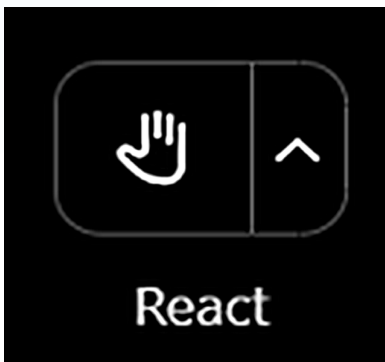


How to participate in the webinar



To type a question, click on the top right comment box. Enter your question in the box and click **Send**.



To ask a question live, click on the **React** icon on the bottom left corner and select **Raise my hand**.

Transformative Territory Statement

“In keeping with Indigenous culture and to build respectful relationships between Indigenous and non-Indigenous peoples, we acknowledge that our office is located on the traditional territory of many nations, including the Mississaugas of the Credit, the Anishnabeg, the Chippewa, the Haudenosaunee and the Wendat peoples, and is now home to many diverse First Nations, Inuit, and Métis peoples. We also acknowledge that Toronto is covered by Treaty 13 with the Mississaugas of the Credit.

We commit to listening to, uplifting and celebrating the Indigenous peoples of this land.”

Pronunciation

Anishnabeg: (ah-nish-naw-bek)

Haudenosaunee: (hoodt-en-oh-show-nee)

Métis: (may-tee)





Contribution Choice Annual Election

For DBplus employers
participating in Contribution Choice

September 10, 2026





Agenda

1. What is Contribution Choice annual election?
2. Eligibility
3. Election process

What is Contribution Choice annual election?

The annual election is a dedicated opportunity each year for your active members to:

- **Review their current contribution rate**
 - Decide if it still aligns with their financial needs
- **Explore rate options**
 - Learn about the different contribution rates available (based on your Participation Agreement)
 - Use the Pension Estimator in My Pension to explore available rates and the potential impact on their pension
- **Update their rate if desired**
 - Change their contribution rate to better suit their current financial needs

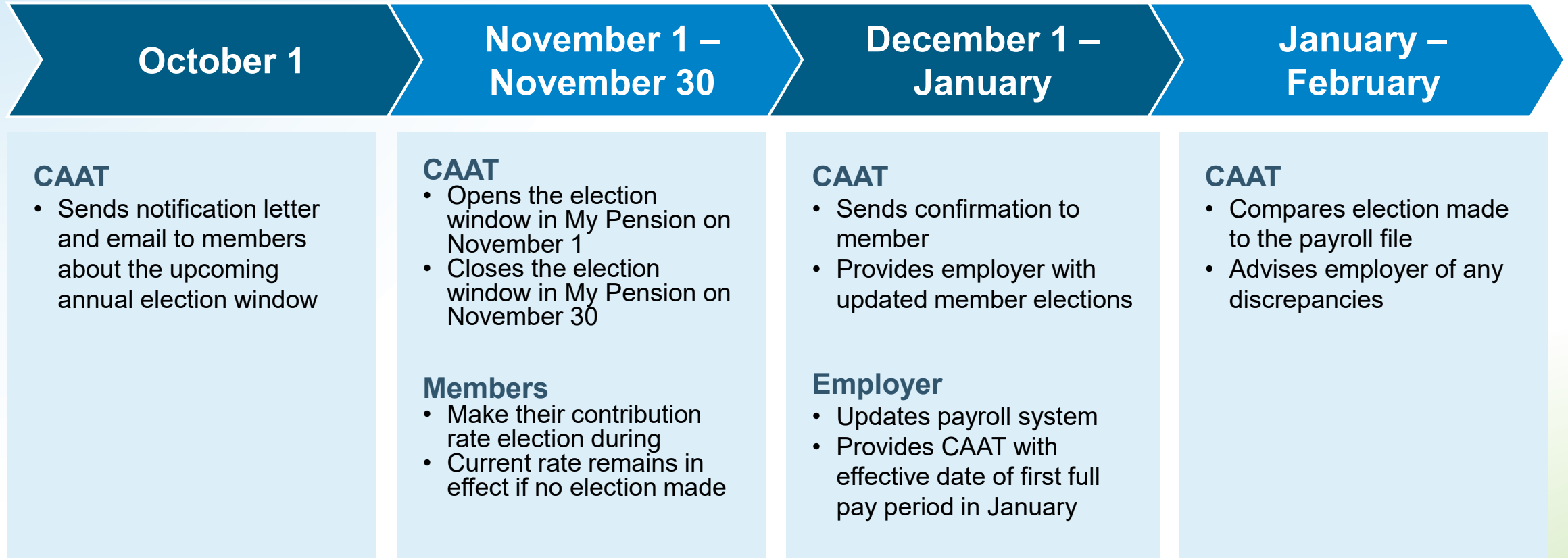


Who is eligible to make an election?



