



## ANNUAL REPORT 2025 - 2026

Supporting Our Military Community, **Together**





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Canadian Forces Morale and Welfare Services operates as a social enterprise, with the fundamental goal of creating value-added programs and services that positively impact the health and well-being of Canadian Armed Forces members, Veterans and their families.

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Canadian Forces Morale and Welfare Services (CFMWS)

**ANNUAL REPORT 2025 – 2026**



ANNUAL REPORT 2025 – 2026

# SUPPORTING OUR MILITARY COMMUNITY, **TOGETHER**

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# What We Do Best

Meeting the unique challenges of  
military life, **together.**



**Military life is defined by transitions. From recruitment, through training and temporary duty, postings and deployments, possible injury and finally through to release — military families must adapt to the many unique challenges that arise from these transitions.**

As the lives of Canadian Armed Forces members and their families continue to grow and evolve, their needs and supports must evolve as well.

While dedication to military service brings both professional and personal rewards, research shows that military lifestyle hardships can have significant impact on a family's well-being. Transitional challenges such as relocation, absences from family due to operational deployments and the potential for injury are consistently ranked as the top three stressors affecting military life.

These challenges are felt more acutely by families with special considerations, including single parents, dual service

couples, family members experiencing emotional stress and families experiencing a breakdown. Over half of Canadian Armed Forces (CAF) members are married, many with children, and many are caring for elderly parents.

Mental and physical well-being, family life and financial security have never been more critical to recruitment, retention and operational readiness.

Canadian Forces Morale and Welfare Services (CFMWS) continues to be an essential partner in building a healthier military community. Building on its proud 50+ year history, CFMWS delivers life-changing wellness programs and provides millions of dollars in financial aid to those in need.

CFMWS helps members more easily adapt to a military lifestyle through the life cycles of transition. Last year alone, CFMWS had a positive impact on the tens of thousands of lives in our military community — a tribute to the growing need for, and importance of, CFMWS' work in advancing the well-being and resilience of our CAF members.

As we look toward the future, securing the well-being of our military community is paramount. We continue to support CAF operational readiness by serving the needs of every member of our military community, and by helping members thrive through the many transitions that shape military life.



# OUR MISSION

To improve the military community's resilience and well-being through the design, delivery and evaluation of wellness enhancing offerings to contribute towards operational readiness, recruitment and retention of the Canadian Armed Forces.







# Message from THE CDS AND THE CAF CWO

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**We are pleased to present the Canadian Forces Morale and Welfare Services 2025 – 2026 Annual Report which recognizes the significant achievements and contributions provided to our Canadian military community.**

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The leadership team of the Canadian Armed Forces (CAF) is grateful for the support and commitment provided by Canadian Forces Morale and Welfare Services (CFMWS), an important partner to our military community.

Ensuring the highest level of readiness and operational effectiveness for our Canadian Armed Forces is a national imperative in today's increasingly challenging defence and security environment. With a broad spectrum of wellness programs and expertise — including mental, physical, financial, social and family services, CFMWS delivers essential resources that are integral to CAF's ability to meet the demands of any mission in Canada and around the world.

People are at the heart of everything we do. Generational investments in defence will strengthen our numbers through military recruitment and retention, and will result in increased demand for CFMWS' expertise and services. We rely on CFMWS to be ready to assist new recruits, support families through deployments, and help members and Veterans successfully transition through military life.

These significant new investments will see marked impacts for Canada's defence capabilities that will require military members to perform at their best.

As members and their families prepare for new roles and new deployments, CFMWS delivers the services and resources with a level of caring and dedication that is often described as 'above and beyond'. They help everyone feel supported, enabling members to focus on their mission — and make a world of difference to members deployed at home and away.

This Annual Report also shares valuable insights from members of our Command Team on how CFMWS contributes directly to operational readiness. From counselling services and resources to support physical, mental and financial well-being to keeping families connected when our sailors are at sea and our soldiers are deployed — CFMWS is willing, able and present.

We are stronger together. Guided by our shared values of respect, compassion and integrity that have earned credibility and trust with our global partners, we will continue to build a more resilient and inclusive Canadian Armed Forces — one that is equipped to serve Canada with pride, dedication and excellence.





**Gen Jennie Carignan**  
Chief of the Defence Staff



**CWO Bob McCann**  
Canadian Armed Forces  
Chief Warrant Officer



## Message from THE CHIEF EXECUTIVE OFFICER AD INTERIM

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**Strengthening our military community is at the heart of everything we do. Every day, CFMWS employees bring their personal commitment and dedication to improve the well-being of members and their families — supporting operational readiness, recruitment and retention.**

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As we reflect on our 2025 – 2026 accomplishments, I am inspired by the conversations with Command Team members and CFMWS employees. They underscore the many ways we help and support our military community and their families. From a personal connection with a deployed family member, to emergency support during a mental health crisis and financial counselling during times of difficulty — CFMWS is an essential service for our members serving at home and abroad.



Our focus in 2025 – 2026 was to improve the foundational processes that will enable our organization to grow to meet increasing CAF demand requirements. Continuing to modernize our public funding framework for CFMWS programs and services will be instrumental to ensuring our readiness to adapt our programs to meet our military's commitment to help our fellow Canadians, and to serve within the context of a complex and challenging global environment.

We listen and we deliver. A Member Experience Survey gathered comments and experiences from members drawing on Personnel Support Programs (PSP), accessing SISIP Financial advisors and counsellors, making a purchase at CANEX and liaising with Military Family Services. This helps us understand how to improve our services to provide a consistent member experience. Our work with Outside of Canada (OUTCAN) and Canadian Special Operations Forces Command (CANSOFCOM) to streamline services will make it easier for CAF members to access the programs they need, when and where they need them.

Child care ranks high as a member and family concern. A major investment to enhance access to child care services and resources, delivered by CFMWS and Military Family Resources Centres, recognizes that military families face greater challenges than the average Canadian when it comes to child care. Frequent relocations leave members at the bottom of waitlists, and deployments and extended hours mean that military families require more flexible child care options. New navigation support to families in their search for child care options, before and after school care, and overnight care or extended services are just some of the ways CFMWS is working to meet members' current needs and priorities.

Our employees serve those who serve. They perform with dedication and compassion. An employee engagement survey (2025) demonstrated that CFMWS staff are engaged and passionate about their work with members, Veterans and their families. They recognize (and many have lived) the unique challenges of military life.

CFMWS is committed to investing in our employees with the tools and training required to deliver an excellent member experience. A new Human Capital Management System will bring substantial enhancements to our technological framework, and will empower managers and employees with innovative human resources self-service capabilities.

As we plan for the future, CFMWS must grow to deliver the mission-critical programs that match the increase in CAF recruits, regular force members and their families. Efficient decision making, streamlined processes for new requirements, and exploring the best uses for AI innovation will strengthen our organization's performance in a world where Canada's military must be agile when called upon to help Canadians, be combat-ready to protect our nation's sovereignty, and ready to defend and contribute to the security of our allies.

CFMWS takes immense pride in our commitment to supporting CAF members, and working collaboratively towards our common goal to improve the lives of our military community.

The value and importance — and the difference that CFMWS employees make for members, Veterans and their families have positive, meaningful and long-lasting impacts across our military community.

### **Gratia Derde**

Chief Executive Officer ad interim, Canadian Forces Morale and Welfare Services (CFMWS)

# Giving Back

## 2025 – 2026

Every year, thousands of military members and their families turn to CFMWS for support, and their needs continue to grow and evolve.

From helping kids in crisis, to promoting an active and healthy lifestyle through sports and recreation, to providing the essentials when moving to a new community or securing emergency funding for the most vulnerable — CFMWS is building a better, stronger, healthier military community.

### From CAF Charitable Funds



**\$4.03M Disbursed**

in loans to support CAF members, Veterans and their families from Support Our Troops.



