



Rethinking financial security:

Protect loved ones, leave a legacy, build intergenerational wealth

As Canadians live longer and workplace needs evolve, CAAT is rethinking financial security to support healthier and longer lives. When organizations provide their employees with peace of mind, employees feel valued, businesses stand out and local economies grow.

Guaranteed legacy, rain or shine

15 years | Imagine this... your retirement plan promises a minimum of 15 years' worth of payments—without the worry of investment performance.

Providing predictable income for life now extends beyond traditional beneficiaries. CAAT has just improved our pension promise to guarantee all retirees will receive a minimum total payout equal to 180 times the initial monthly payment at retirement.

If the total payment made to the plan member, spouse and eligible child is less than the full value when the member and spouse passes away, any remaining balance will be paid out to a beneficiary of choice or to the estate.



“ We believe in the importance of cementing a predictable minimum legacy and empowering families to plan inheritances without added employer cost. That’s real peace of mind. This innovation brings the best features together—delivering better outcomes for all age groups. ”

Evaluating EVP for the next generation

A modern retirement solution can serve as a catalyst for:

-  **Intergenerational wealth creation** – strengthening family legacies
-  **Safeguarding estate assets** – reducing financial strain on the next generation
-  **Empowering employees** – planning confidently for their future and beyond

A good retirement plan does more than pay— it protects futures.

Why it matters

When your employees feel secure about retirement:



This is how we rebuild retirement confidence – as a pillar of sustainability.

Fair for all



Not everyone’s journey is the same. Some might be earlier in their careers, others closer to retirement; some may earn less or face unique challenges. Tailoring how information and options are presented ensures everyone can benefit, no matter their situation.

Embrace the next frontier to retain and inspire

As the workforce evolves – so too must the way we secure financial futures. By adopting a modern retirement solution, organizations can redefine benefits as a strategic tool for building prosperity.

Explore how CAAT can integrate with your talent strategy, protect the people your employees value most and support wealth creation across generations.

 [Contact us today.](#)