- Active members
 - Who are making contributions to the Plan
 - Members on leave who are contributing at the time of the annual election period
- Enrolled before September 1, 2026
 - Members who join the Plan on or after this date can make changes to their contribution rate during the next annual election period

How the election process works – My Pension



Notification letter



250 Yonge Street, Suite 2500, P.O. Box 40 Toronto ON M5B 2L7
Tel 416.673.9000 Toll Free 1.866.350.2228 Fax 416.673.9028 www.caatpension.ca

October 1, 2026

HHH CHOICETHREEHHH
77 FAKE ST
TORONTO ON A1A 3A5

Dear HHH CCHOICETHREEHHH

Your chance to choose is coming soon!

Because you're earning a pension in DBplus with Contribution Choice, you have the option to change your contribution rate once a year. From November 1, 2026 to November 30, 2026, log in to My Pension to select a new contribution rate from those offered by your employer.

After you select your rate, you will start contributing at your new rate starting with your first pay period next year. Your employer's corresponding rate will also change.

Changing your rate is a great option if:

- You enrolled at the default contribution rate and want the option to choose
- You experienced a salary increase and can afford to contribute more
- You want to increase your contributions and enjoy more income in retirement

Remember, if you change your contribution rate, your employer's corresponding rate will change as well.

What to do

Only you can decide if a rate change is right for you. Log in to My Pension now to check out your contribution rate options and learn more about Contribution Choice. Use the Estimator to model different retirement rate scenarios and see how a rate change today can affect your future pension. Then, take note of the dates shown above so you don't miss your chance to choose. Visit www.caatpension.ca, and click "Login".

My Pension – before annual election

The screenshot displays a web interface for 'My Pension'. At the top left, a user identifier 'TESTTHREE - 182014' is shown. A vertical sidebar on the left contains navigation links: 'Dashboard', 'Member Information', 'Contribution Choice' (highlighted in green), 'Estimate your pension', 'Purchase your leave', 'Document Centre', 'Message Centre', and 'Help'. The main content area is titled 'Contribution Choice' with the subtitle 'Learn more about your contribution rate choices and selection dates'. Below this, there are two columns. The left column is titled 'How Contribution Choice works' and contains two paragraphs explaining the DBplus system and the option to keep the same rate or select an alternate rate. The right column is titled 'Contribution rate choices' and lists four rates: 'Your current rate: 6.00%', 'Employer's current rate: 8.25%', 'Your alternate rate: 7.00%', and 'Employer's alternate rate: 8.50%'. Below these, it also shows 'Your alternate rate: 8.00%' and 'Employer's alternate rate: 8.75%'.

TESTTHREE - 182014

Dashboard

Member Information

Contribution Choice

Estimate your pension

Purchase your leave

Document Centre

Message Centre

Help

Contribution Choice

Learn more about your contribution rate choices and selection dates

How Contribution Choice works

DBplus with Contribution Choice lets you select the contribution rate that's right for you.

Keep the same rate throughout your membership or select an alternate rate, when applicable, to manage your retirement income.

Contribution rate choices

Your current rate: 6.00%
Employer's current rate: 8.25%

Your alternate rate: 7.00%
Employer's alternate rate: 8.50%

Your alternate rate: 8.00%
Employer's alternate rate: 8.75%

My Pension – during annual election

DBPLUS WITH CONTRIBUTION CHOICE

WINDOW OPEN! Choose a new contribution rate

 Select a new contribution rate from **19-Jul-2023** to **20-Jul-2023**. [Change your rate](#)

With Contribution Choice, you have the option to change your contribution rate once a year. Your employer's corresponding rate would also change, giving your pension even more value.

Not sure if a rate change is right for you? Learn more on the [Contribution Choice](#) page where you can use the Estimator to model different retirement scenarios and see how a rate change can affect your future pension.

Current Contribution Rate	Alternate Contribution Rate(s)
Your current rate: 5.00%	Your alternate rate: 4.50%
Employer's current rate: 6.00%	Employer's alternate rate: 4.50%
	Your alternate rate: 5.50%
	Employer's alternate rate: 5.50%
	Your alternate rate: 7.00%
	Employer's alternate rate: 7.00%

My Pension – during annual election

Dashboard

Member Information

Contribution Choice

Change your rate

Estimate your pension

Purchase your leave

Document Centre

Message Centre

Help

Contribution Choice rate change

Select a contribution rate that's right for you

Change your rate

Deadline: 20-Jul-2023

With Contribution Choice, you can choose a different contribution rate once a year. Your employer's corresponding rate would also change, giving your pension even more value.

Is a rate change right for you? Only you can decide. Use the [Estimator](#) to model different retirement scenarios and see how a rate change can affect your future pension.

Happy with your current rate? No need to update! You'll continue contributing at your current rate and have an opportunity to change your rate every year, as long as you're earning a pension in DBplus with Contribution Choice.