**\$1.95M Disbursed**

in grants to support families from Support Our Troops.



**\$1.16M Disbursed**

in grants to the Soldier On programs from the Soldier On Fund.

### To our military community



**\$2.4M Raised**

through sponsorships and donations from PSP HQ and across Bases/Wings.



**\$1.53M Donated**

to Soldier On Fund.



**\$1.44M Donated**

to Support Our Troops.



## To our CF One members in direct savings



**\$9.4M+**

interest savings through the CANEX CF One No Interest Credit Plan.



**\$843K+**

CANEX CF One Rewards program points redeemed.



**\$429K+**

saved with the CANEX Home Heating Program.



**\$196K**

saved on shipping charges by shopping CANEX.ca.



**\$116K+**

saved with the CANEX Price Match Policy.



**\$26M**

saved in everyday banking service fees.



**\$50M**

saved on mortgage interest fees.

## To our CAF community



**\$5.1M**

annual CANEX/SISIP (trusted provider of products and services for CAF members) dividend contributed to Bases, Wings and Outside of Canada (OUTCAN) locations.



**\$76K**

distributed to participating Kit Shops through a 10% giveback program.



**\$71K**

Members helping members — donations at CANEX for Support Our Troops/Soldier On.



**\$155K**

donated to Support Our Troops/Soldier On by BMO Mastercard.



**\$41K**

donated to Operation Santa Claus through 4,000 care packages.



**\$22K**

meals donated through Second Harvest Food Rescue, supporting 34 non-profit organizations.



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# WELLNESS ENHANCING SERVICES







# Mental Wellness

## Supporting our Military Community to Soldier On

Each year, Soldier On delivers up to 140 activities and events at the local, regional and national levels. These initiatives play a critical role in supporting the recovery journey of ill and injured CAF members and Veterans by positively contributing to their physical, mental and social well-being.

Soldier On activities and events range from half-day introductory sessions, delivered in-person or online, to multi-day events of five or more days, which may include overnight accommodation. This tiered approach enables participants to engage at a level aligned with their interests, goals and stage of recovery.

Activities and events are planned and delivered by nine Soldier On Regional Coordinators, ensuring broad reach and diverse spectrum across the country. Depending on the nature and complexity of each activity, delivery may be supported by a range of service providers and partners to ensure high-quality and impactful programming. National oversight ensures standardization across the various activities for Soldier On programming.

### ➤ **1,474 Participants**

251 Serving and 1,223 Retired in Soldier On Activities.

### ➤ **1,186 Approved Equipment**

grants for serving members and Veterans provided by Soldier On to strengthen mental and physical health.

## MindBeacon Virtual Couples Therapy

MindBeacon Live Couples Therapy continued to strengthen the mental health and relational well-being of military families throughout 2025 – 2026. Military life is shaped by constant transitions and couples often face heightened emotional strain that can impact communication, stability and overall family resilience. To help families navigate these pressures, MindBeacon delivered accessible, evidence-based virtual couples therapy tailored to the realities of military service. More than 80 couples received over 340 live sessions with certified therapists, providing timely support for issues such as stress, conflict, emotional disconnection and the cumulative impact of operational demands.

This program's flexible online format ensured that families could access care from any posting location, reducing barriers to mental health support during periods of change. MindBeacon Live Couples Therapy remains a key component of CFMWS' commitment to strengthening family well-being and supporting the mental resilience essential to CAF operational readiness.







## Mental Health Support for Families

Mental health support across Military Family Resource Centres (MFRCs) (Virtual, inside Canada and outside Canada) remained essential in helping military families navigate the many transitions that define military life throughout 2025 – 2026. As families faced relocations, deployments, training cycles and the potential for injury, MFRC counsellors provided compassionate, evidence-informed care — offering support to 4,379 individuals through a total of 19,423 counselling interactions.

Family Liaison Officers played a critical role in bridging clinical and community supports, delivering emotional guidance to 830 military family members across 3,324 interactions. In addition, MFRCs delivered 171 psychoeducational groups, equipping more than 730 family members with the tools to manage stress, strengthen relationships and build resilience. Together, these services ensured that families (including those with complex needs) had timely access to mental health support, regardless of their location. This network of care remains central to CFMWS' commitment to strengthening family well-being, and sustaining CAF operational readiness through every stage of military transition.

### ➤ **5,943 Family Members**

were supported by 24,206 psychoeducational and psychosocial interactions at local and virtual MFRCs.





**In conversation with:**

**Commodore Jacob French, MSM, CD**

Commander, Canadian Fleet Atlantic

**Joined by**

Atlantic Fleet Chief

**CPO1 Pat Mackey, MSC, CD**







## CFMWS is Always at their Best – the Whole Family Feels Well Supported and Fleet Well-being is Strengthened

As Commander of Canadian Fleet Atlantic, Commodore Jacob French oversees the readiness of 15 Commanding Officers and 2,300 personnel across all assigned missions.

Extended deployments place added demands on families during these long absences. “CFMWS staff are extremely involved in member and family wellness, and they do an amazing job during the period leading up to deployment, during separation at sea and integration upon return,” advised Commodore Jacob French.

Mental health and health promotion services factor heavily into the valued programs and resources that strengthen fleet well-being. Always working to find the right solutions, CFMWS staff offer compassionate guidance and a helping hand to anyone who may be struggling. For example, MFRC (Military Family Resource Centre) services include Facebook communities to keep sailors and families connected during deployments.

CPO1 Pat Mackey is part of the MFRC Board for Halifax, and added that early funding cycles enable quarterly planning that is important to this work.

“CFMWS provides a myriad of supports to keep the Force and families strong,” stated CPO1 Mackey. “A core commitment includes helping by keeping a finger on the pulse of personnel within the fleet and at HQ — this includes proactive checks to see how people are feeling on a given day.”

Commodore French’s personal experience with CFMWS is “absolutely excellent.” When extending this perspective across one of the military’s largest footprints, where we see initiatives developed in Ottawa

implemented at remote bases, he noted “I am very impressed with a small CFMWS team that is always at their best.”

Planning forward, the Commodore would like to see more active communications strategies to ensure that more military families are aware of the CFMWS expertise and services available to help.

New investments in daycare services to ensure that the names on the list get access to child care is a number one concern. Combining government, CFMWS and CAF daycare facilities to fill demand gaps remains frustrating. “We have not been able to crack that nut yet,” remarked Commodore French.

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**“The mid-2030’s will see our number of ships and personnel grow by an estimated 150%. As our footprint continues to expand, we will continue to work hand-in-hand with CFMWS to continue the amazing work being done,” confirmed Commodore French.**

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# Social Wellness

## Mess Entertainment Chairperson Guidance Manual

A new Mess Entertainment Chairperson Guidance Manual was developed and implemented to strengthen the Mess Committee's abilities to enhance the social well-being of military members. Published in October 2025, this Manual provides a clear, practical overview of the chairpersons' role within the Mess Committee. It outlines key responsibilities to support the effective planning and delivery of Mess activities. It also introduced the essential functions related to overall Mess operations.

The Manual is built around six core guidance elements, including managing ticket sales and maintaining accurate records for transparency, maintaining prize registers, conducting surveys and applying risk mitigation practices. It also includes understanding contracting policies for engaging vendors, performers and service providers, and meeting liability insurance requirements to protect the Mess and its members. The priority remains equipping Chairpersons with the knowledge and tools required to ensure compliant, well-executed and successful Mess activities.

## Special Interest Activities

Over 20 different Special Interest Activities (SIAs), including golf, curling and nights spent at camping grounds and cottages continue to play a vital role in supporting the quality of life and operational readiness of our military community. Through high-quality SIA programming, teams delivered accessible, relevant, and high-value services that responded to the evolving needs of CAF members, their families and the broader community.

