While we wait – audio instructions

- 1. Select the Audio section of the GoToWebinar control panel
- 2. Select Computer audio or Phone call
- 3. To submit a question or comment, type it in the Questions panel



Land Acknowledgement

"We acknowledge that our office sits 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."

Pronunciation

Anishnabeg: (ah-nish-naw-bek)

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

Métis: (may-tee)





Annual Statement Overview



March 9, 2023



Agenda

- 1. Active Statements
- 2. Active Statements on PAL and My Pension

Active Statements

Pages 1 & 2 - Address page

AEEIYIS QUSRF 1 SRGOUGHSH SHTOUGHT AAAAAAAAAA ON GTH WRO

AC/FAC/0001-0001/55

Page 3 – Member ID

			Page 3 of 9 Member ID 111116
AEEIYIS QUSRF		Page 3 of 9 Member ID 111118	
Your lifetime pension earned to Decembe	er 31, 2022	Member information	
Annual pension payable at age 65	\$2,790.36	Name AEEIYIS QUSRF	
Monthly pension payable at age 65	\$232.53	Date of birth May 22, 1991	
When can you retire?		Date of hire January 9, 2017	
Normal retirement date		Date of enrolment November 30, 2020	
The end of the month you turn 65	May 31, 2056	Employment type Part-time	
Early retirement dates		Jurisdiction of employment Ontario	
Estimated earliest date you can retire with a DBprime unreduced pension Earliest date you can retire with a DBplus unreduced pension (age 65)	February 28, 2049 May 31, 2056		
Estimated earliest date you can retire with a reduced pension	May 31, 2041	You are vested in your pension. To start pension payments, you	
Our international fits		must retire from both DBprime and DBplus at the same time.	
Survivor benefits		Pension Registration Number: 0589895	
Spouse (as identified in our records)	None	Province of Plan Registration: Ontario	
Designated beneficiaries		registration. ontailo	
GHYTEY JUTYEGS JYSNBIR GJYEHHI	50.00% of benefit 50.00% of benefit		
	50.00% of benefic		
		Contact the Colleges of Applied Arts and	
		Technology Pension Plan	
		250 Yonge Street, Suite 2500 P.O. Box 40 Toronto, ON M5B 2L7	
		Telephone: 416.673.9000 Toll-free: 1.866.350.2228 member@caatpension.ca	
		www.caatpension.ca	

Page 3 – Member ID

i caat	lanu	Annual Statemen	-	
PENSION PLAN	Janu	ary 1 to December 31, 202	-	Membe
AEEIYIS QUSRF		Page 3 of 9 Member ID 111116		Name AEEIYIS C
Your lifetime pension earned to December	31, 2022	Member information		Date of bi
Annual pension payable at age 65	\$2,790.36	Name AEEIYIS QUSRF		May 22, 19
Monthly pension payable at age 65	\$232.53	Date of birth May 22, 1991		Dete of hi
When can you retire?		Date of hire January 9, 2017		Date of hi January 9,
Normal retirement date		Date of enrolment November 30, 2020		Date of en
The end of the month you turn 65	May 31, 2056	Employment type Part-time		November
Early retirement dates		Jurisdiction of employment Ontario		
Estimated earliest date you can retire with a DBprime unreduced pension Earliest date you can retire with a DBplus unreduced pension (age 65)	February 28, 2049 May 31, 2056	You are vested in your pension.		Employm
Estimated earliest date you can retire with a reduced pension	May 31, 2041	To start pension payments, you		Part-time
Survivor benefits		must retire from both DBprime and DBplus at the same time. Pension Registration Number: 0589895		Jurisdictio
Spouse (as identified in our records)	None	Province of Plan		Ontario
		Registration: Ontario		
Designated beneficiaries GHYTEY JUTYEGS	50.00% of benefit			You are ve
JYSNBIR GJYEHHI	50.00% of benefit			
				To start pe
				must retire
		Contact the		and DBplu
		Colleges of Applied Arts and Technology Pension Plan		
				Pension F
		250 Yonge Street, Suite 2500 P.O. Box 40 Toronto, ON M5B 2L7		Number: (
		Telephone: 416.673.9000		Province
		Toll-free: 1.868.350.2228 member@caatpension.ca		Registrati
		www.caatpension.ca		
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er information QUSRF oirth 1991 nire 9, 2017 enrolment er 30, 2020 nent type tion of employment vested in your pension. pension payments, you re from both DBprime lus at the same time. Registration 0589895 of Plan tion: Ontario

