



Subject: Time is running out to make your first election about the GTAA Pension Plan

You are receiving this email because you are a GTAA employee represented by Unifor who is eligible to opt out of the GTAA Pension Plan.

The deadline is fast approaching for you to decide whether you want to **opt out** of the GTAA Pension Plan and move your DC account balance, or **stay** in the GTAA Pension Plan until your GTAA employment ends.

Your completed **Form A: Election to Opt Out or Continue Participation in the GTAA Plan** must be returned by **April 29, 2022**.

To support you in making this important decision, we are offering several education sessions. Please take the time to join a session on each of the following topics:

1) General overview of your information package	2) All about the option to transfer to CAAT DBplus
<ul style="list-style-type: none">▪ Presented by Mercer▪ Click a date and time to join a session:<ul style="list-style-type: none">○ April 19, 4 p.m.○ April 21, 3 p.m.▪ A recording will be made available on the GTAA Portal	<ul style="list-style-type: none">▪ Presented by CAAT▪ Visit caatpension.ca/GTAA to register for a session:<ul style="list-style-type: none">○ April 14, 8 a.m.○ April 20, 4 p.m.○ April 25, 12 noon▪ A recording will be available at caatpension.ca/GTAA

Important! The **April 29** deadline applies **only** to your decision to opt out or stay in the GTAA Plan. If you choose to opt out, you will have until July 29, 2022 to complete and return your form(s) to transfer your money.

What happens if you do not elect to opt out

If your completed Form A is not received by the deadline, or if you choose “continue participation in the GTAA Plan” on your Form A and submit it by April 29, 2022, you will remain a member of the GTAA Plan.

If you choose “opt out of the GTAA Plan” on your Form A and submit it by April 29, 2022, but you **miss** the July 29 deadline to choose a transfer option, you will remain a member of the GTAA Plan.

In either case, your DC account will remain in the GTAA Plan with Sun Life until the earliest of your termination of employment, retirement or death. You will be entitled to continue to invest your DC account balance according to the terms of the GTAA Plan.

Keep in mind: You and the GTAA are no longer making contributions to your DC account in the GTAA Plan. Your account balance may change due to investment returns, but contributions stopped as of December 31, 2020.

For more information

==== If you have any questions after reviewing your information package, we strongly encourage you to contact the **GTAA Transfer Information Centre** (Mercer call centre) at 1-855-327-0432 (toll-free within North America) Monday to Friday, 9 a.m. to 5 p.m., Eastern Time

▪ or send an email to GTAA-DCTransfer@mercer.com.

▪ ~~Monday to Friday, 9 a.m. to 5 p.m., eastern time~~