

For members of the University of Saskatchewan and Federated Colleges Non Academic Pension Plan

DBplus members can rely on a lifetime pension based on earnings that removes the need to worry about complex investments, market downturns, or outliving their savings. DBplus offers valuable features, such as predictable, lifetime income in retirement, inflation protection and survivor benefits.

Members of the University of Saskatchewan and Federated Colleges Non Academic Pension Plan will be joining the CAAT Pension Plan's DBplus design on September 1, 2019, pending approval from CAAT Pension Plan's governors.

When you become a member, contributions will be deducted from your earnings* and matched by the University of Saskatchewan dollar for dollar.

Effective date	Employee Contributions	U of S Contributions
September 1, 2019 to December 31, 2020	7.0%	7.0%
January 1, 2021 and thereafter	7.5%	7.5%

While you're working, your DBplus pension receives conditional Average Industrial Wage (AIW) enhancements that help keep your pension in line with wage inflation. Conditional inflation protection increases in retirement help your DBplus pension maintain its purchasing power.

* Earnings as defined in the University of Saskatchewan and Federated Colleges Non Academic Pension Plan.

CAAT Pension Plan

The CAAT Pension Plan is a multi-employer defined benefit pension plan that offers a secure pension to its members.

Founded in 1967, the CAAT Pension Plan has been delivering secure lifetime pensions to members who work for employers operating within the Ontario college system. In recent years, the Plan has expanded its membership outside of the college system, and now offers a secure, defined benefit pension to over 55,000 members across Canada from over 55 participating employers.



The CAAT Pension Plan is independent, jointly governed, and fully funded.



Our success is rooted in leading expertise, rigorous risk management and strong governance.



The CAAT Plan is a Modern Defined Benefit Pension Plan with 50/50 cost sharing by members and employers. Decisions about benefits, contributions, and investment risk are also shared equally.



As of January 1, 2019, the CAAT Plan is 120% funded on a going-concern basis with a \$2.6 billion funding reserve.



At the 2018 year-end, the Plan had \$10.8 billion in assets, with a 10-year annual net rate of return of 9.9%.

How to reach us

If you wish to learn more about the CAAT Pension Plan and DBplus please contact us at:

Investing for your future

We are so pleased that you will be joining the CAAT Pension Plan's award-winning DBplus plan design. Members can enjoy peace of mind in knowing that their pension is safe and secure by being part of a fully funded, sustainable pension plan.

The CAAT Pension Plan's investment program is designed to generate enough long-term returns with a level of risk that is appropriate for the Plan to meet its key objectives. The pension fund consists of well-diversified assets that are invested in a prudent and skillful manner to help ensure the payment of promised pensions for years to come.

Good governance

The Plan undergoes regular actuarial valuations to measure its financial health, and the Plan's governors rely on a comprehensive Funding Policy to help guide the decisions that affect the pension fund. The Funding Policy highlights the long-term focus of protecting promised pension benefits. It defines six funding levels, and the funding controls available to the Plan's governors at each of those levels. The Funding Policy can be found at www.dbplus.ca.