Page 3 – Lifetime pension

PENSION PLAN	Janu	Annual Statement ary 1 to December 31, 2022
AEEIYIS QUSRF		Page 3 of 9 Member ID 111116
Your lifetime pension earned to December	31, 2022	Member information
Annual pension payable at age 65 Monthly pension payable at age 65	\$2,790.36 \$232.53	Name ABETYIS QUSRF Date of birth
When can you retire?		May 22, 1991 Date of hire January 9, 2017
Normal retirement date The end of the month you turn 85	May 31, 2056	Date of enrolment November 30, 2020 Employment type Part-time
Early retirement dates Estimated earliest date you can retire with a DBprime unreduced pension	February 28, 2049	Part-ume Jurisdiction of employment Ontario
Estimated earliest date you can retire with a Dopume unreduced persion Estimated earliest date you can retire with a reduced pension Estimated earliest date you can retire with a reduced pension	May 31, 2048 May 31, 2056	You are vested in your pension. To start pension payments, you
Survivor benefits		nust retire from both DBprime and DBplus at the same time. Pension Registration Number: 0589895
Spouse (as identified in our records)	None	Province of Plan Registration: Ontario
Designated beneficiaries GHYTEY JUTYEGS JYSNBIR GJYEHHI	50.00% of benefit 50.00% of benefit	
		Contact the Colleges of Applied Arts and Technology Pension Plan
		250 Yonge Street, Suite 2500 P.O. Box 40 Toronto, ON M5B 2L7
		Telephone: 416.673.9000 Toll-free: 1.866.350.2228 member@caatpension.ca
		www.caatpension.ca
ABSACT_E_01.23.0 111116 QUSRF 3		

Your lifetime pension earned to December 31, 2022

Annual pension payable at age 65	
Monthly pension payable at age 65	

\$2,790.36 \$232.53

Page 3 – Retirement eligibility

PENSION PLAN		Annual Statemer ry 1 to December 31, 202
AEEIYIS QUSRF		Page 3 of 9 Member ID 111116
Your lifetime pension earned to December	31, 2022	Member information
Annual pension payable at age 05 Monthly pension payable at age 05	\$2,790.36 \$232.53	Name AEEIYIS QUSRF Date of birth May 22, 1991
When can you retire? Normal retirement date		Date of hire January 9, 2017 Date of enrolgaent November 20, 2020
The end of the month you turn 65 Early retirement dates Estimated earliest date you can retire with a DBprime unreduced pension	May 31, 2056 February 28, 2049	Epoployment type Part-time Jurisdiction of employment Ontario
Earliest date you can retire with a DBplus unreduced pension (age 05) Estimated earliest date you can retire with a reduced pension Survivor benefits	May 31, 2056 May 31, 2041	You are vested in your pension. To start pension payments, you must retire from both DBprime and DBplus at the same time.
Spouse (as identified in our records)	None	Pension Registration Number: 0589895 Province of Plan Registration: Ontario
Designated beneficiaries GHYTEY JUTYEGS JYSNBIR GJYEHHI	50.00% of benefit 50.00% of benefit	
		Contact the Colleges of Applied Arts and Technology Pension Plan 250 Yonge Street, Suite 2500 P.O. Box 40 Toronto, ON M58 21.7
		Telephone: 416.673.9000 Toll-free: 1.866.360.2228 member@caalpension.ca
ABSACT_ <u>F_01.23.0</u> 111116 QUSRF 3		www.caatpension.ca

When can you retire?

Normal retirement date

The end of the month you turn 65	May 31, 2056
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Early retirement dates

Estimated earliest date you can retire with a DBprime unreduced pension	February 28, 2049
Earliest date you can retire with a DBplus unreduced pension (age 65)	May 31, 2056
Estimated earliest date you can retire with a reduced pension	May 31, 2041

Page 3 – Survivor benefits

PENSION PLAN	Janu	Annual Statement ary 1 to December 31, 2022
AEEIYIS QUSRF		Page 3 of 9 Member ID 111118
Your lifetime pension earned to December	r 31, 2022	Member information
Annual pension payable at age 65	\$2,790.36	Name AEEIYIS QUSRF
Monthly pension payable at age 65	\$232.53	Date of birth
When can you retire?		May 22, 1991 Date of hire January 9, 2017
Normal retirement date		Date of enrolment November 30, 2020
The end of the month you turn 65	May 31, 2056	Employment type
		Part-time
Early retirement dates		Jurisdiction of employment Ontario
Estimated earliest date you can retire with a DBprime unreduced pension Earliest date you can retire with a DBplus unreduced pension (age 85)	February 28, 2049 May 31, 2056	You are vested in your pension.
Estimated earliest date you can retire with a reduced pension	May 31, 2041	To start pension payments, you
		must retrie from both DBprime and DBplus at the same time.
Survivor benefits		Persion Registration Number: 0589895
Spouse (as identified in our records)	None	Province of Plan Registration: Ontario
Designated beneficiaries		
GHYTEY JUTYEGS	50.00% of benefit	
JYSNBIR GJYEHHI	50.00% of benefit	
		Contact the Colleges of Applied Arts and Technology Pension Plan
		250 Yonge Street, Suite 2500 P.O. Box 40 Toronto, ON MSB 2L7
		Telephone: 416.673.9000 Toll-free: 1.866.350.2228 member@caalpension.ca
		www.caatpension.ca
ABSACT_E_01.23.0 111116 QUSRF 3		

Survivor benefits	
Spouse (as identified in our records)	None
Designated beneficiaries	
GHYTEY JUTYEGS JYSNBIR GJYEHHI	50.00% of benefit 50.00% of benefit

