




# Retirement that works

for your organization  
and your people



# A smarter strategy for an evolving workforce



Today's workforce isn't just changing—it's struggling. Employees are under pressure, saving less, and retiring later. And while defined contribution plans and group RRSPs shifted retirement risk onto workers, employers are now feeling the impact: delayed succession, increased financial stress, and workforce stagnation.

## **Stop treating your retirement strategy as an afterthought.**

There's too much at stake. It's time for a smarter, more sustainable approach.

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### **What CAAT delivers**

CAAT Pension Plan is the gold standard retirement solution for both employees and employers, providing:



Secure, predictable retirement income for employees.



Cost stability and no fees for employers.



Reduced administrative burden.



No governance complexity.

## Employee benefits

# Certainty your workforce can depend on

## Peace of mind in the present and confidence in the future



### An employee value proposition (EVP) built on trust

Today's workforce expects more than a savings plan. They want confidence that their employer is invested in their future. Offering more than a basic savings plan shows you're committed to their long-term well-being.



### Lifetime income, lasting impact

Employees earn secure, predictable retirement income for life, giving them the confidence to retire on time and the peace of mind to stay focused now. The result is less stress, stronger engagement, and a more resilient workforce.



### Employees who bring their best

Reducing financial stress by supporting long-term security translates into greater focus, lower absenteeism, and higher productivity. Employees who are not distracted by financial concerns are more present, productive, and ready to contribute.



### Additional employee savings through GROWTHplus

Members can save even more through GROWTHplus, an optional savings account that offers access to CAAT's institutional investment platform, helping them build additional long-term savings alongside their secure, lifetime income.

## Employer benefits

# Smarter retirement strategy. Stronger business.

## CAAT drives real-world business objectives



### Predictable, stable contributions

Simplify budgeting and eliminate the impact of market volatility. Employers contribute a consistent amount, while CAAT manages market, investment, and longevity risk.



### Reduced governance and fiduciary risk

CAAT handles administration, compliance, investment oversight, and member communications. Employers are not the plan administrators and therefore are not subject to the same fiduciary standards as CAAT.



### Flexible plan design to fit your workforce

Whether you have salaried, hourly, part-time, unionized, or non-traditional employees, CAAT's adaptable model works across roles, sectors, and employment types.



### Retention without stagnation

A strong retirement offering fosters loyalty without hindering progress. Employees stay for the right reasons and transition when the time is right, keeping your talent pipeline healthy and moving.



### Trusted, independent, and secure

CAAT is currently fully funded, professionally managed, and governed with the best interest of your workforce and your organization in mind.

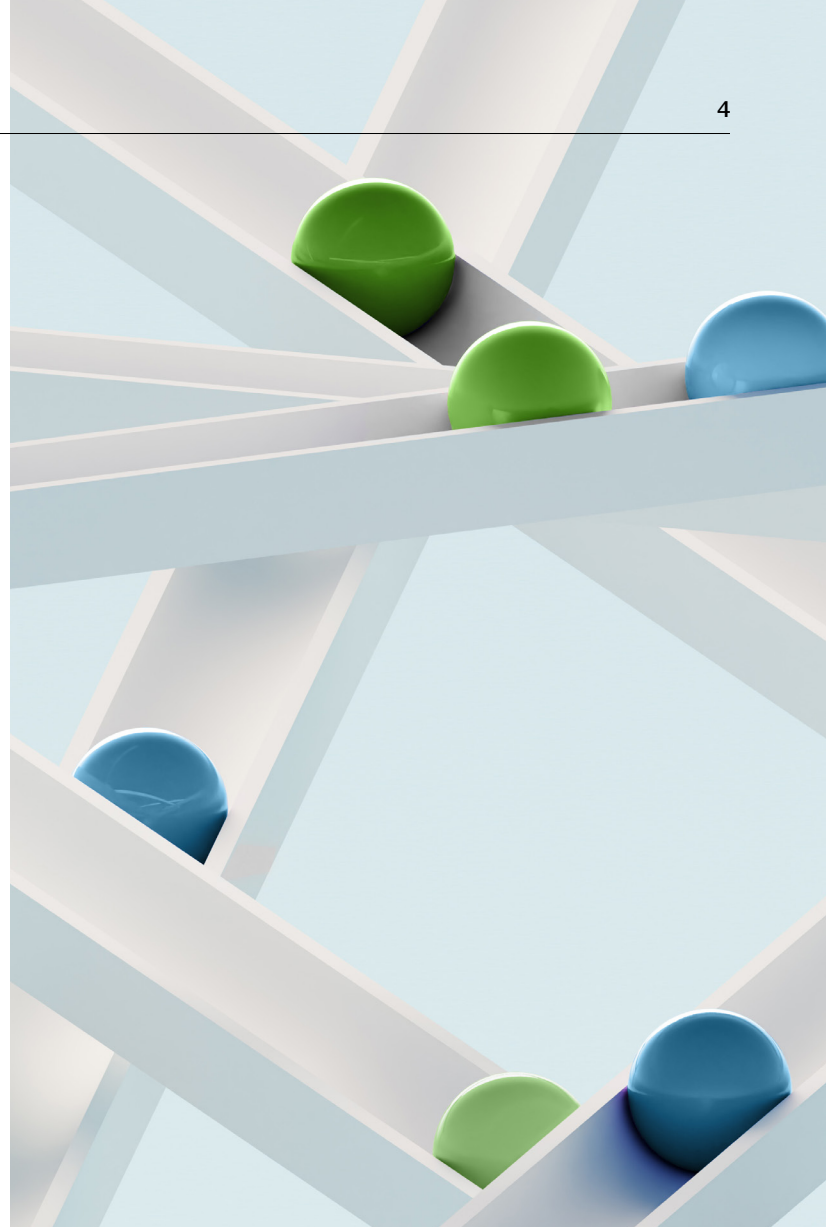
Who we are

# Built to serve. Built to scale.

CAAT Pension Plan is redefining how retirement works in Canada, offering the gold standard in retirement solutions to all organizations in every sector across the country.

Our value-based retirement model focuses on providing meaningful, long-term benefits — like lifetime retirement income — through a secure, sustainable plan that supports both members and employers.

Trusted by over 120,000 members and more than 750 employers, CAAT helps organizations reduce complexity and enhance workforce resilience, while driving better outcomes for people and businesses.



# Let's rethink what retirement can do.

Don't let legacy decisions define your future workforce. It's time to explore what retirement benefits can deliver for your organization and your team.

## Let's start the conversation.

Visit [caatpension.ca](https://caatpension.ca) or email us at [pensionsmatter@caatpension.ca](mailto:pensionsmatter@caatpension.ca) to explore how CAAT can support your organization.

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