



About

# The Curated Retirement helps employees create a fulfilling plan for life after work

With the Employee Experience top of mind for employers in 2024, traditional retirement programs that focus only savings and investing are in need of an update.

Retirement is different for everyone and is no longer a one-time event. By helping employees create a personalized vision for life after work we can improve retirement outcomes.

Retirement transition programs lead to 'on-time' retirement; helping employees plan for their next phase of life, stay engaged with the organization, and transfer their skills and knowledge.

## Retirement is not one-size-fits-all

We focus on the social, emotional, and psychological factors that influence retirement success.



# We believe that traditional approaches to retirement planning are incomplete

Retirement readiness is not just about financial security. Retirement lifestyle planning helps employees plan for the life they want to retire to, and navigate the transition with confidence.



## Retirement Reality



Retirement is in the top 10 most stressful life events <sup>1</sup>

**42%**

of plan members over age 45 want advice on retirement lifestyle planning <sup>2</sup>

**93%**

of the factors that influence retirement success are unrelated to finances<sup>3</sup>

1. Holmes Rahe Life Stress Inventory  
2. Benefits Canada CAP Member Survey 2015  
3. Richard P. Johnson, PhD

# The decision to retire is complex

Retirement has been conceptualized as a purely financial decision, but the decision to retire is influenced by three domains\*. Each invokes a specific question.



## Financial

Can I afford to retire?



## Health

Do I have to retire?



## Psychological

Do I want to retire?

Traditional Employee Benefits address the Financial and Health domains. Retirement Lifestyle Planning addresses the often overlooked psychological domain.