Page 3 – Plan contact information

	Janua	Annual Statement uary 1 to December 31, 2022		
AEEIYIS QUSRF		Page 3 of 9 Member ID 111116		
Your lifetime pension earned to December	31, 2022	Member information		
Annual pension payable at age 65	\$2,790.36	Name AEEIYIS QUSRF		
Monthly pension payable at age 65	\$232.53	Date of birth May 22, 1991		
When can you retire?		Date of hire January 9, 2017		
Normal retirement date		Date of enrolment November 30, 2020		
The end of the month you turn 65	May 31, 2056	Employment type		
Early retirement dates Estimated earliest date you can retire with a DBprime unreduced pension	February 28, 2049	Part-time Jurisdiction of employment Ontario		
Earliest date you can retire with a DBplus unreduced pension (age 65)	May 31, 2056	You are vested in your pension.		
Estimated earliest date you can retire with a reduced pension	May 31, 2041	To start pension payments, you must retire from both DBprime		
Survivor benefits		and DBplus at the same time. Pension Registration Number: 0589895		
Spouse (as identified in our records)	None	Province of Plan		
		Registration: Ontario		
Designated beneficiaries GHYTEY JUTYEGS	50.00% of benefit			
JYSNBIR GJYEHHI	50.00% of benefit			
		Contact the Colleges of Applied Arts and		
		Technology Pension Plan		
		250 Yonge Street, Suite 2500 P.O. Box 40 Toronto, ON M5B 2L7		
		Telephone: 416.673.9000 Toll-free: 1.866.350.2228 member@caatpension.ca		
		www.caatpension.ca		
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Contact the Colleges of Applied Arts and Technology Pension Plan

250 Yonge Street, Suite 2500 P.O. Box 40 Toronto, ON M5B 2L7

Telephone:416.673.9000Toll-free:1.866.350.2228member@caatpension.ca

www.caatpension.ca

Page 4 - Annual pension as of December 31, 2022

	Ja	Annual Statement y 1 to December 31, 2022
PENSION PLAN		Page 4 of 9 Member ID 111116
Your pension at age 65, e The graph shows the increase in you		Annual pension When you retire, your pension is paid every month for the rest of your life. Your pension is a combination of the pensions
	Total \$2,790.36	earned in DBprime and DBplus. Your pension increases each year as you continue to contribute to the Plan.
Total \$1,188.12 Pension \$1,188.12	Pension \$2,790.38	AW Enhancement An annual increase (subject to the CAAT Rension Plan Funding Policy), base on the Average Industrial Wage (AWV) index. The AIW enhancement is applied to the total DBolus pension you
Total annual pension as of December 31, 2021 Annual pension payable fro	Total annual pension as of December 31, 2022 m normal retirement date	accrued to be end of the previous year. Your total pension is increased each year there is an AIW enhancement.
As of December 3		

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\$77,233.40

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	2021	2022 and AIW	2022
DBprime pension	\$1,188.12	\$280.20	\$1,468.32
DBplus pension	\$0.00	\$1,322.04	\$1,322.04
Total lifetime pension	\$1,188.12	\$1,602.24	\$2,790.36

If you retire early, you will also be entitled to a DBprime bridge benefit, in the amount of \$544.56, payable to age 65. The start date of the DBprime bridge benefit will depend on your years of service in the Plan and when you retire. If, when you retire, you are not eligible for an unreduced DBprime pension, your pension and any DBprime bridge benefit payable will be reduced.

For details about the period(s) in which you participated in a prior plan design, and a full breakdown of the benefits you earned during that period, refer to your annual statements received during that prior period. If you have any guestions, please contact the CAAT Plan.

DBprime pensionable service as of December 31, 2022	

Highest average pensionable earnings (HAPE) in DBprime for your latest period

CAAT Retirement Compensation Arrangement

This statement includes any contributions you may have made to the CAAT Retirement Compensation Arrangement (CAAT RCA), and the total estimated pension (some of which may be paid from the CAAT RCA if eligible) payable to you at your normal retirement date, based on your contributions, eligible service and salary as of the date of this statement.

If your DBprime pension exceeds the maximum pension that can be paid from the CAAT Plan under the Income Tax Act when you retire, any excess pension above the maximum in respect of eligible service in the CAAT RCA will be paid from the CAAT RCA. Note that if you are eligible for a pension from the CAAT RCA when you retire, you are not entitled to CAAT RCA benefits in respect of any purchased or transferred service unless service has been specifically purchased separately under the CAAT RCA. Further details on the CAAT RCA, including with respect to eligibility for benefits and eligible service, can be found at www.caatpension.ca.