The year marked a continued transition toward steady-state operations as participation and program delivery stabilized across most service areas. Efforts focused on strengthening core programs, optimizing operational

efficiencies, and reinforcing sound stewardship to support the long-term financial sustainability of PSP services.

Collaboration across Bases/Wings and CFMWS strengthened alignment and promoted best practices. Partnerships enhanced service reach and the overall member experience.

Looking ahead, Special Interest Activities will continue to evolve. Prioritizing programs that matter, maintaining financial and operational sustainability, and fostering an engaged and resilient workforce positions CFMWS to provide exceptional support for the CAF community.







➤ **32,214 Total Nights Spent**

at CAF campgrounds and cottages.

➤ **348,015 Golf Rounds**

played during the season.

➤ **658 Yacht Club/Marina**

memberships.

➤ **98 CAF Curling Club**

memberships with 3,480 CAF/DND members who participated in curling events.

➤ **11,202 Curling Rounds**

played during the season.

## Support Our Troops (SOT) Tutoring Reimbursement Program

The Support Our Troops (SOT) Tutoring Reimbursement Program continued to play a vital role in supporting the educational success of military children and youth with identified learning requirements. In the past year, this program provided tailored academic assistance to 112 students, helping them overcome learning challenges and strengthening their foundational skills. Through reimbursed access to qualified tutors, families were able to secure consistent, individualized support that aligned with each learner's needs.

A total of 3,494 tutoring hours were delivered, reflecting both the high demand for this program and its importance in fostering equitable learning opportunities

within our military community. By reducing financial barriers and ensuring access to specialized educational support, the SOT Tutoring Reimbursement Program contributes meaningfully to student confidence, academic progress and overall family well-being. This initiative remains a key component of CFMWS' commitment to helping military families thrive in the face of unique mobility and lifestyle demands.

➤ **112 Children and Youth**

with identified learning requirements were supported with a total of 3,494 tutoring hours.

## Boomer's Legacy

This year, nine impactful Boomer's Legacy projects were conducted by Canadian Armed Forces members both at home and abroad. Boomer's Legacy was founded in honour of Corporal Andrew "Boomer" Eykelenboom, with the intent of not only supporting the local communities that CAF members are deployed in but also positively impacting the lives of the CAF members working on these projects. These projects span a wide range of community needs, from enhancing quality of life for people around the world to supporting vulnerable populations in regions where CAF members serve. Collectively, they demonstrate how small, targeted investments can create meaningful change: whether by improving access to essential supplies, strengthening local health and education initiatives, or fostering connections between CAF members and the communities they encounter around the world. Examples of projects include:

- Support for refugee families in the West Bank
- Build and equip a food kitchen in Jordan



**In conversation with:**

**MGen John W. Errington, OMM,  
MSM, CD**

Commander, Canadian Army Doctrine  
and Training Centre (CADTC)

**Joined by**

**CWO Marc Drolet**

CADTC Sergeant-Major







**The Collective is Stronger  
than the Individual –  
CFMWS’ Capabilities  
Collectively Enable  
Soldiers to be Ready and  
Resilient**

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**As the Army Training Authority and Commander of the Canadian Army Doctrine and Training Centre, MGen Errington is responsible for all individual/collective training and professional education towards overall operational readiness. At any given time, the number of staff and students under his leadership can range from 10,000 to 15,000.**

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Based on years of command experience, MGen Errington shared this insight. “The CAF member’s intuition is to be trained and ready. What is not intuitive for everyone is to prepare themselves and their families for deployment. I say with confidence that CFMWS helps with all of this — they are the system backing us up.”

Every individual has their own family situation, background and needs, and CFMWS performs with the flexibility to meet these needs. As a young officer, PSP and sports facilities were most important to MGen Errington. To this day basketball is a fitness mainstay.

As he came up in the ranks and deployed while leaving dependants behind, MGen Errington and his family drew on daycare resources and enjoyed the adventure packages available to them. As an avid camper with his family, he warmly recalled the assistance he received from CFMWS staff to ensure the safe and convenient storage of his camper on base.

Many soldiers are not aware of the depth of resources and services available for them. Commanders continue to help educate, inform and communicate this value. “People are our most important resource, and this is good for our people. And deployment readiness is good for our country,” added MGen Errington.

He acknowledged that he would have benefited from full awareness of CFMWS’ deployment supports — they would have been comforting for his spouse. Fast forward to present day, and it is CFMWS’ financial services that are front and centre to his planning considerations.

When asked about what CFMWS can focus on in the future, MGen Errington reflected that as young soldiers and society change, CFMWS needs to assess its services and modernize. In addition, he reaffirmed that medical services continue to be a major challenge. If CFMWS can help save spots with doctors for families as they are posted, this is one idea towards a solution.

And as a new child care system in Canada develops and provides new openings, CFMWS may opt to shift its focus to align with new services when they are readily available. “We’re not there yet, child care continues to be a priority.”

“The beauty of CFMWS is their flexibility to listen to local Bases and Wings with a perspective that combines national and smaller requirements. Yes, CFMWS needs to evolve, and we have seen them do this every day,” added CWO Marc Drolet.

“The bottom line is there isn’t one specific capability that any individual requires all through their military careers. As people move through life and career advancement, CFMWS’ capabilities collectively enable soldiers to be mentally prepared and resilient,” concluded MGen Errington.

# Physical Wellness

## Menopause Program

The Menopause Program is in the early development phase, and aims to explore how CFMWS can better support women experiencing perimenopause and menopause within the CAF community. This initiative focuses on identifying gaps, gathering evidence, and co-designing future fitness, wellness, and education supports that reflect the realities of this career and life stage. The primary target population includes CAF women in midlife, as well as PSP staff who support them through effective programming and service delivery.

Key accomplishments include establishing a national PSP Menopause Working Group, engaging subject matter experts, and conducting structured consultations to better understand member and staff needs. Early education initiatives, such as pilot “Ask a Doctor” webinars, have been launched to respond to immediate information needs, while longer term program elements are shaped. Approximately 700 people participated in these webinars, offered in French and English.

Collectively, this work has laid the foundation for an evidence-informed, scalable Menopause Program that can be integrated into existing PSP and Women’s Wellness offerings over time.

## Health Promotion

Health Promotion program delivery is evolving to become more responsive to the identified needs and priorities of the various communities CFMWS serves. This requires evidence-based methods to efficiently collect timely and granular data on barriers to healthy living.

In 2024 – 2025, PSP launched a short voluntary survey that CAF members can complete during their annual FORCE evaluation. The survey contains validated indicators of BALANCE behaviours (i.e., levels of physical activity, nutrition and sleep) and asks members about factors that prevent them from engaging in regular physical activity, balanced eating and healthy sleep.

The following year (2025 – 2026) marked the one-year anniversary of survey administration with over 4,000 survey completions by Regular Force members. Sufficient data was collected to produce several national and local-level reports. The insights gained from analyzing 12+ months of survey data were presented at the Military and Veteran Health Research Forum in October 2025, and to the Armed Forces Council in December 2025. Local results were presented to Base/Wing Command Teams.

