



GROWTHplus Investment Account: a simple way to grow your savings

What is GROWTHplus?

GROWTHplus Investment Account is an optional savings account for CAAT Pension Plan members to grow their tax-sheltered retirement savings and benefit from CAAT's investment returns. With GROWTHplus, eligible Plan members can grow their savings together with the secure defined benefit (DB) pension they have with CAAT.

Why GROWTHplus?



Benefit from CAAT's investment returns

Leave the investment decisions to CAAT's professionals and benefit from the Plan's scale and asset mix, including private equity, infrastructure and real estate.



Grow your savings with a trusted organization

Consolidate your tax-sheltered savings with an organization that focuses on long-term investment performance.



Continue participating throughout your lifetime

As an active, deferred or retired member of the Plan, you can continue to participate in GROWTHplus and benefit from the Plan's investment returns.

GROWTHplus is in addition to your secure lifetime pension paid by CAAT.

GROWTHplus does not replace or change the pension you earn or receive today. Deposits are optional and your employer does not make contributions on your behalf like they do with your CAAT DB pension.

To participate in GROWTHplus, you must be earning or be entitled to a CAAT DB pension.

Learn more about the GROWTHplus Investment Account by visiting <u>www.caatpension.ca/members/growthplus</u> and be sure to seek independent advice from a financial advisor before choosing to invest your money with GROWTHplus.