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Your pension at age 65, earned to the end of 2022

The graph shows the increase in your pension from your last statement



Page 4 – Bridge benefit

🎽 caat Annual Statement January 1 to December 31, 2022 PENSION PLAI Page 4 of 9 Member ID 111116 Your pension at age 65, earned to the end of 2022 Annual pension The graph shows the increase in your pension from your last statement When you retire, your pension is paid every month for the rest of your life. Your pension is a combination of the pensions earned in DBprime and DBplus. Total \$2,790.36 Your pension increases each year as you continue to contribute to the Plan. **AIW Enhancement** Total \$1,188.12 An annual increase (subject to Pension the CAAT Pension Plan Funding \$2,790.36 Policy), based on the Average Industrial Wage (AIW) index. The Pension \$1,188,12 AIW enhancement is applied to the total DBplus pension you accrued to the end of the Total annual pension Total annual pension previous year. Your total pension as of December 31, 2021 as of December 31, 2022 is increased each year there is an AIW enhancement Annual pension payable from normal retirement date As of December 31 Accrued in As of December 3 2022 and AIW 2022 2021 DBprime pension \$1,188.12 \$280.20 \$1,468.32 \$1,322.04 \$1,322.04 DBplus pension \$0.00 \$2,790.36 Total lifetime pension \$1,188.12 \$1,602.24 If you retire early, you will also be entitled to a DBprime bridge benefit, in the amount of \$544.56, payable to age 65. The start date of the DBprime bridge benefit will depend on your years of service in the Plan and when you retire. If, when you retire, you are not eligible for an unreduced DBprime pension, your pension and any DBprime bridge benefit payable will be reduced For details about the period(s) in which you participated in a prior plan design, and a full breakdown of the benefits you earned during that period, refer to your annual statements received during that prior period. If you have any questions, please contact the CAAT Plan. DBprime pensionable service as of December 31, 2022 1.30314 our Pension Statement is Highest average pensionable earnings (HAPE) in DBprime for your tended as a summary only. For \$77.233.40 comprehensive description of latest period e CAAT Pension Plan sions, please visit CAAT Retirement Compensation Arrangement ww.caatoension.ca or contact This statement includes any contributions you may have made to the CAAT Retirement e CAAT Pension Plan. If there Compensation Arrangement (CAAT RCA), and the total estimated pension (some of which may re any discrepancies betweer be paid from the CAAT RCA if eligible) payable to you at your normal retirement date, based on is Pension Statement and the your contributions, eligible service and salary as of the date of this statement. lan Terms, the Plan Terms wi If your DBprime pension exceeds the maximum pension that can be paid from the CAAT Plan under the Income Tax Act when you retire, any excess pension above the maximum in respect of eligible service in the CAAT RCA will be paid from the CAAT RCA. Note that if you are eligible for a pension from the CAAT RCA when you retire, you are not entitled to CAAT RCA benefits in respect of any purchased or transferred service unless service has been specifically purchased separately under the CAAT RCA. Further details on the CAAT RCA, including with respect to eligibility for benefits and eligible service, can be found at www.caatpension.ca.

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Annual pension payable from normal retirement date

		As of December 31 2021	Accrued in 2022 and AIW	As of December 31 2022
	DBprime pension	\$1,188.12	\$280.20	\$1,468.32
	DBplus pension	\$0.00	\$1,322.04	\$1,322.04
/	Total lifetime pension	\$1,188.12	\$1,602.24	\$2,790.36

If you retire early, you will also be entitled to a DBprime bridge benefit, in the amount of \$544.56, payable to age 65. The start date of the DBprime bridge benefit will depend on your years of service in the Plan and when you retire. If, when you retire, you are not eligible for an unreduced DBprime pension, your pension and any DBprime bridge benefit payable will be reduced.

For details about the period(s) in which you participated in a prior plan design, and a full breakdown of the benefits you earned during that period, refer to your annual statements received during that prior period. If you have any questions, please contact the CAAT Plan.

DBprime pensionable service as of December 31, 2022	1.30314
Highest average pensionable earnings (HAPE) in DBprime for your latest period	\$77,233.40

Page 4 – Retirement Compensation Agreement

PENSION PLAN	Ja	Annual Statement nuary 1 to December 31, 2022
		Page 4 of 9 Member ID 111116
Your pension at age 65, e The graph shows the increase in you		Annual pension
	Total \$2,790.36	When you retire, your pension is paid every month for the rest of your life. Your pensions is a combination of the pensions earned in DBprime and DBplus. Your pension increases each year as you continue to contribute to the Plan.
Total \$1,188.12 Pension \$1,188.12	Pension \$2,790.36	AIW Enhancement An annual increase (subject to the CAAT Pension Plan Funding Policy), based on the Average Industrial Wage (ANW) index. The AIW enhancement is applied to the total DBolus pension you
Total annual pension as of December 31, 2021	Total annual pension as of December 31, 2022	accrued to the end of the previous year. Your total pension is increased each year there is

Annual pension payable from normal retirement date

	As of December 31 2021	Accrued in 2022 and AIW	As of December 31 2022
DBprime pension	\$1,188.12	\$280.20	\$1,468.32
DBplus pension	\$0.00	\$1,322.04	\$1,322.04
Total lifetime pension	\$1,188.12	\$1,602.24	\$2,790.36

If you retire early, you will also be entitled to a DBprime bridge benefit, in the amount of \$544.56, payable to age 65. The start date of the DBprime bridge benefit will depend on your years of service in the Plan and when you retire. If, when you retire, you are not eligible for an unreduced DBprime pension, your pension and any DBprime bridge benefit payable will be reduced.

For details about the period(s) in which you participated in a prior plan design, and a full breakdown of the benefits you earned during that period, refer to your annual statements received during that prior period. If you have any questions, please contact the CAAT Plan.

