\ \text{factor} \\ (9.5\%) \end{array} \times 9 - \begin{array}{c} \text{offset}^* \end{array}$$

* Prorated based on (member + employer contributions) ÷ money purchase limit

Pension adjustment tool for employers



Termination



Employer calculators and spreadsheets

Working past age 65

[Estimate a DBplus pension](#) (Go to "You work for an employer that has joined DBplus since 2019")

Retirement



Spreadsheet for PA calculations for 2023 onward

Death benefits



[DBplus Batch PA Calculation Spreadsheet for Employers that participate in DBplus only](#) (Excel)

Payroll-based reporting (PBR)



Spreadsheet for PA calculations before December 31, 2022

Calculators and tools

[DBplus Batch PA Calculation Spreadsheet for Employers that participate in DBplus only](#) (Excel) – up to December 31, 2022

Forms library

DBplus Batch PA Calculation Spreadsheet

- Use this tool to calculate a batch of pension adjustments

CAAT Pension Plan ver: 1_202

DBplus Batch PA Calculation for Future Accrual Only (FAO) Employers Clear

Year: 2025

Annual Pension Factor: 9.5%

Maximum Contributions (Money Purchase Limit): \$33,810

Maximum PA: \$33,210

This spreadsheet is intended to be used for calculating PAs for active members in the DBplus design. It does not take into consideration current year contributions made to a DB or DC pension plan prior to the enrolment date, in determining maximum contributions. For FAO employers in the first year of PA reporting, we use a \$600 offset and this will be prorated between the prior plan and DBplus. Contact your Employer Pension Analyst for more details.

Results are based on information input by the user and the CAAT Plan does not review or verify the results. The CAAT Plan reserves the right to make any revisions to the tools. Please check the description of the spreadsheets in the Employer Manual to ensure you are using the correct version.

Member SIN/ID/EE No.	Name	Member Contributions (Actual + Deemed)	Employer Contributions (Actual + Deemed)	Total Contributions	Benefit Accrual	Pension Adjustment	Warnings
1 124456	Jill Sample	\$5,000.00	\$5,000.00	\$10,000.00	\$950.00	\$8,373	

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2 234567	Ahmed Sample	\$4,000.00	\$8,000.00	\$12,000.00	\$1,140.00	\$10,047	Member and Employer contributions differ by more than \$1 - may be OK if member and employer have different rates.



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3 345678	Max Sample	\$16,905.00	\$16,905.00	\$33,810.00	\$3,211.95	\$28,308	
4 456789	Over Max Sample	\$17,000.00	\$17,000.00	\$34,000.00	\$3,211.95	\$28,308	Total contributions exceed maximum allowable. Benefit Accrual has been capped based on maximum contributions.



Reporting PAs to CAAT

Report on final PBR file of 2025

- **Applies to:**
 - Classic Excel employers using PAL or,
 - ADE (SFTP) employer if system is configured for PA
- **Field names:**
 - **D2PA** – Enter calculated PA amount (rounded to nearest dollar)
 - **D2PAYEAR** – Enter 12/31/2025

Report on separate PBR file

- **Classic Excel employer** - optional
 - Demographic (DR) tab and Parameters tab required
 - No payroll data (PR) tab required
- **ADE (SFTP) employer** and system not configured for PA
 - Demographic file only
- Contact your Pension Analyst for assistance

Reporting PAs on CRA T4 slip

The image shows a CRA T4 slip form with several fields highlighted in red boxes and numbered 20, 50, and 52. Red arrows point from the list on the right to these boxes.

Box 20: RPP contributions (Cotisations à un RPA)

Box 50: RPP or DPSP registration number (N° d'agrément d'un RPA ou d'un RPDB)

Box 52: Pension adjustment (Facteur d'équivalence)

- **Box 20:** Total annual member contribution
- **Box 50:** 0589895 CAAT's registration number
- **Box 52:** Calculated pension adjustment

Leave status reporting

Leave status reporting

Final 2025 PBR data file

- For any leaves not reported throughout the year:
 - Report them on your final 2025 PBR data file, OR
 - Submit a separate PBR file – Only **DR** and **Parameters** tabs required
- PBR files can accept up to four status changes per member
 - Use the **ESTATUS**, **ESTATUS2**, **ESTATUS3** and **ESTATUS4** columns
 - Report the appropriate effective date with each status
- More than four status changes to report?
 - Contact your Pension Analyst

Leave status reporting

PBR data file codes

ESTATUS code to use	Type of leave of absence
PRG	Maternity/parental/adoption leave—continued contributions
PRN	Maternity/parental/adoption leave—no contributions
STL	Unpaid approved statutory leave—no contributions
LOA	Unpaid leave of absence
LAY	Layoff
GRV	Grievance
ACT	Active status, when returning from leave



Steve

Example: Reporting multiple leaves

- Parental leave (with contributions):
March 1, 2025
- Return from leave: May 15, 2025
- Unpaid leave: May 31, 2025
- Return from leave: November 7, 2025

Reporting on PBR Data File:

ESTATUS	ESTATUS_EDATE	ESTATUS2	ESTATUS_EDATE2	ESTATUS3	ESTATUS_EDATE3	ESTATUS4	ESTATUS_EDATE4
PRG	3/1/2025	ACT	5/15/2025	LOA	5/31/2025	ACT	11/7/2025