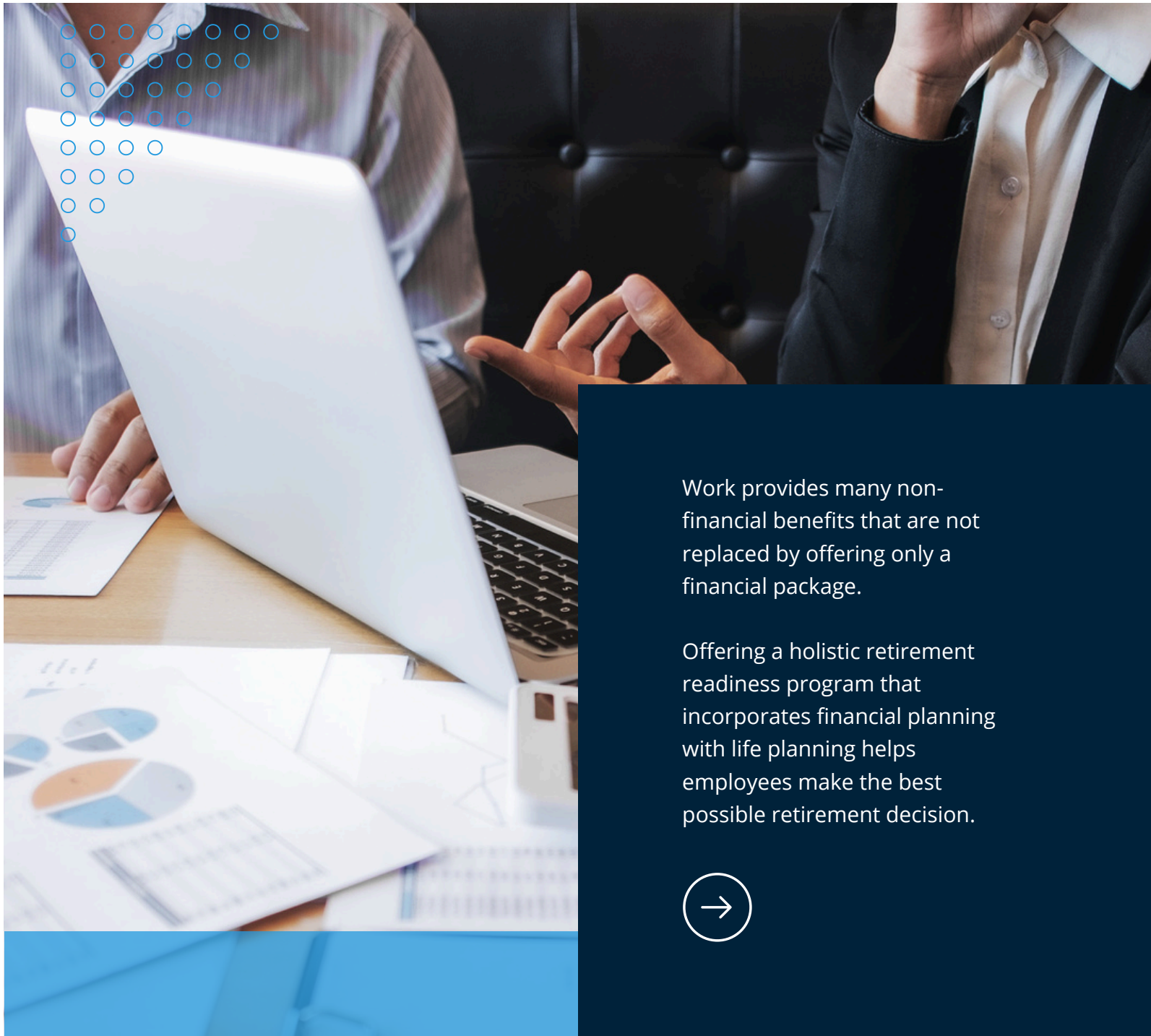


Employers should be sensitive to employee **fears and anxieties** surrounding retirement and counteract with programs to **build positive visions of retirement**.

\*Stanford Center on Longevity

Solution

# Retirement planning is not only about income replacement



Work provides many non-financial benefits that are not replaced by offering only a financial package.

Offering a holistic retirement readiness program that incorporates financial planning with life planning helps employees make the best possible retirement decision.



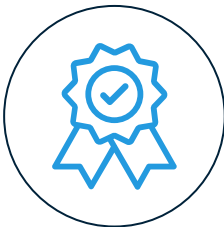
# The Benefits of Retirement Lifestyle Planning

Retirement lifestyle planning is a powerful complement to traditional employee benefits to address the unique needs of older workers. When employers demonstrate that they support employees throughout their entire career, they can build a more engaged, loyal and productive workforce that is better equipped to navigate the challenges of retirement.



## Employee Engagement

When employees feel like their employer cares about their future and is helping them plan for it, they are more likely to be engaged and productive at work



## Brand and Culture

Offering retirement lifestyle planning programs to older employees can set employers apart and position organizations as a desirable place to work



## Retention

When older employees feel they have support and resources to feel confident in their decision to retire, they are less likely to retire prematurely, resulting in reduced turnover and knowledge loss



## Reduce Retirement Related Stress

Retirement can be a stressful and overwhelming process for employees, causing them to delay retirement or retire prematurely. Retirement lifestyle planning provides the resources and guidance employees need to prepare for retirement, leading to improved overall wellbeing



Solution

# Service Options

## Retirement Lifestyle Planning Program Options



**Presentations**



**Online Course**



**Individual Coaching**

Service	Description
Custom Retirement Lifestyle Planning Presentations	<ul style="list-style-type: none"><li>• One-hour in person or virtual session</li></ul>
Customized Curated Retirement Online Course	<ul style="list-style-type: none"><li>• Custom private course dashboard for your organization</li><li>• Lifetime** access to on-demand lessons (video and digital workbooks)</li><li>• Live virtual pre-launch webinar (replay available in course dashboard for those unable to attend live)</li><li>• 6 live virtual Q&amp;A webinars for course participants</li><li>• Q&amp;A submission form for participants unable to attend live coaching sessions</li><li>• Replays of live sessions posted in course dashboard within 48 hours</li></ul>
1:1 Individual Coaching Session	<ul style="list-style-type: none"><li>• One-hour virtual session</li><li>• Optional recording of coaching session</li><li>• Digital workbook</li></ul>