DBprime pensionable service as of December 31, 2022

Highest average pensionable earnings (HAPE) in DBprime for your \$77 233 40 latest period

CAAT Retirement Compensation Arrangement

This statement includes any contributions you may have made to the CAAT Retirement Compensation Arrangement (CAAT RCA), and the total estimated pension (some of which may be paid from the CAAT RCA if eligible) payable to you at your normal retirement date, based or your contributions, eligible service and salary as of the date of this statement.

If your DBprime pension exceeds the maximum pension that can be paid from the CAAT Plan under the Income Tax Act when you retire, any excess pension above the maximum in respec of eligible service in the CAAT RCA will be paid from the CAAT RCA. Note that if you are eligible for a pension from the CAAT RCA when you retire, you are not entitled to CAAT RCA benefits in respect of any purchased or transferred service unless service has been specifically purchased separately under the CAAT RCA. Further details on the CAAT RCA, including with respect to eligibility for benefits and eligible service, can be found at www.caatpension.ca.

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subject to lan Funding Average) index. The applied to sion you the total pension ar there is

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CAAT Retirement Compensation Arrangement

This statement includes any contributions you may have made to the CAAT Retirement Compensation Arrangement (CAAT RCA), and the total estimated pension (some of which may be paid from the CAAT RCA if eligible) payable to you at your normal retirement date, based on your contributions, eligible service and salary as of the date of this statement.

If your DBprime pension exceeds the maximum pension that can be paid from the CAAT Plan under the Income Tax Act when you retire, any excess pension above the maximum in respect of eligible service in the CAAT RCA will be paid from the CAAT RCA. Note that if you are eligible for a pension from the CAAT RCA when you retire, you are not entitled to CAAT RCA benefits in respect of any purchased or transferred service unless service has been specifically purchased separately under the CAAT RCA. Further details on the CAAT RCA, including with respect to eligibility for benefits and eligible service, can be found at www.caatpension.ca.

Page 4 – AIW Enhancement

	Ja	Annual Sta nuary 1 to Decembe
		Page 4 of 9 Member ID 111116
Your pension at age 65, ea The graph shows the increase in your p		Annual pension
	Total \$2,790.36	When you retire, you paid every month for your life. Your pensio combination of the pe earned in DBprime ai Your pension increas year as you continue contribute to the Plan
Total \$1,188.12 Pension \$1,188.12	Pension \$2,790.36	AIW Enhancement An annual increase (the CAAT Pension PI Policy), based on the Industrial Wage (AIW AIW enhancement is the total DBplus pens
Total annual pension as of December 31, 2021	Total annual pension as of December 31, 2022	accrued to the end of previous year. Your t

Annual pension payable from normal retirement date

	As of December 31 2021	Accrued in 2022 and AIW	As of December 31 2022
DBprime pension	\$1,188.12	\$280.20	\$1,468.32
DBplus pension	\$0.00	\$1,322.04	\$1,322.04
Total lifetime pension	\$1,188.12	\$1,602.24	\$2,790.36

If you retire early, you will also be entitled to a DBprime bridge benefit, in the amount of \$544.56, payable to age 65. The start date of the DBprime bridge benefit will depend on your years of service in the Plan and when you retire. If, when you retire, you are not eligible for an unreduced DBprime pension, your pension and any DBprime bridge benefit payable will be reduced

For details about the period(s) in which you participated in a prior plan design, and a full breakdown of the benefits you earned during that period, refer to your annual statements received during that prior period. If you have any questions, please contact the CAAT Plan.

|--|

Highest average pensionable earnings (HAPE) in DBprime for your latest period

CAAT Retirement Compensation Arrangement

This statement includes any contributions you may have made to the CAAT Retirement Compensation Arrangement (CAAT RCA), and the total estimated pension (some of which may be paid from the CAAT RCA if eligible) payable to you at your normal retirement date, based on your contributions, eligible service and salary as of the date of this statement.

If your DBprime pension exceeds the maximum pension that can be paid from the CAAT Plan under the Income Tax Act when you retire, any excess pension above the maximum in respect of eligible service in the CAAT RCA will be paid from the CAAT RCA. Note that if you are eligible for a pension from the CAAT RCA when you retire, you are not entitled to CAAT RCA benefits in respect of any purchased or transferred service unless service has been specifically purchased separately under the CAAT RCA. Further details on the CAAT RCA, including with respect to eligibility for benefits and eligible service, can be found at www.caatpension.ca.

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1 to December 31, 2022 Page 4 of 9

Annual Statement

Innual pension /hen you retire, your pension is paid every month for the rest of your life. Your pension is a ombination of the pensions arned in DBprime and DBplus our pension increases each ear as you continue to ontribute to the Plan. AIW Enhancement An annual increase (subject to the CAAT Pension Plan Funding olicy), based on the Average ndustrial Wage (AIW) index. The AIW enhancement is applied to the total DBplus pension you ccrued to the end of the revious year. Your total pensi is increased each year there is an AIW enhancement.

our Pension Statement is nded as a summary only. Fo hensive description of ns, please visit nsion.ca or cor

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CAAT Pension Plan. If there s Pension Statement and the lan Terms, the Plan Ter

AIW Enhancement

An annual increase (subject to the CAAT Pension Plan Funding Policy), based on the Average Industrial Wage (AIW) index. The AIW enhancement is applied to the total DBplus pension you accrued to the end of the previous year. Your total pension is increased each year there is an AIW enhancement.

