

# The power of your pension

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## You have the pension Canadians want and need

In the current job market, employers must be more competitive than ever to attract top candidates, especially those with specialized skills. The good news is that you're ahead in the marathon for talent. Why? Because you've got the pension Canadians want and need.

Saving for retirement is one the top three financial priorities for Canadians, but the current economic climate is negatively impacting their retirement readiness and security<sup>1</sup>. On top of that, 62% of working Canadians do not have access to a registered pension plan, and only 25.8% have access to a workplace DB plan like the one you offer<sup>2</sup>.

Research by the *Canadian Public Pension Leadership Council* (CPPLC)<sup>3</sup> also shows that Canadians prefer predictable, inflation-adjusted, and employer-sponsored lifetime retirement income<sup>4</sup>.

Your CAAT DB plan ticks all these boxes:

- Monthly pension payments for life
- Inflation protection
- Employer contributions
- Spousal benefits
- Flexible retirement
- No investment decisions
- Reduced worry and stress

## Attract top talent with the promise of a pension

Did you know 69% of Canadians would choose a (better) pension over a higher salary?<sup>5</sup> Your workplace pension is your competitive advantage and you can easily showcase it to candidates using CAAT's recruitment toolkit. Here are some ideas:

- ✓ Add the CAAT badge to your recruitment materials, LinkedIn or career's page.
- ✓ Cut and paste key messages and information from our templates.
- ✓ Use our social media assets to promote that you offer one of Canada's most secure and sustainable pension plans.
- ✓ Review the FAQ guide for interviews.
- ✓ Share the candidates' page with your applicants.

Visit [www.recruitwithcaat.com](http://www.recruitwithcaat.com) and leverage your key advantage over your competitors.



## Pension security means employee retention and wellness

Employees value the security of the lifetime pension you offer. CAAT's Annual Survey 2023 shows that 90% of active members (aka your employees) consider having a workplace pension to be an influential factor to remain with their employer.

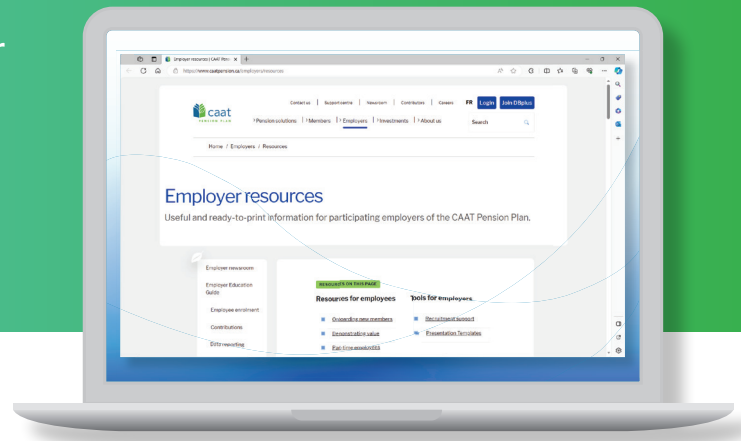
Defined Benefit (DB) pensions like CAAT provide members with reliable monthly payments in retirement, for as long as they live. DB plans can also provide double the income in retirement compared to group RRSPs or DC plans<sup>6</sup>.

67% of Canadians are hesitant about managing their retirement savings<sup>7</sup>. With the DB plan you offer, members do not have to worry about making investment decisions and they have zero risk of outliving their pension. This translates into peace of mind and reduced worry and stress about retirement.

In a nutshell – DB pensions provide certainty in an uncertain world, and encourage employees to stay with you for the long run.

# Employer resources

Highlight the value of the pension you offer to new hires and employees with the tools and resources available to you on the new [Employer Resources](#) page.



## Boost employee engagement and drive culture initiatives

Employees that understand their DB plan experience improved engagement and productivity<sup>8</sup>. Here at CAAT, we know pensions can be complicated, and we want to make them simple for you and your employees.

We have a robust education stream that helps members learn about and engage with their pension. Share the resources below with your employees to boost your employee engagement and organizational culture initiatives:



### [My Pension](#)

CAAT's online member portal where members (who have access) can manage their personal information, get a pension estimate, check their annual statements, and watch their pension grow. If you joined through a pension merger, [click here](#).



### [Planner Blog](#)

Provides relevant information about finance and retirement, lifestyle and wellness, and the CAAT community.



### [Member Learning Sessions](#)

Free educational webinars for members to learn about the value of their pension. Upcoming dates and registration links are available on CAAT's website.



### [Pensionality](#)

A fun quiz for members to discover their "pension personality" and learn more about their pension based on their life and career stage.



### [Plan Ambassadors](#)

By becoming a Plan Ambassador, members receive a free stylish t-shirt and exclusive education resources to advocate for *Pensions for Everyone*.

For more information, send your employees to [CAAT's member page](#).

# You are an employer of choice

The pension you offer is your competitive advantage in the marathon for talent. CAAT supports your business goals at every stage of your employee relationship. Start recruiting, retaining and engaging top talent with CAAT today!

You may be hearing from us soon to book a one-on-one session to demonstrate CAAT's recruitment toolkit. Stay tuned!

Need support? We're here to help! Send us an email at [employers@caatpension.ca](mailto:employers@caatpension.ca)

<sup>1</sup>[HOOPP, 2023 Canadian Retirement Survey, 2023](#)

<sup>2</sup>[Statistics Canada, Pension plans in Canada, as of January 1, 2022](#)

<sup>3</sup>[CPPLC, The Pensions Canadians Want: Perceptions of Retirement \(2016-2022\), 2023](#)

<sup>4</sup>[CAAT, Better pensions needed to create a better Canada, 2023](#)

<sup>5</sup>[HOOPP, 2023 Canadian Retirement Survey, 2023](#)

<sup>6</sup>[HOOPP, The Value of a Good Pension, 2018](#)

<sup>7</sup>[CPPLC, The Pensions Canadians Want: Perceptions of Retirement \(2016-2022\), 2023](#)

<sup>8</sup>[CPPLC, The Social Implications of Pensions, 2019](#)



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