Changed your mind after submitting? If you wish to contribute at a different rate than previously selected, you can resubmit with your new rate choice until 20-Jul-2023.

Select a contribution rate

CURRENT RATE

☒

Your rate: 5.00%

Employer's rate: 6.00%

OPTION 1

☐

Your rate: 4.50%

Employer's rate: 4.50%

OPTION 2

☐

Your rate: 5.50%

Employer's rate: 5.50%

OPTION 3

☐

Your rate: 7.00%

Employer's rate: 7.00%

Cancel

Save

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My Pension – during annual election

Dashboard

Member Information

Contribution Choice

Change your rate

Estimate your pension

Purchase your leave

Document Centre

Message Centre

Help

Contribution Choice rate change

Select a contribution rate that's right for you

Confirm your rate change

Deadline: 20-Jul-2023

With Contribution Choice, you can choose a different contribution rate once a year. Your employer's corresponding rate would also change, giving your pension even more value.

Is a rate change right for you? Only you can decide. Use the [Estimator](#) to model different retirement scenarios and see how a rate change can affect your future pension.

Happy with your current rate? No need to update! You'll continue contributing at your current rate and have an opportunity to change your rate every year, as long as you're earning a pension in DBplus with Contribution Choice.

Changed your mind after submitting? If you wish to contribute at a different rate than previously selected, you can resubmit with your new rate choice until 20-Jul-2023.

Your selected contribution rate

CURRENT RATE

Your rate: 5.00%

Employer's rate: 6.00%

OPTION 1

Your rate: 4.50%

Employer's rate: 4.50%

OPTION 2

Your rate: 5.50%

Employer's rate: 5.50%

OPTION 3

Your rate: 7.00%

Employer's rate: 7.00%

Member Confirmation

☐ As a member of the CAAT Pension Plan participating in DBplus with Contribution Choice, I choose to make contributions at the rate specified above. I understand that I am required to contribute based on all eligible pensionable earnings related to my employment at the rate selected on this form. I also understand that the contribution rate shall remain in effect until I choose an alternate rate during a future election period.

Cancel

Submit

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My Pension — post annual election

The screenshot displays the 'My Pension' web portal. On the left is a sidebar with a search bar containing 'AAA - 183126' and a list of navigation links: Dashboard (highlighted in green), Member Information, Contribution Choice, Estimate your pension, Purchase your leave, Document Centre, Message Centre, and Help. The main content area has a header with the title 'My Pension' and subtitle 'Your personal pension portal'. Below this is a row of three boxes: 'Member ID: 183126', 'Current Plan design: DBplus', and 'Jurisdiction of employment: Ontario'. A green 'FEATURED' tag is positioned above a section titled 'DBplus with Contribution Choice:'. This section contains a paragraph explaining the Contribution Choice feature. Below the text are two columns of contribution rates. The left column, 'Current Contribution Rate', shows the current rate of 5.00%, the employer's rate of 6.00%, an upcoming change to 7.00% effective January 1, 2024, and the selected rate of 7.00%. The right column, 'Alternate Contribution Rate(s)', lists alternate rates of 4.50%, 5.50%, and 7.00%, each with its corresponding employer's rate.

Current Contribution Rate	Alternate Contribution Rate(s)
Your current rate: 5.00%	Your alternate rate: 4.50%
Employer's current rate: 6.00%	Employer's alternate rate: 4.50%
UPCOMING: Contribution rate change Effective as of 01-Jan-2024	Your alternate rate: 5.50%
	Employer's alternate rate: 5.50%
Your selected rate: 7.00%	Your alternate rate: 7.00%
Employer's rate: 7.00%	Employer's alternate rate: 7.00%

Sample change file sent to employer

Member Key	First Name	Last Name	Enrolment Date	Employer	Employee Number	Current Rate Effective Date	Qualifier	Qualifier Name	EE Rate	ER Rate	New Rate Effective Date	New Qualifier	New Qualifier Name	New EE Rate	New ER Rate
123456	Jane	Sample	3/1/2023	ABC Company	999	1/1/2026	T2	Option 2 (T2)	6	6	1/1/2027	T3	Option 3 (T3)	9	9
234567	John	Sample	5/15/2023	ABC Company	999	1/1/2026	T1	Option 1 (T1)	3	3	1/1/2027	T3	Option 2 (T2)	6	6
345678	Test	Sample	9/16/2025	ABC Company	999	9/16/2025	T2	Option 2 (T2)	6	6	1/1/2027	T3	Option 3 (T3)	9	9

Pay period example

Employer payroll is weekly

Pay date	Pay frequency	FDATE (From Date)	TDATE (To Date)	Rate change
01/02/2027	Weekly	12/27/2026	01/02/2027	No
01/09/2027	Weekly	01/03/2027	01/09/2027	Yes

Contribution rate will change starting on January 3, 2027



Questions?

