

3 Solutions to Boost Understanding and Appreciation of Workplace Retirement Plans

SOLUTION #2: Make the full spectrum of value visible, including the intangible benefits

Workplace retirement plans are a key source of retirement income, and they offer more than financial benefits. Having retirement income security reduces stress, promotes confidence and well-being, stabilizes families and lowers vulnerability to financial exploitation. These benefits matter deeply to retirees, yet they are rarely effectively communicated to workers.

Highlighting the **tangible and intangible benefits** offers a concrete way to articulate the broader value of workplace retirement plans and reshape how workers perceive them.

For plans that directly provide lifetime income, this means helping members see beyond the dollar amount to the emotional, health and social value.

For capital accumulation plans (CAPs), it means helping members appreciate — and anticipate — cost-effective ways to convert their savings into lifelong income.

Reframing these plans as more than just financial products and presenting them as a **foundation for freedom, health and well-being** can help people better connect them with what truly matters.

The 5 Key Benefits of Retirement Income Security

1



Lifetime Financial Security

“A guaranteed paycheque for life.”

2



Freedom and Confidence in Retirement

Lets retirees enjoy their savings now, without hoarding out of fear.

3



Peace of Mind and Better Health

Protects against the emotional toll of market swings or uncertain futures.

4



Reduced Burden on Families

Simplifies financial management as retirees age.

5



Protection Against Financial Exploitation

Reduces exposure to fraud and family disputes over assets.



Read the full report [here](#)