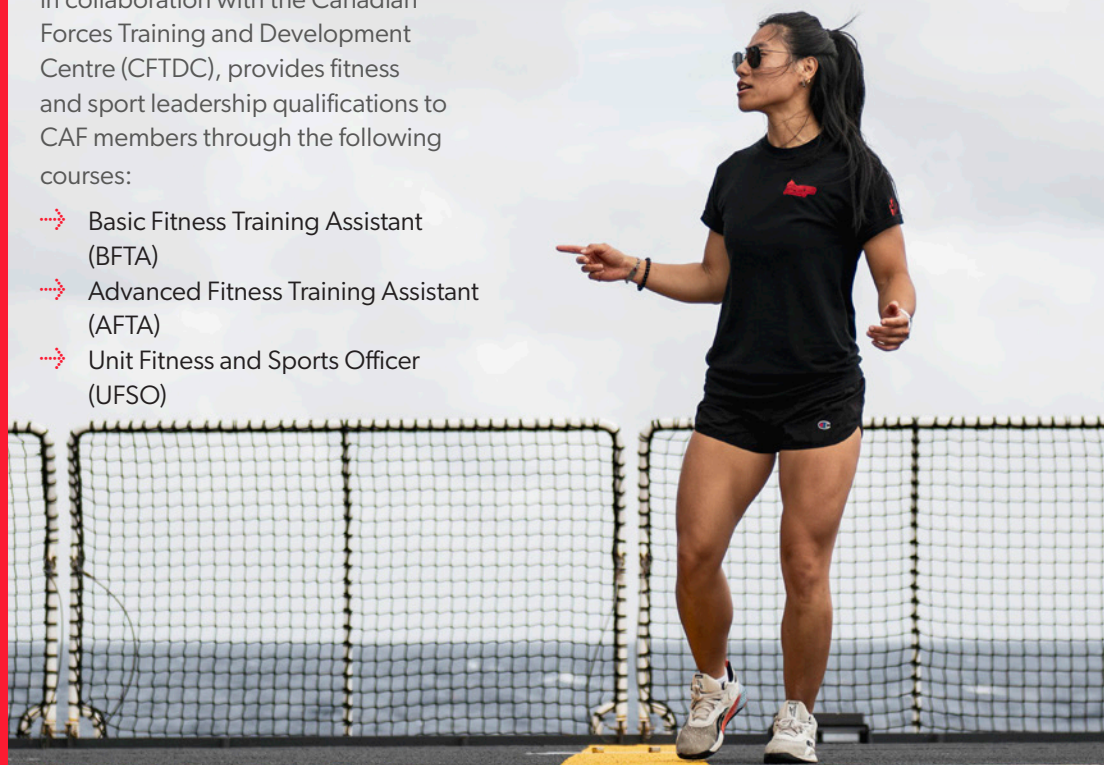
## Fitness and Sports Leadership Qualifications

The National PSP Training Centre, in collaboration with the Canadian Forces Training and Development Centre (CFTDC), provides fitness and sport leadership qualifications to CAF members through the following courses:

- ➔ Basic Fitness Training Assistant (BFTA)
- ➔ Advanced Fitness Training Assistant (AFTA)
- ➔ Unit Fitness and Sports Officer (UFSO)

The 2025 – 2026 period demonstrated sustained growth in the number of members attaining these qualifications resulting in 143 CAF members trained, and building on the success achieved in 2024 – 2025.

In addition, decentralized BFTA training serials have increased in geographical distribution and are now offered at a wider range of Bases and Wings. There is a clear dedication to continued development in this area, as evidenced by an increasing number of members completing the more advanced AFTA and UFSO qualifications. This trend highlights an ongoing commitment to both operational efficiency and readiness.





## CFMWS Member Supports and Family Services Provide the Reassurance that Enables Operational Focus

With members often on rotation every six months, the primary focus for the 5 Service Battalion command team is working with people and their families to prepare for international and domestic deployments.

This unit is strongly centred around family — one fifth of its members have children under five years of age. “Knowing that families will be supported should an emergency arise gives members peace of mind, and allows them to focus fully on the mission” emphasized LCol Robert Levac.

Both long-standing members and new arrivals benefit from CFMWS’ offerings. Personnel Support Programs support both physical and mental well-being, and help strengthen readiness and resilience — improving members’ effectiveness and operational availability.

This commitment to excellence in the delivery of sports-related initiatives continues when deployed. “In-mission levels match the high standards of at-home performance — Latvia offers the same high calibre resources,” commented LCol Levac. He also underscored the importance of a new pilot program that provides sports subsidies, and strongly recommends that this must continue.

Daycare services for families remain a top-of-mind concern. In Valcartier, an expansion project to increase capacity from 80 to 240 spaces is very well received. Negotiations centred on improvements in the coming years are a step in the right direction — this “never enough” problem must be addressed.

Another chronic worry is the lack of physicians, especially in Quebec. This Canada-wide health crisis also impacts military families who endure prolonged periods without access to a family doctor, and they rank this high as a constant concern.

“It is our responsibility to balance service obligations with members’ well-being,” advised CWO Eric Jobin, RSM. CFMWS member supports and family services provide the reassurance that enables operational focus.

“It would require double the work for members and their families to research and source these essential services externally if CFMWS did not exist,” concluded LCol Levac.



### **In conversation with:**

**LCol Robert Levac,**

Commanding Officer, 5 Service Battalion

### **Joined by**

CWO

**Eric Jobin, RSM**

# Financial Wellness

## From One Conversation to a Clear Financial Strategy

*To protect privacy, this story reflects a real client experience, with names and details adapted to maintain confidentiality.*

For many Canadian Armed Forces members, financial planning often starts with a single need: opening an account, updating information, or a routine review. For one member at CFB Edmonton, though, that meeting became much more meaningful.

Sergeant Sarah Mitchell met with SISIP Financial Investment Funds Advisor Sujith Sundararajan (not pictured) during posting season to update her financial information and review an existing account. At the time, she held a Registered Education Savings Plan (RESP) with SISIP and maintained additional investments with another financial institution.

A broader conversation soon emerged. Sujith asked about Sarah's goals, priorities, and future plans. Looking past the immediate request led to a discussion on how her financial decisions could better support long-term stability and her family's needs.

For Sarah, it was a different experience. She later shared that, despite years of working with another institution, she had never received this level of guidance or perspective.

As the conversation unfolded, a clearer picture emerged. Sujith identified opportunities to strengthen Sarah's financial position by better aligning her savings and investments across multiple account types. Together, they explored options that could improve flexibility, tax efficiency, and long-term growth.

The outcome was both practical and impactful. Confident in the advice, Sarah opened new accounts—including an RRSP, TFSA, and Registered Disability Savings Plan—and transferred her investments into a consolidated portfolio aligned with her goals.

This experience underscored that true value lies in tailored guidance, not just products. By listening, asking the right questions, and providing tailored advice, Sujith helped Sarah move from disconnected decisions to a cohesive plan.

Meaningful outcomes begin when there's a unique understanding of the military landscape. SISIP Financial Advisors prioritize discovery as the foundation of every relationship. They recognize that financial needs are rarely isolated, particularly within the demands of military life. By connecting the dots across accounts, goals, and life stages, they help members and their families build plans that genuinely support their future.

Financial confidence does not come from products alone. It comes from thoughtful advice, trusted relationships, and a commitment to serving the whole person at every stage of their journey.





## Expanding Reach, Delivering Impact

SISIP Financial significantly expanded the reach and impact of its financial education and counselling program, equipping more CAF members and families with the tools to make informed financial decisions.

SISIP delivered 8 national webinars, reaching over 3,600 registrants and 1,400 attendees, alongside 1,063 in-person briefings across bases and wings. Demand for personalized support remained strong, with 5,855 one-on-one counselling appointments delivered. At the same time, the Money Mastery Portal grew to nearly 8,000 users, reflecting increased engagement with digital learning.

These efforts were supported by enhanced tools, including new insurance and savings calculators, practical resources like the *Dead Serious About Estate Planning* workbook, and accessible on-demand content, all designed to meet members where they are.

Looking ahead, SISIP remains focused on building trusted, CAF-tailored resources for every stage of life that are available when and how members want them, combining human advice with flexible digital access to support financial confidence across every stage of service and beyond.



## OP Reassurance Surge Support

Over the past year, CFMWS significantly scaled its support to Operation REASSURANCE as the NATO presence in Latvia transitioned from a Battle Group to a Brigade, with Canada continuing to serve as Framework Nation.

CFMWS expanded its force generation and deployed civilian workforce to sustain critical morale and welfare services across the mission to meet evolving operational demands. Operation REASSURANCE now supports two camps, with plans underway to extend services to a third location in Summer 2026.

