



84% of Canadians are more likely to accept a job that offers a workplace pension.

Top 5 Insights



Employees overestimate how much personal savings will fund retirement.

1 in 4

working Canadians expect personal savings to be their primary retirement income.

Reality:

Only 15% of retirees rely primarily on personal savings. Most depend on workplace pensions and government benefits.



Financial security, not investment returns, is the biggest concern.

87%

say saving more would give them more peace of mind about the future.

58%

say not having access to a workplace pension limits their ability to save.



Workplace pensions remain one of the most valued employee benefits.

84%

of Canadians are more likely to accept a job that offers a pension.

85%

say pensions increase motivation at work.



Retirement planning isn't just about discipline.

Many Canadians are saving, planning and making responsible financial decisions, yet still feel uncertain about retirement.



Retirement expectations change, but often too late.

Many Canadians respond to financial pressure by delaying retirement instead of adjusting their strategy earlier.

Why it Matters

Employees may be planning for retirement based on assumptions that don't reflect retirees' lived experience.

Employees are looking for certainty and predictable retirement income, not more financial complexity.

Retirement benefits continue to be a powerful tool for recruitment, retention and employee well-being.

Employees need guidance, education and access to retirement solutions that simplify long-term planning.

Early conversations about retirement can help employees make more informed decisions before they need to delay retirement.



Conversation Guide for Employers

Use these tips to help start informed conversations and connect your team to CAAT resources.

1 Introduce the Research



Introduce the CAAT research and explain why understanding retirement income matters.

2 Share Key Insights



Share one or more of the top insights and what they mean for Canadians today.

3 Connect to the Value of your Pension



Reinforce the important role your workplace pension plays in providing retirement income security.

4 Use Broad Conversation Starters



Use non-personal questions to spark awareness and encourage employees to learn more.

- Have you had a chance to explore your CAAT pension benefits?
- Do you know where to go for information about your CAAT pension?
- Did anything in these findings surprise you?

5 Connect Employees to CAAT



Direct employees to CAAT for personalized information, education and support.

- Visit caatpension.ca for tools, articles and planning resources.
- Contact our team to learn more about your CAAT pension.



You play an important role in helping employees build a more secure retirement. Let's work together to turn insights into confident futures.