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Page 5 - Earnings



Earnings	
Highest average pensionable earnings (HAPE)	\$77,233.40
Average year's maximum pensionable earnings (AYMPE)	\$59,700.00

Earnings

Eligible earnings in 2022

\$86,410.68

Contributions

		Annual Statement iry 1 to December 31, 2022
Details about your pension - DBprime You stopped contributing to DBprime on March 20, 2022		Page 5 of 9 Member ID 111116
Earnings		Pension formula:
Highest average pensionable earnings (HAPE)	\$77,233.40	DBprime
Average year's maximum pensionable earnings (AYMPE)	\$59,700.00	1. HAPE to Pensionable
DBprime member contributions		🕴 🎽 caat
Total contributions plus interest as of December 31, 2021	\$9,709.67	Caal
Contributions made in 2022	\$2,297.24	PENSION PLAN
Interest credited in 2022	\$81.42	
Total contributions + interest as of December 31, 2022	\$12,088.33	Details about you
DBprime pensionable service		You started contributing to DB
Pensionable service as of 2021	1.09160	T Earnings
Pensionable service earned in 2022	0.21154	fv Eligible earnings in 2022
Total pensionable service as of December 31, 2022	1.30314	pt Ligible earnings in 2022

Pension Calculation

((1.3% x \$59,700.00) + (2% x \$17,533.40)) x 1.30314 = \$1,468.32

The pension formula displayed is for illustrative purposes only and amounts included in the calculation may vary slightly from those found in other sections of this statement.

5

DBprime	purchases
---------	-----------

You have not purchased or transferred any service into the Plan.

道 caat PENSION PLAN

Details about your pension - DBplus You started contributing to DBplus on March 21, 2022

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Earnings

Eligible earnings in 2022		\$86,410.68	Pension formula: DBplus
DBplus contributions	Member	Employer	Guaranteed base pension DBplus past promised benefits
Total contributions plus interest as of December 31, 2021	\$0.00	\$0.00	+ APF x (member + employer contributions)
Contributions made in 2022	\$7,776.96	\$7,776.96	+ (AIW + Pension purchases)
Interest credited in 2022	\$21.82	\$21.82	= Total DBplus annual lifetime pension
Total contributions plus interest as of December 31, 2022	\$7,798.78	\$7,798.78	Average Industrial Wage (AIW) enhancements, once added
Total DBprime and DBplus member contributions December 31, 2022	vith interest as of	\$19,887.11	become a permanent part of your CAAT promised pension. The AIW index represents wage inflation in Canada
Pension calculation			Annual Pension Factor (APF)
Accrued as of December 31, 2021		\$0.00	is the rate used to calculate your
Earned in 2022: 8.5% x (\$7,776.96 + \$7,776.96) Total DBplus accrued as of December 31, 2022		\$1,322.04 \$1,322.04	guaranteed base pension. Under DBplus, the current APF is 8.5%. This amount is set by the Plan's
The pension formula displayed is for illustrative pu calculation may vary slightly from those found in or	governors, based on the Funding Policy.		
Pension purchases You have not purchased or transferred any pensio	n into the plan.		Employer contributions Your employer contributions to DBplus are shown because the DBplus pension formula is based on total member and employer contributions.

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Annual Statement January 1 to December 31, 2022

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DBprime member contributions

Total contributions + interest as of December 31, 2022	\$12,088.33
Interest credited in 2022	\$81.42
Contributions made in 2022	\$2,297.24
Total contributions plus interest as of December 31, 2021	\$9,709.67

DBplus contributions	Member	Employer
Total contributions plus interest as of December 31, 2021	\$0.00	\$0.00
Contributions made in 2022	\$7,776.96	\$7,776.96
Interest credited in 2022	\$21.82	\$21.82
Total contributions plus interest as of December 31, 2022	\$7,798.78	\$7,798.78

Total DBprime and DBplus member contributions with interest as of	\$19,887.11
December 31, 2022	φ19,007.11

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Pension Calculation



DBprime pensionable service	
Pensionable service as of 2021	1.09160
Pensionable service earned in 2022	0.21154
Total pensionable service as of December 31, 2022	1.30314

Pension Calculation

Annual Statement

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Pension formula:

Suaranteed base pension

APF x (member + employer contributions)

+ (AIW + Pension purchas

Total DBplus annual lifetime pension

Average Industrial Wage (AIW) Average Industrial Wage (AIW) enhancements, once added, become a permanent part of your CAAT promised pension. The AIW index represents wage inflation in Canada.

Annual Pension Factor (APF)

Is the rate used to calculate your guaranteed base pension. Under DBplus, the current APF is 8.5%. This amount is set by the Plan's

governors, based on the Funding Policy.

Employer contributions Your employer contributions to DBplus are shown because the DBplus pension formula is based on total member and employer contributions.

