



Why are union locals across the country joining DBplus?

Learn why more union locals are joining DBplus, a modern Defined Benefit (DB) pension plan design offered by CAAT Pension Plan.



Secure and predictable lifetime retirement income

DBplus provides you with monthly pension payments for life when you retire, which means you don't have to worry about outliving your savings.



Simple way to save for retirement

With DBplus, the more you and your employer put in, the better your retirement will be. Scan the above QR code or visit pensionsforworkers.ca to estimate your lifetime retirement income as a member of DBplus!



Members have a say in how the Plan is run

CAAT Pension Plan is sponsored by a broader public sector union, with representation on both CAAT's Board of Trustees and the Sponsors' Committee, giving members an equal say in Plan decisions.



We're a not-for-profit (or "profit-for-members" trust)

Driven by membership values, CAAT spreads the costs and risks across more than 110,000 workers and 700 employers across the country. This means greater certainty and security for you.



Trusted by unions across Canada

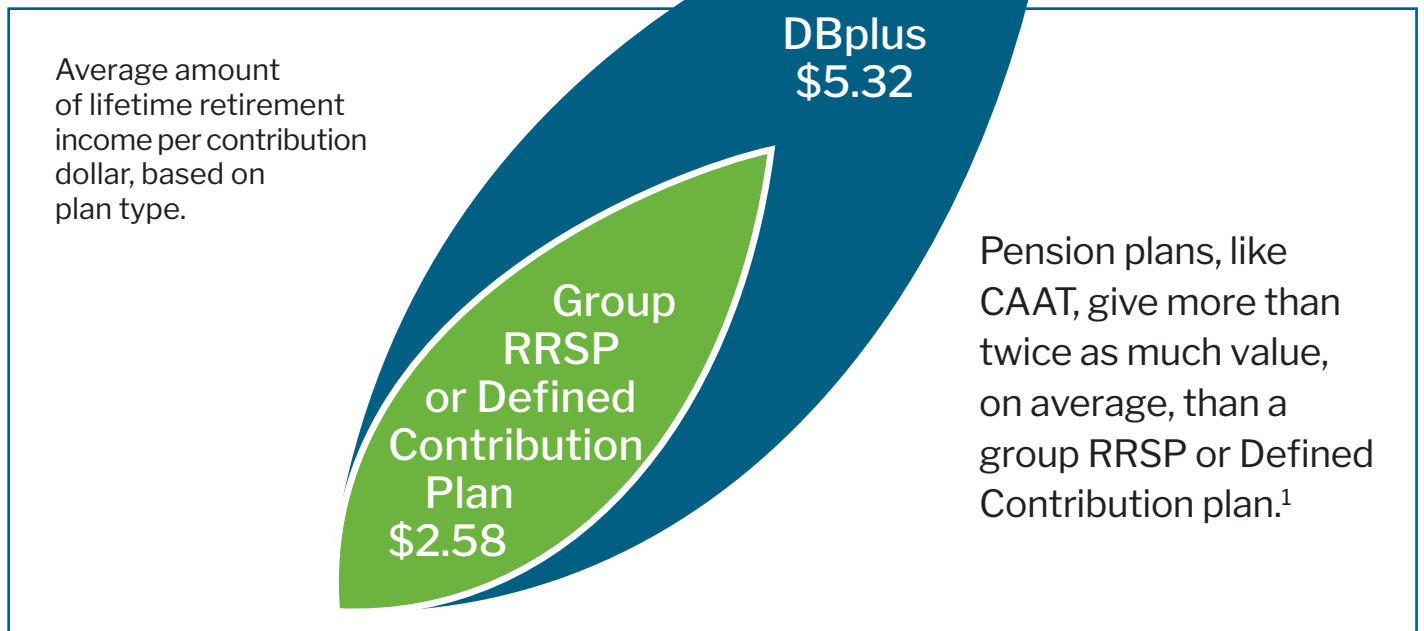
Members of more than 24 different unions and member associations across Canada have chosen DBplus as their preferred retirement solution.



World-class investment management for everyone

By pooling our members' contributions and investing them wisely in a wide variety of funds, CAAT Pension Plan maximizes your retirement income. You don't have to make any investment choices, and can leave it all up to CAAT's experts. As one of Canada's top institutional investors, we've had a net average rate of return of more than 9% over the past 10 years.

DBplus provides more pension for each \$1 contributed



¹The study The Value of a Good Pension, prepared by the Healthcare of Ontario Pension Plan, showed that Canada-model pension plans, like CAAT, provide on average \$5.32 in retirement income per \$1 of contributions. In contrast, large group RRSP and DC plans provide on average \$2.58 in retirement income per \$1 of contributions.



More value, more benefits!

With DBplus, you'll enjoy conditional inflation protection and while-you-work increases to your benefit that keep your pension growing throughout the years! You'll also receive survivor benefits and early retirement options.

How do I get DBplus for my local?

Contact our labour relations team, or visit pensionsforworkers.ca to learn more.

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We care about the security of our data.
CAAT's information security management system is ISO 27001 certified.