A centralized warehouse was established to support all Non-Public Property (NPP) retail operations across the theatre, which strengthened operational efficiency and supply continuity. These retail operations have also generated significant Non-Public Fund (NPF) revenue, with funds redistributed directly back to CAF and NATO troops in theatre to support morale and welfare programming.

Together, these initiatives ensure deployed personnel continue to benefit from services that enhance resilience, improve quality of life and contribute to overall mission effectiveness.

## Transitioning the Navy Fleet to CFMWS Services

The Royal Canadian Navy (RCN) NPP Modernization Project is designed to transition His Majesty's Canadian Ships to a new NPP support model delivered by Staff of the Non-Public Funds, Canadian Forces (SNPF, CF) on both coasts. Its objective is to create a cashless environment onboard the ships when possible. The majority of the Surface Fleet has successfully transitioned to CFMWS Services.

Core transition activities, including standardized financial governance, inventory control, Square point of sale (POS) implementation, training and reporting are operating effectively and have materially improved compliance, transparency and financial oversight across the fleet. The integration of Square POS terminals, combined with the adoption of cashless payment methods, has enabled more efficient inventory management and significantly reduced the risk of NPP losses.

## Spousal Employment in Deployed Operations

Increasing spousal employment in deployed operations has significantly enhanced operational efficiencies for OP REASSURANCE in Riga. By leveraging Outside of Canada (OUTCAN) military spouses, CFMWS has ensured consistent coverage in administrative duties and retail operations, which are crucial for the smooth functioning of the mission.

Last fiscal year, 18% of SNPF, CF positions were filled by spouses, with three roles being part-time positions held by spouses for up to three years. This consistency in staffing has mitigated the disruptions typically caused by single rotations, allowing for a more stable and efficient workflow. In addition, employing OUTCAN posting spouses has had a positive impact on families, providing them with meaningful employment opportunities and a sense of purpose while supporting their deployed partners.

This initiative aligns with one of the key priorities of the Chief of the Defence Staff (CDS), which is to enhance the well-being and resilience of military families. By increasing the number of part-time positions locally to include other trades, and expanding to second and third locations — CFMWS is bolstering operational stability and efficiency and fostering a supportive and inclusive environment for military families.









## HMC Ship Training

In 2025 – 2026, the Finance team designed and developed the HMC Ship POS and Inventory Management System Training, which is currently available in the Defence Learning Network (DLN). This curriculum is designed specifically for the Naval Fleets. Its purpose is to provide personnel with the knowledge and skills necessary to utilize the features of Square in support of the NPP program. The training consists of micro-learning video demonstrations that offer a comprehensive approach to using Square and its various features.

## Transitioning the Navy Reserves (NAVRES) to CFMWS Services

CFMWS' commitment to the Royal Canadian Navy (RCN) continued with the integration of the NPP Accountability Framework to provide standardized accounting services to Naval Reserve Divisions (NRDs). This initiative has enhanced operational efficiency, transparency and service delivery for all 24 NRDs, benefiting both military personnel and administrative teams. In 2025 – 2026, the Finance division successfully integrated all 24 units, demonstrating significant progress by advancing these additional process improvements.

Reserve Units received comprehensive training on NPP accounting best practices, and the consistent application of accounting tools. This ongoing professional development led to measurable improvements in member productivity, enhanced time management and stronger compliance with established accounting policies.

## Military Spousal Employment Network

The Military Spousal Employment Network (MSEN) continued to offer employment connections towards economic opportunities for military families throughout 2025 – 2026. This network is designed to address the unique employment challenges faced by military spouses, including frequent relocations, gaps in work history and limited local networks. The MSEN provided direct access to national employers, career development resources and a supportive community of peers.

Through virtual events, employer spotlights and career development training sessions, spouses were able to explore career pathways, build professional networks and career confidence, and connect with organizations committed to military family hiring. This platform's flexible, online format ensured that spouses could engage from any posting location, reducing barriers to employment and supporting continuity of career progression. By fostering partnerships with industry leaders and expanding opportunities across sectors, the MSEN remains a cornerstone of CFMWS' commitment to enhancing family resilience and enabling military spouses to pursue sustainable, fulfilling employment wherever military life takes them.

### ➤ **67 Employer Partners**

The MSEN expanded to include 67 employer partners in 2025 – 2026.

### ➤ **2,502 Spouses**

Supported by the MSEN.

### ➤ **358 Spouses Attended**

career development training sessions.







## CareerCOACH+

CareerCOACH+ continued to provide military spouses and partners with personalized, practical career support throughout 2025 – 2026, helping them navigate the unique employment challenges associated with military life.

Through one-on-one virtual coaching, 510 participants received tailored guidance on employment searches, career planning, résumé development, interview preparation, and strategies for maintaining career continuity during military lifestyle challenges. Coaches worked closely with clients to identify strengths, clarify goals and build confidence, ensuring each participant had a clear and actionable path forward. This program's flexible, online delivery allowed spouses to access support from any location, reducing barriers and enabling consistent engagement regardless of posting changes.

CareerCOACH+ also connected participants with labour market insights and professional development opportunities, strengthening their readiness for both local and remote employment. By empowering spouses to pursue meaningful, sustainable careers, CareerCOACH+ remains a key component of CFMWS' commitment to enhancing family resilience and supporting the economic well-being of our military community.

### ➤ **612 Military Spouses**

took advantage of a free LinkedIn Learning license.





**In conversation with:**  
**Capt(N) Sam Patchell, Commander,**  
Canadian Fleet Pacific  
Royal Canadian Navy





A man in a black tank top and shorts is running on a ship's deck, viewed from behind. The ship's structure and a clear blue sky are visible in the background.

## Early Decisions Impact Life Later On — All Members and Their Families Benefit from CFMWS' Expertise and Services

As Commander of the Canadian Fleet Pacific (CCFP), Captain(Navy) Patchell is responsible for 2,500 sailors and national assets valued at \$10 billion. Closing in on his 25th year of military service, Capt(N) Patchell expressed his gratitude for the extensive services and expertise provided by CFMWS.

During any given day, Capt(N) Patchell balances immediate issues, long-term priorities and conflicting requirements — all within the critical context of aging resources and operational readiness.

"In my view, the CFMWS programs and services that are fundamentally essential to all operations and deployments include services to support ships under way, and operational effectiveness."

From a broad perspective, Capt(N) Patchell described the importance of daycare services, as well as proper life insurance and financial planning for members and their families. Onboard during deployments, however it can be the little things on a day-to-day basis that make the difference, including MFRC message delivery to help keep sailors connected with family and friends.

"Sailors of all ages are at different stages in their lives, including their level of deployment preparedness. For example, never underestimate the importance of a canteen that stocks shaving cream for those who only pack a certain amount...a vibrant canteen enables convenience — and cohesion...unit swag showcases unit pride."

In addition, the CCFP has earlier career experience related to Non-Public Funds and canteen management. "There are many moving parts, and it takes a complex

engine to make this happen." He referenced how the transition to electronic financial transactions has improved what he perceived was an antiquated system.

Capt(N) Patchell stressed the importance of continued outreach by CFMWS and connecting with members. The best scenario is the right synergy between CFMWS activities and sailor/service member involvement — for example when this is "normalized", and outreach confirms that people are already informed.

"I have both experienced and observed firsthand how early decisions impact life later on. Hindsight constantly reminds us of this and I encourage members to be informed about the wealth of CFMWS services, and to sign up to benefit from the expertise, programs and resources that are here to help."

Situational awareness and flexibility also rank as important to how CFMWS designs and implements its services. The objective to centralize and control programs works with certain types of centralized units such as physical base-centric requirements — but keep in mind that uninterrupted internet does not exist on ships. Online access must be turned off, and these kinds of specialized considerations must be considered. "Ford makes a lot of vehicles, different cars are required by different people to meet their specific needs."