DBplus past promised benefits

DBplus

 $((1.3\% \times \$59,700.00) + (2\% \times \$17,533.40)) \times 1.30314 = \$1,468.32$

The pension formula displayed is for illustrative purposes only and amounts included in the calculation may vary slightly from those found in other sections of this statement.

Pension calculation

Accrued as of December 31, 2021	\$0.00
Earned in 2022: 8.5% x (\$7,776.96 + \$7,776.96)	\$1,322.04
Total DBplus accrued as of December 31, 2022	\$1,322.04

The pension formula displayed is for illustrative purposes only and amounts included in the calculation may vary slightly from those found in other sections of this statement.

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Purchases



Annual Statement January 1 to December 31, 2022

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DBplus

Pension formula: Guaranteed base pension DBplus past promised benefits + APF x (member + employer contributions) + (AIW + Pension purchase

Total DBplus annual lifetime pension Average Industrial Wage (AIW) enhancements, once added, become a permanent part of your CAAT promised pension. The AIW index represents wage inflation in Canada.

Annual Pension Factor (APF) Annual Persion Pactor (APP) Is the rate used to calculate your guaranteed base pension. Under DBplus, the current APF is 8.5%. This amount is set by the Plan's governors, based on the Funding Policy.

Employer contributions Your employer contributions to DBplus are shown because the DBplus pension formula is based on total member and employer contributions.

DBprime purchases

You have not purchased or transferred any service into the Plan.

Pension purchases

You have not purchased or transferred any pension into the plan.

Pension formula

Details about your p You started contributing to DBplus o		Janua	Annual Statement ary 1 to December 31, 2022 Page 8 of 9 Member ID 111118
² caat	Annual Statement any 1 to December 31, 2022 Page 5 of 9 Member ID 11110	\$90,410.08 Employer 50.00 \$21.82 \$7,776.09 \$21.82 \$7,778.78 \$10,887.11 \$10,887.11 \$10,887.11 \$1,32204 \$1,32204 \$1,32204 cluded in the ent	Member ID 11110 Persion formula: DB/us Guaranteed base parsion DB/us past promised benefits AFF X (contributions) * (AIV + Pension purchase) * (AIV + Pensio
	design, or were on long term disability. Italia includes any purchased or transferred service to the end of 2022. Are you in the process of a purchase? If your purchase or transfer want completed in the previous will appear to a future annual statement.	ŀ	

Pension formula: DBplus

Guaranteed base pension DBplus past promised benefits

- +
- APF x (member + employer contributions)
- + (AIW + Pension purchases)
- = Total DBplus annual lifetime pension

Average Industrial Wage (AIW) enhancements, once added, become a permanent part of your CAAT promised pension. The AIW index represents wage inflation in Canada.

Annual Pension Factor (APF)

Is the rate used to calculate your guaranteed base pension. Under DBplus, the current APF is 8.5%. This amount is set by the Plan's governors, based on the Funding Policy.

Employer contributions

Your employer contributions to DBplus are shown because the DBplus pension formula is based on total member and employer contributions.

Pension formula: DBprime

1.3% x HAPE to YMPE x Pensionable service + 2% x HAPE above x Pensionable service + Previous accrued benefits

> Your annual lifetime pension

0.7% x HAPE to AYMPE x Pensionable service

 Your bridge benefit payable to age 65

HAPE

The annual average of your pensionable earnings over the five consecutive years of pensionable service during which your earnings were highest.

AYMPE

The annual average of the YMPE for the year you retire, or the year you switch into DBplus, and the four previous years.

Pensionable service

Your pensionable service includes all periods you were employed and contributed to the CAAT Plan under the DBprime design, or were on long term disability. It also includes any purchased or transferred service to the end of 2022.

Information pages

- Details about Plan provisions
 - Early retirement provisions
 - Survivor benefits
- Plan amendments in 2022
 - Plan amendments
 - Assumptions used
 - Contributions rates
 - Funding status

