

RETIREMENT AND PENSION ADVISOR (CERTIFIED FINANCIAL PLANNER® required)

Help members make confident, well-informed retirement decisions.

Why this role exists

At CSS, we believe great retirement outcomes come from education, clarity, and trustworthy guidance – not product sales. As a retirement and pension advisor, you'll partner with members (and employers who support them) to simplify complex pension and decumulation decisions, co-create retirement income strategies, and deliver education that builds lifelong financial confidence. You'll collaborate daily with a team of financial planners, pension specialists, and educators to design member-centred solutions across the retirement journey.

What you'll do

- Advise without quotas – provide unbiased, personalized guidance that helps members weigh trade-offs and choose options aligned to their goals; measure success by member outcomes and learning, not sales targets.
- Build retirement income plans – prepare integrated plans and projections that bring together CSS pension options, CPP/OAS, RRSPs/RRIFs/TFSAs, and spousal assets; iterate plans as member circumstances evolve.
- Teach and inspire – lead education that shifts mindsets - design and deliver webinars, workshops, and pre-retirement and retirement income option sessions for employees and employers; turn technical topics into plain-language learning.
- Guide life-event decisions – support members through retirement, termination, death, and relationship breakdown scenarios with clear, accurate information and empathy.
- Co-create tools and content – contribute to articles, slide decks, calculators, and member journeys; ensure technical accuracy and accessibility in everything we publish.
- Partner across CSS – collaborate with communications, operations, employer services, and member experience to continuously improve how we educate and support members.
- Shape the future of retirement income planning – CSS is building new tools, new approaches, new learning pathways, and new member experiences. Your voice will matter. Your ideas will influence real design decisions.
- Embody our spirit of collaboration.

... And ... you will do it with purpose! Because here, the measure of success isn't "assets won." It is "Did this member walk away understanding their options and feeling confident and secure?"

What you'll bring

- Advisory credentials – CFP® - Certified Financial Planner® Professional (FP Canada)
- Pension and decumulation depth – strong knowledge of DC and DB pensions, retirement income vehicles, tax and cash-flow considerations, and estate implications.
- Plain-language communication – ability to translate complex rules into understandable choices, in writing and in person.
- Facilitation and public speaking skills – comfortable leading webinars and in-person workshops for diverse audiences, from new hires to executives.
- Digital fluency – proficiency in Microsoft 365, CRM/workflow tools, and pension administration and reporting systems.

- Member-first mindset – empathy, professional judgement, and a collaborative approach that puts learning and outcomes ahead of transactions.

What we offer

- No commissions – ever – advice is complimentary for members; your impact is measured by learning and outcomes, not sales.
- Purpose-driven work – be part of a co-operative, member-owned plan with unique retirement income options and advisory services. We are a collaborative, inclusive, and purpose-driven workplace.
- Competitive total rewards – comprehensive benefits, personal health spending account, pension participation (CSS Pension Plan), paid flex time and volunteer time
- Flexible, modern work-life balance – on-site work with flexibility built in

This position is open to qualified individuals residing in Saskatchewan. While on-site work in Saskatoon is preferred, remote arrangements within the province will be considered for the right candidate.

About CSS'

CSS is a member-owned pension and retirement services co-operative and pension plan serving employers and employees across Canada. Our top-rated value propositions include retirement income options, affordability, 24/7 digital access, co-operative governance, and complimentary advice from retirement and pension advisors. We are the second-largest defined contribution pension plan in Canada, bringing both lifetime pensions (in-plan; uniquely applicable to our pension plan only) and flexible variable benefit pensions.

How to apply

Send your resume and cover letter (include salary expectations) to the contact info below. **Want to stand out? Include a summary about retirement income planning within a defined contribution pension plan – what are the risks and opportunities?**

CSS Pension Plan
Attn: Director, Member Experience
Email: hr@csspension.com

Competition closes: February 14, 2026
(The position may be filled sooner)

Applicant information is collected and maintained pursuant to CSS' Privacy Policy (please see the website for more details). Background checks will be completed on successful candidates.

We thank all applicants for their interest. However, only those applicants selected for an interview will be contacted.