When asked what the military would look like without a CFMWS that delivers for our members, their families and our Veterans, Capt(N) Patchell responded "there would be a reduction in operational effectiveness. I am grateful for CFMWS — so many service families rely on this, and in general it would be a less effective fighting force."

## Family Wellness

### Home Leave Travel Assistance Program Support During Air Canada Strike

The PSP Deployment Support Team provided complex travel support during the Air Canada strike, with after-hours and weekend assistance to help members reunite with their families during this period of significant travel stress. The goal was to ensure uninterrupted leave travel, the efficient handling of refunds and claims, and dependable support for members and their families.

The team executed contingency plans, sustaining clear communication and managing approximately 100 priority travel files despite shifting airline directives and ongoing operational challenges.

### Supporting Children Through Inclusion Supports

In 2025 – 2026, PSP received two separate funding allocations to improve access to quality child care services through targeted investments in inclusion supports, sensory environments and a temporary reduction in child care spaces.

The first allocation supports the inclusion of children with special needs and the creation or improvement of sensory rooms for children with special needs in 23 localities. Funding was also allocated to reimburse 18 localities for inclusion services and behaviour management support for PSP day camps.

The second allocation addresses Special Circumstances granted for the creation and improvement of rooms located in PSP sports centres and community centres in 17 localities to help address a temporary drop in child care spaces.





Collectively, through these allocations the PSP Recreation Program can further support child care services for CAF families and address unique community requirements.

125,097 memberships purchased and 116,139 enrollments across the CAF Community for Recreation programming in 2025 – 2026.

### ➤ **2,448 Family Members**

received navigational support with a Family Transition Plan.

### ➤ **17,060 Participants**

joined the 18th edition of the Canadian Army Run and raised \$500,000 for the CAF Charitable Funds.

### ➤ **1,067 Navy Bike Ride**

participants raised over \$31,000 for Support Our Troops, Soldier On and the Naval Foundation to support military members, Veterans and their families.

## **Family Transition Plan**

The Veteran Transition Programs continued to provide critical guidance and stability for Canadian Armed Forces members and their families as they navigated the complex process of releasing from military service. Throughout 2025 – 2026, these programs offered personalized navigational support to help families understand available benefits, access community and federal resources, and plan for the financial, emotional and practical adjustments that accompany transition to civilian life.

Staff worked closely with families to clarify next steps, coordinate referrals, and ensure they felt informed and supported during a period often marked by uncertainty. By addressing both immediate needs and long-term considerations, these programs helped families build confidence and resilience as they established new routines, employment pathways and community connections. The Veteran Transition Programs remain fundamental to CFMWS' commitment to whole-family well-being, ensuring that those who have served (and the people who support them) experience a smoother, and more empowered transition into post-military life.

## **Canadian Army Run**

The Canadian Army Run continued its proud tradition of uniting military members, Veterans, families and Canadians from coast to coast in support of those who serve. Celebrating its 18th year in 2025, this event once again demonstrated the strength of community spirit and the deep appreciation Canadians hold for the Canadian Armed Forces. Over 17,000 participants, donors and corporate partners helped raise \$500,000 in support of Support

Our Troops and Soldier On, directly contributing to programs that enhance the well-being, recovery and resilience of serving members, Veterans and their families. Beyond its fundraising impact, the Canadian Army Run fostered connection, remembrance, and shared purpose through its inclusive in-person and virtual race options. This event remains a flagship demonstration of national gratitude and solidarity, ensuring that those who serve (and those who have served) receive meaningful support when they need it most.

## **Navy Bike Ride**

The Navy Bike Ride continued to inspire participation and generosity across Canada in 2025 – 2026, bringing together military members, Veterans, families and cycling enthusiasts in support of the Royal Canadian Navy community.

With over 1,000 participants, the 2025 event successfully raised over \$31,000 funds for the Naval Foundation, Support Our Troops and Soldier On, helping advance programs that strengthen the well-being, resilience and recovery of serving members, Veterans and their families. With flexible participation options and a strong national presence, the Navy Bike Ride fostered connection, physical activity and community pride while highlighting the Navy's longstanding commitment to service.

This event's charitable impact reflects the dedication of riders, donors and partners who continue to champion the needs of our military community. As one of CFMWS' signature fundraising initiatives, the Navy Bike Ride remains a powerful demonstration of collective support for those who serve at sea and ashore.



**In conversation with:**

**Brigadier-General S. Mark Parsons,**  
Commander, 5th Canadian Division and  
Deputy Commander, Joint Task Force  
Atlantic

**Joined by**

CWO  
**Mario Grondin**





## For Every Individual, Every Background — Integrity, Professionalism and Dedication Guide the Work Performed By CFMWS Staff

“There is no such thing as a typical day” stated Brigadier-General Mark Parsons as he described his responsibilities for command and control of all Canadian Army elements within the 5th Canadian Division. He leads the coordination with these units to advise on operational requirements, training and personnel — the entire suite of activities administered by leaders. In total, 8,000 souls that include regular force, civilian employees, reservists and others are under his command.

The shift towards an operational paradigm sees more members deployed on exercises, resulting in more frequent and prolonged periods away from home.

Within this context, Brigadier-General Parsons noted that a better understanding about how the funding model works for family, morale and welfare related services will be important as CAF procures more capabilities and tools that are field deployable.

Brigadier-General Parsons underscored that “all CFMWS services are essential,” and emphasized the importance of awareness programs for deployed families. “Halifax sees rotations through to Latvia, and pre-deployment briefings are provided for families to help them understand what to expect as well as the many MFRC supports and services available for them.”

A disconnect that is a barrier to access between MFRC

teams and deployed members is being addressed by CFMWS at the national and local levels. “This tie is broken, and is being re-attached.”

Spouses are central to military life. The frequency of moves means re-occurring “resets” for families, with CFMWS services on hand to help. As a parent with young children earlier in his career, Brigadier-General Parsons commented on the importance of play groups and other social events organized by CFMWS staff.

Finances are often managed by spouses, and the SISIP Financial teams provide valuable advice on spending smart. “Areas where families need help include financial planning and investing,” remarked Brigadier-General Parsons. “The chain of command and CFMWS need to impress upon young people the importance of how to manage new income by offering flexible education tools and online resources that make it easy for them to absorb this information,” added CWO Mario Grondin.

In closing, CFMWS staff are there for both regular and emergency needs. The kitchen service is a local initiative — it operates a pantry where people donate to help families in need when their budgets fall short. This level of compassion, combined with the broader array of professional expertise and resources continue to have a huge impact for military members and their families.

# 02

## STRATEGY AT A GLANCE







## Vision

### What we want to be

Improving lives around the world.

Mental • Social • Physical • Financial • Family

## Values

### What we believe in and how we behave

Caring • Integrity • One Team • Creative

## Strategic Goal

### What we want to achieve

By 2027, we will achieve financial sustainability and year-over-year profitability for all programs and services delivered within the Non-Public Property framework.



# Strategic Imperatives

What our core game plan will be

## Achieve Sustainable Revenue Sources

- Confirm sustainability and the value proposition.
- Evaluate and implement monetization opportunities.
- Develop the Digital Transformation Roadmap and implement priority technology initiatives.

## Improve the Quality of the CFMWS Experience

- Evaluate and reassess the Service Delivery Framework.
- Rationalize delivery of public programs.
- Rationalize delivery of non-public programs for net profitability.
- Develop an integrated infrastructure plan and prioritize for investment.

## Increase Operational Efficiencies

- Conduct a core process review and prioritize for re-engineering.
- Realign business practices and functional authorities.
- Develop Future Strategic Workforce Plans.
- Implement Enterprise Data Analytics and an Information Management Program.

