

## FROM STRESS TO STABILITY

# Enabling financial confidence at every career stage

In today's economic landscape, Canadian workers are experiencing significant financial strain with direct links to mental health and performance at work.



Source: National Payroll Institute. The 16th Annual National Payroll Institute Survey of Working Canadians

## Financial stress is not static—it evolves throughout an employee's career

Without structured financial security, employees of all ages may experience anxiety and uncertainty impacting productivity and engagement levels.

A well-structured retirement program provides stability for employees throughout all lifecycle stages. It ensures employees can build financial confidence early, plan effectively

in mid-career, and transition smoothly into retirement.

CAAT's retirement solutions help provide a predictable source of lifelong income, reducing financial stress at every stage. This fosters overall well-being and enables employees to stay focused without worrying about their financial future.

### Top financial concerns



AGE GROUP  
18-44

- PRIMARY**  
Covering monthly expenses
- SECONDARY**  
Emotional health
- TERTIARY**  
Work-life balance



AGE GROUP  
45-54

- PRIMARY**  
Ability to retire
- SECONDARY**  
Covering monthly expenses
- TERTIARY**  
Work-life balance



AGE GROUP  
55-64

- PRIMARY**  
Ability to retire
- SECONDARY**  
Physical health & fitness
- TERTIARY**  
Work-life balance



AGE GROUP  
65+

- PRIMARY**  
Ability to retire
- SECONDARY**  
Work-life balance
- TERTIARY**  
Job security

Source: Mercer. 2024. Navigating the new world at work.



CAAT's retirement solutions help mitigate financial stress at every life cycle stage

## Addressing workforce needs through financial security

Employers face growing pressure to provide meaningful financial security solutions that support both workforce stability and business sustainability. A well-structured retirement program strengthens financial security, helping employees plan for the future while allowing organizations to manage costs with certainty.

## The best of both worlds

### Maximizing value without increasing costs

A retirement program should do more than just provide benefits—it should be a strategic tool that supports business resilience and operational efficiency. CAAT's retirement solutions offer a cost-effective, scalable model that removes financial uncertainty for both employers and employees.

## By integrating CAAT retirement solutions into total rewards, organizations can:



### ENSURE COST PREDICTABILITY

Fixed contribution rates eliminate unexpected financial burdens, allowing for long-term budget stability.



### REDUCE EMPLOYER RISK AND COMPLEXITY

CAAT assumes all investment, longevity, and administrative risks, freeing organizations from pension management burdens.



### ENHANCE WORKFORCE PRODUCTIVITY

Employees with confidence in their financial future experience lower stress and higher engagement at work.



### STRENGTHEN WORKFORCE STABILITY

Providing a secure pension reduces financial strain across all career stages, allowing employees to focus on their roles without uncertainty about their retirement readiness.

## CAAT provides employees with 3 tiers of added value at no additional cost

1

### Financial Stability and Security

A predictable, lifetime retirement income, giving employees peace of mind and confidence in their financial future.

2

### Flexibility and Enhanced Savings Opportunities

GROWTHplus, an optional tax-sheltered investment account, allows employees to consolidate savings, build additional retirement income, and benefit from CAAT's professionally managed asset mix.

3

### Support and Improve Employee Engagement

Comprehensive financial education resources, planning tools, and in-person support to empower employees at every career stage to make informed retirement decisions.

Contact [pensionsmatter@caatpension.ca](mailto:pensionsmatter@caatpension.ca) or visit [pensionsmatter.ca](https://pensionsmatter.ca) to learn more.

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