# Service Options

## Retirement Lifestyle Planning Program Options

Service	Description
<b>Basic Package:</b> 6 x 60 minute Individual Coaching sessions	<ul style="list-style-type: none"><li>• <b>Six</b> personalized one-hour virtual sessions aligned with each module of The Curated Retirement course</li><li>• Optional recording of coaching sessions</li><li>• Includes access to The Curated Retirement Online Course self-paced learning modules including assessments, worksheets and planning tools</li></ul>
<b>Standard Package:</b> 8 x 60 minute Individual Coaching package	<ul style="list-style-type: none"><li>• <b>Eight</b> personalized one-hour virtual sessions</li><li>• <b>Plus</b> everything included in the Basic Package</li></ul>
<b>Premium Package:</b> 12 x 60 minute Individual Coaching package	<ul style="list-style-type: none"><li>• <b>Twelve</b> personalized one-hour virtual sessions</li><li>• <b>Plus</b> everything included in the Basic Package</li></ul>

# About Tammy

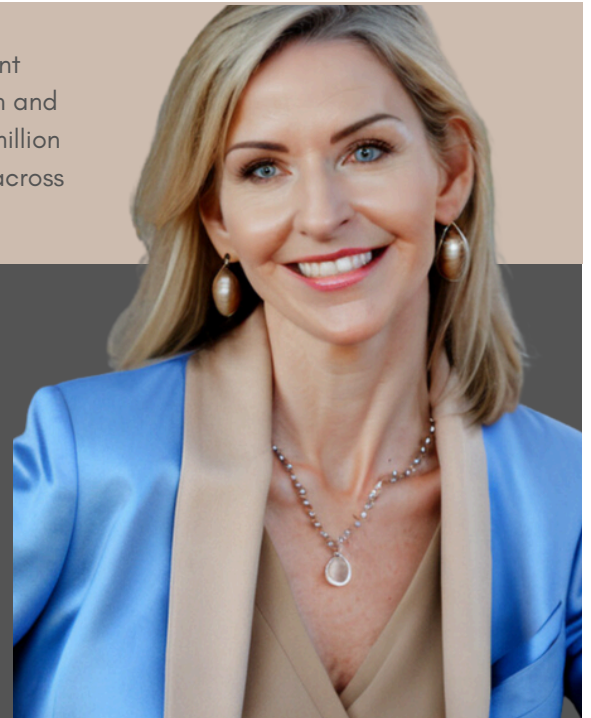
SPEAKER & RETIREMENT COACH

Tammy Vigue is a retirement expert and coach who focuses on the often overlooked *non-financial* aspects of retirement planning

As the founder of The Curated Retirement,<sup>TM</sup> Tammy Vigue is a retirement lifestyle planning expert with two decades of experience in the pension and investment industry. Her extensive career includes consulting on multi-million dollar pension plans, advising and educating thousands of employees across Canada, and speaking internationally on retirement lifestyle planning.

With a unique perspective gained from 20 years in the financial industry, Tammy believes that traditional retirement planning is incomplete. Retirement isn't just about replacing income; it's about defining the life we want to retire *to*, and finding ways to replace the non-financial benefits of work.

Tammy holds a Bachelor's Degree in Psychology from Simon Fraser University and is a Certified Life Coach. She brings together her expertise in Positive Psychology, Corporate Training, Financial Education, and 15 years of Coaching to offer a distinct approach to understanding the retirement transition.



## REDEFINING RETIREMENT PLANNING

Tammy's approach to retirement isn't about replacing income; it's about defining the life you want to retire *to*. With her unique perspective from 20 years in the financial industry, Tammy helps clients replace the non-financial benefits of work, ensuring a fulfilling and purposeful retirement.



[Click to watch Retirement Reimagined:](#) Discover practical strategies and a three-step framework to create a personalized and fulfilling retirement life plan, focusing on the non-financial aspects of retirement.



Contact

# Get in Touch



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