## Improve the Employee Experience

- Implement the Talent Management Strategy.
- Implement the Digital People Management System.
- Implement the Workplace Wellness Programs.
- Implement the Total Rewards Programs.



2024 – 2027

## CFMWS STRATEGIC PLAN

### **OUR LONG-TERM SUCCESSFUL PARTNERSHIP WITH CAF AND DND ENSURES THAT CAF MEMBERS, WHETHER SERVING OR RETIRED, AND THEIR FAMILIES ARE EQUIPPED TO OVERCOME THE UNIQUE CHALLENGES OF MILITARY LIFE.**

#### **Strategic goal**

By 2027, we will achieve financial sustainability, and year-over-year profitability for all programs and services delivered within the Non-Public Property framework.

To meet our 2027 strategic goal, CFMWS has identified the following four strategic imperatives:

#### **Strategic imperatives**

- Achieve Sustainable Revenue Sources.
- Improve the Quality of the CFMWS Experience.
- Increase Operational Efficiencies.
- Improve the Employee Experience.

The A-PS-110 policy framework is used to authorize public support to CFMWS for public morale and welfare programs, as agreed to by the Chief of the Defence Staff (CDS) and Deputy Minister. It was successfully updated to reflect the financial requirements and the true cost of serving our military community.

CFMWS has an obligation to provide oversight to safeguard non-public property, and to steward the NPP morale and welfare programs and services delivered on CAF Bases/ Wings. CFMWS will continue to prudently evaluate program efficiency, identify risks, and assess program and service impacts to verify that they continue to be a valuable use of public funds.

With new investments for the defence community amid increased geopolitical challenges, CAF is working to accelerate recruitment and retention and to meet the demands of new capabilities resulting from the modernization of Army, Navy, Air Force and Special Operations elements. CFMWS must be ready to support growth by scaling current public programs and services to serve an increase in CAF recruits and their families. We must be ready to assess requests at the pace and in priority to meet CAF new demand requirements with increased delivery effectiveness, multi-disciplined teams and targeted, customized support to contribute to CAF operational readiness requirements.



# 03

## OUR ACHIEVEMENTS 2025 – 2026



# Achieve Sustainable

## REVENUE SOURCES

CFMWS has developed and implemented a unique set of customized wellness enhancing offerings that are world-class. This includes physical fitness programs; standardized testing; research, mental health and wellness resources; and more.

Commercial offerings such as SISIP Financial and CANEX retail operations contribute critical funding sources invested back into CFMWS operations and NPP morale and welfare programs. To ensure CFMWS has the sustainable revenue sources required in the long term, we must continue to build these programs and services. They are essential to our military community and strengthen our unique value proposition. This strategic imperative is about seizing opportunities to grow new or existing business lines, as well as curtail morale and welfare programs that no longer meet the needs of the military community.

### Key objectives

#### → Confirm our sustainability and value proposition

Evaluate the true cost to sustain morale and welfare programs and services, and the value and benefits we promise to deliver to ensure a return on investment (ROI).

#### → Evaluate and implement monetization opportunities

Increase revenue growth through new markets, and by leveraging the expertise we have developed through our direct programs and services to CAF in support of its unique wellness needs.

#### → Develop the Digital Transformation Roadmap and implement priority technology initiatives

Establish a three-year rolling technology roadmap to deliver an ecosystem of technology tools to effectively modernize our services for the military community.

### The results we want to achieve by 2027:

#### → Increase Net Income

by reducing operating costs and increasing revenue growth from NPP programs and services.



# Our Achievements

## 2025 – 2026

### **Public Costing Model and Public Reporting Framework**

CFMWS continued the revision of the Public Costing Model, aligned to the phases of A-PS-110 modernization, comprising two components: Service Level Agreement (SLA) 1 on Public Morale and Welfare programs, and SLA 2 on NPP Governance. This important policy framework authorizing support to CFMWS for public morale and welfare programs is the foundation of the long-term successful partnership with CAF and DND.

CFMWS completed the SLA 1 costing in 2024. In 2025 – 2026, and the SLA 2 costing was completed for the provision of NPP Governance and Internal Services by support divisions. As part of A-PS-110, CFMWS made significant progress implementing position management to ensure all new SNPF, CF positions are appropriately funded, approved and tracked.

### **Consolidated CFMWS Enterprise Technology Roadmap**

The Consolidated CFMWS Enterprise Technology Roadmap project was introduced to support future state planning, prioritization and structured intake, enabling full project management alignment and forecasted technology initiatives across CFMWS.

Governance and transparency were enhanced by expanding membership in the Enterprise Architecture Working Group, including support division members, which increased cross-enterprise visibility. Divisional interview cadence was doubled to improve the timeliness of inventory updates and forecasted initiative capture. Additional data points were incorporated to support system lifecycle management and strategic and tactical decision-making. Widespread adoption of the intake process was demonstrated by forecasted initiative counts nearly tripling between spring and fall intake cycles.









## Enterprise Risk/ROI-Based Technology Intake and Prioritization Process

CFMWS has established and documented a clear enterprise flow from divisional technology requests through to approved projects. While some enabling processes remain partially disconnected, requests now progress from divisional submissions to the Enterprise Technology Roadmap, then to concept proposals and formally approved projects.

At each stage, governance bodies — most notably the Enterprise Digital Steering Committee (EDSC) — provide structured reviews and approvals based on priority, resource risk and financial impact. This has created a common enterprise view of demand, improved sequencing of initiatives, and strengthened decision making by linking strategy, capacity, and investment considerations.

The result is a more transparent and defensible intake and prioritization process that improves alignment between divisional needs, enterprise priorities and available resources, while setting the foundation for further process integration and automation.

## IT Capital Program

The IT Capital Program was strengthened through clearer governance, improved linkage to enterprise planning and stronger value accountability. Capital projects are now more explicitly tied to approved business cases, defined Return-on-Investment (ROI) and alignment with the Enterprise Technology Roadmap.

The intake and approval process was clarified to distinguish approved inflight projects from emerging initiatives, reducing ambiguity and improving portfolio transparency. Ongoing monitoring focuses on ROI realization and post-implementation outcomes, supporting both evidence-based decision making and continuous improvement. Integration with enterprise intake and prioritization ensures that capital funding is directed toward initiatives with the highest strategic value and risk-adjusted return. This has improved fiscal discipline, portfolio coherence and executive confidence in how IT capital investments support organizational priorities.





## Technology Innovation Framework

In 2025 – 2026, CFMWS strengthened its Technology Innovation Framework to accelerate the evaluation and adoption of emerging technologies. The framework enabled faster, evidence-based decision making through a structured, enterprise-wide approach to assessing feasibility, technical alignment and business value using Proofs of Concept and Proofs of Value prior to full implementation.

Several innovation labs were launched, showcasing enterprise level AI capabilities, including information classification; data orchestration pipelines; and optical character recognition. These labs clarified business and technical requirements, revealed stronger analytics opportunities and reduced delivery risk by validating solutions in controlled, low risk environments. Early experimentation avoided unnecessary costs, defined clearer implementation pathways, and uncovered meaningful operational efficiencies and measurable value.

Looking ahead, Innovation will scale its impact by expanding innovation labs and launching an Innovation Cup. This will empower employees to propose technology ideas that solve real problems, drive value and accelerate intentional, data-driven modernization across CFMWS in support of enterprise priorities and long-term organizational outcomes.

## Launch and Optimize SISIP CRM (Dynamics)

In July 2024, SISIP Financial launched a cloud-based Microsoft Dynamics CRM (Customer Relationship Management) as a foundational investment in its digital transformation. The CRM provides a platform on which SISIP Financial can strengthen client engagement, support revenue growth, improve operational efficiency and enhance business continuity. This year focused on post-launch optimization to ensure stability, value realization and long-term sustainability.