			Annual Statement January 1 to December 31, 2022
ual amount of pe nt is not integrate	nsion benefit payable	e at your normal retirement date earned to t	the end of the period covered by the
Plan or the Old	26		
	Caa	a†	Annual Statement
			January 1 to December 31, 2022
	renation ri		
	Plan ameno	dments in 2022	Page 8 of 9 Member ID 111116
	In 2022, the CAAT		and a feature of the state of the Party of the feature of the state of the
	regulatory approval of MC LegalManag	36	Annual Statemen
	and Healthcare Exc addition of these ne	Ne caat	
	members until 2028	PENSION PLAN	January 1 to December 31, 202
	will no longer qualif An amendment wa		
	beneficiaries. Addit including: updating		
	amendment was al	Details about Plan provis	SiONS Page 7 of 9 Member ID 111118
	filed with the Finan		
	This statement was please contact the	Retiring before age 65 - early retirement Your early retirement dates are estimates for	v planning numoses only
	detailed description		s and DBprime pensions at the same time. If you start your pension before age 65,
	Your actual pension	different reductions may apply to the pensio	n earned in DBplus and to the pension earned in DBprime. If you were to retire before age
	This statement was employed with your	bb, and do not have 20 years of service, yo you reach age 55.	u would not be able to start your DBprime bridge in respect of your DBprime pension until
	you can expect to r explanation of your	Visit the CAAT Pension Plan website and u	se the online pension estimator to model possible scenarios for your retirement.
		DBprime Pension Formula	
	DBprime contribution earnings up to the 1	Your DBprime pension is calculated based	on the applicable service and earnings, using the following formula.
	members who work		nable service) plus 2 0% x (HAPE above the AYMPE) x (pensionable service)
	The interest rate or	HAPE	
	As of January 1, 20		mings over the five consecutive years of pensionable service during which your earnings
	concern funding de accordance with th	were highest.	
	in a manner directe	AYMPE	ar you retire, or the year you switch into DBplus, and the four previous years,
	on windup of the Pl	• ,	ar you retire, or the year you switch into DBplus, and the four previous years.
	The "transfer ratio" assets to solvency	Pensionable service Your pensionable service includes all perior	is you were employed and contributed to the CAAT Plan under the DBprime design, or
	transfer ratio in the	were on long term disability. It also includes	any purchased or transferred service to the end of 2022.
	estimated transfer i unlikely to ever be	Survivor benefits if you die before you re	tire
	are not required to	The CAAT Pension Plan pays a pre-retirem	ent death benefit if you die before you retire. If you have an eligible spouse on the date of
	As a registered per	your death, this person is the sole recipient pre-retirement death benefit if you do not ha	of the pre-retirement death benefit. Your designated beneficiaries can only receive the we an eligible spouse on the date of your death. Your spouse is the person to whom you
	(SIPP) that details environmental, soci	are married or that you are in a common-law	w relationship with, as defined by applicable legislation in your jurisdiction of employment. ch jurisdiction by visiting www.caatbension.ca.
	can view the CAAT when looking at the		buse to be the eligible spouse for the pre-retirement death benefit if, on the date of your
	or obtain a copy of Officer of the Finan	death:	
01.23.0 SRF		 your spouse meets the definition base applicable definition, and 	d on your jurisdiction of employment, and is not living 'separate and apart' based on the
orer-	CAAT Pension Plan is ever wound up, a		ment death benefits. For a waiver to be effective it must be in accordance with conditions
		set out by applicable legislation. Conti	act the Plan for the spousal waiver that applies to your jurisdiction of employment.
		,	e, if any, can choose one of the following benefits:
	A85ACT_E_01.23.0	 an immediate pension a deferred pension payable when your 	elizible sports reaches are 85 or
	111116 QUSRF	 transfer of the commuted value (the lu 	
		You should name, as your designated bene	ficiaries, the person or persons who you would like to receive the pre-retirement death
		benefit in the event that you do not have an	
		death benefit will be paid to your estate. Ne	date of your death and have not named any designated beneficiaries, the pre-retirement vertheless, if you do not have an eligible spouse, but have eligible children on the date of
		your death, and your jurisdiction of employed	nent is Ontario or Nova Scotia, they receive a children's pension, and the pre-retirement iciaries or estate will be correspondingly reduced.
			tions based on your jurisdiction of employment, please contact the Plan for more details.
		ABSACT_E_01.23.0	
		111116 QUSRF	7

Active Statements on PAL and My Pension

Where to find Statements on PAL



Busy Surgeon +									
150259PT22 Q	—								
Dashboard			ember						
Find a member	Start, o	or follow-up	on a transa	ction fo	ras	pecific mei	mber		
Message Centre									
Document Centre	- ntor o	o orob ti							
Member enrolment	znier s	earch te	erm						
Change of employment	Social Insurance	Number			Membe	er ID			
Termination of employment									
Report a leave	First name			1	Last na	ime			
Purchase requests (0)	\setminus								
Pension application	Ň	\setminus		Subm	nit				
Pension estimate									
Contribution remittance	Search	results							
Data Collection Tool									
Help	First name	Middle initia	Last name	Social Insura Number	ance	Date of birth	Member ID	Employment status	
	RHONDA	TEST	ZIQPSBBS	125120634		23-Aug-1972	150259PT22	Inter Design Transfer	

Where to find Statements on PAL

Other information	on	
Activity Log		-
Start time Activi	ty	
H 4 🕨 F H		
Employment Information		+
Employment History		+
Contact Information		+
Member Plan History		+
Member Purchase History		+
Forms		+
Annual Statement Centre		-
Statement Year	Statement Title	
31-Dec-2022	ABS_1961862_0001-0003_155239_FAC_FT_22_20221231.pdf	^
31-Dec-2021	ABS_1939078_0001-0002_155239_FAC_FT_22_20211231.pdf	
31-Dec-2020	ABS_1931467_A0000-0000_155239_FAC_FT_22_20201231_EDITED.pdf	-
H H 1 V H		

Where to find Statements on My Pension



Where to find Statements on My Pension



Retired Member, Deferred Member & Extension of Membership Statements

- Retired Member Statements
 - Sent by April 30th
- Deferred Member Statements
 - Sent by May 31st
- Extension of Membership (EOM) Statements
 - Sent by June 30th
- Available on My Pension



Questions?



PENSION PLAN