Key accomplishments included the implementation of a CRM break-fix monitoring system to support the transition to internal operations, completion of a one-year ROI analysis for sustainable revenue, continued documentation and prioritization of enhancements and progress toward refreshed CRM training supported by scalable job aids. Initial stakeholder engagement activities were also initiated to inform future enhancements and to guide continuous improvement.

## **PSP Facility and Program Management Software**

CFMWS is collaborating with Univerus Rec, a recreation management software, to deliver a modern, scalable PSP CRM solution through a phased approach. Gate 2 focuses on transitioning to a vendor-hosted cloud environment, expanding adoption, enhancing core functionality and improving the user experience for publicly funded PSP programs. Gate 3 and later phases will introduce enterprise integrations, consolidate data and accounts into a national database, and implement automation to increase efficiency and support innovation.

This phased approach enables early wins and positions the system for long-term success. Key priorities include expanding mandated use of the PSP CRM software, educating program areas, enhancing functionality, unifying PSP program areas under one platform and providing a seamless experience for CAF members and their families across all Bases/Wings. The work will also improve efficiency, data quality and reporting, and align with CFMWS digital transformation and member-centric goals.

## **Canadian Special Operations Forces Command (CANSOFCOM) Service Level Agreements (SLAs)**

The development of a single, consolidated SLA enabled the alignment of processes and the unification of business planning across CFMWS staff who are employed within CANSOFCOM. Through detailed analysis, 33 distinct business processes were identified, with the most complex challenges stemming from financial inconsistencies. This consolidation strengthened financial oversight and improved transparency.

As a result, wage envelope surpluses were identified and strategically reinvested to address priorities identified during the initial environmental scan of the Shared Service Delivery (SSD) Pilot. Most notably, this initiative supported equitable staff growth across CFMWS units and divisions, directly improving service delivery and organizational sustainability.

## **CAF Endorsement of CAF Sports Way Ahead - COA 1 | L1A/ CMP Update and Endorsement of the 2026 - 2027 Program**

In 2025 – 2026, the CAF Sports Program modernized its sport delivery through a rotational model designed to expand grassroots participation, strengthen national capacity, and align with CAF strategic priorities for physical, social, and mental well-being.

The redesigned program introduces investments in grants and program support beyond traditional structures, enabling greater responsiveness to local needs and fostering a more inclusive and supportive environment for members.

Concurrently, impact measurement will continue to mature through the development of a comprehensive performance measurement framework to support evidence-based decision making across all bases, highlight the contribution of sport to local CAF priorities, and strengthen the connection between community level participation and national and international outcomes.

In 2026 – 2027, the CAF Sports Program will see a return to full programming. This approach ensures program effectiveness, enhances transparency, demonstrates impact and promotes a unified understanding of the value of sport within CAF.

## **SISIP's Pricing Review**

The SISIP Pricing Review project was undertaken to ensure the long-term sustainability of Optional Life Insurance (OLI), while continuing to meet the needs of CAF members and their families. This project focused on reviewing OLI pricing in response to increased operational costs and claims experience, while minimizing member impact through careful planning and stakeholder engagement. The primary beneficiaries of this initiative were CAF members holding OLI coverage, particularly those most affected by the premium adjustment.

Key accomplishments included securing approvals for a five percent price increase, developing and executing a comprehensive communications



and outreach strategy, updating tools, forms and administrative tools, and equipping advisors with training and support to address member inquiries. Proactive outreach resulted in strong member acceptance and increased engagement, including coverage reviews and new business opportunities — while ensuring a smooth and well-coordinated rate change implementation.

### **CAF Charitable Funds Fundraising Strategy**

The Canadian Armed Forces Charitable Funds (CAF CF) Fundraising Plan is focused on maintaining a well-developed foundation, while improving the donor experience and solidifying the governance framework. With the focus on donor retention through the formalization of partnerships and accessibility to give, the CAF CF Fundraising Plan provides the roadmap to the CAF CF remaining financially viable. Additionally, with the aging population and the impending transfer of generational wealth, there will be a focus on supporting donors making planned gifts.

### **MS Dynamics Customer Insights Module**

The Marketing Automation Project (MAP) was designed to modernize SISIP Financial's member engagement by replacing manual, inconsistent outreach with automated, data-driven customer journeys integrated within SISIP's CRM. Members of the CAF community who do business with SISIP now receive more timely, relevant and consistent communications across insurance, investment and counselling services.

Key accomplishments include the successful launch of multiple triggered customer journeys, such as automated appointment reminders, counselling intake communications, consent management aligned with Canada's anti-spam legislation, and targeted insurance and investment campaigns. MAP-enabled communications demonstrated strong early engagement results, with high delivery and open rates, and contributed to significant growth in marketing qualified leads. The project also delivered measurable operational efficiencies, including material time savings through automated appointment reminders and improved advisor productivity. Foundational capabilities for lead capture, attribution, consent management and web form integration were established, positioning SISIP Financial to scale digital marketing, improve member experience and support sustained business growth.





## Improve the Quality OF THE CFMWS EXPERIENCE

CFMWS' long-term goal is to improve the military's experience with CFMWS.

Recognizing the various clients we serve — from patrons, SISIP Financial clients, CANEX consumers and CF One members, to Veterans, mess members and families — the CFMWS Experience is broad and encompassing.

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**We remain committed to improving the quality of the CFMWS Experience for those we serve across multiple channels, touchpoints and interactions centred on providing the highest quality experience.**

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### Key objectives

#### → Evaluate and reassess the Service Delivery Framework

Re-evaluate the service offering across Personnel Support Programs (PSP), Military Family Services (MFS) and SISIP Financial to reduce duplication and modernize the offering for a seamless CFMWS Experience.

#### → Rationalize the delivery of public programs

Redesign and modernize the A-PS-110 Framework for public funding for all public morale and welfare offerings being delivered in the NPP framework.

#### → Rationalize the delivery of non-public programs for net-profitability

Evaluate the value for money and return on investment (ROI) of non-public programs, and improve net-profitability.

#### → Develop an integrated infrastructure plan and prioritize for investment

Develop a Strategic Asset Management Plan (AMP) to manage public and non-public infrastructure that affects the delivery of morale and welfare programs, including targeted investments.

### The results we want to achieve by 2027:

#### → Improve Member Loyalty

as measured by increasing the CFMWS Net Promoter Score on an annual member experience research survey.



## Service Delivery Model

CFMWS has a goal of modernizing service delivery by developing plans to reduce duplication and to ensure a seamless client experience. The pilot model emphasized centralized service delivery and clear communication channels for the chain of command. The next phase of this pilot initiative focuses on strengthening enterprise integration, performance accountability, and cultural alignment across divisions Outside of Canada (OUTCAN) and Canadian Special Operations Forces Command (CANSOFCOM).

Enterprise risk capability is being enhanced through the delivery of Enterprise Risk Management (ERM) training and the completion of regional risk registers, with assessments currently in progress. These activities are identifying key gaps and enabling prioritization of mitigation actions.

Work is underway to finalize evaluation metrics and an enterprise-aligned reporting framework, establishing consistent performance measures to support evidenced-based decision making. Integrated Human Resources and Finance support functions continue to advance, with efforts focused on streamlining corporate services, reducing fragmentation and improving coordination across the organization.

## Service Level Agreement (SLA) and A-PS-110 Phase 2

Substantive progress has been made advancing the modernization of A-PS-110, the public funding framework for CFMWS programs and services. A-PS-110 Phase 2 work focused on clarifying and defining governance roles, reaffirming CFMWS' responsibility for Non-Public Property (NPP) governance on behalf of the Chief of the Defence Staff (CDS), and strengthening support to Base/Wing Commanders in delivering morale and welfare programs.

Final drafts of A-PS-110, NPP Governance Service Level Agreement (SLA) and the Master Service Agreement were sent to Canadian Forces Legal Advisors for review. This signaled the completion of the work from the Project Management team, which dissolved in June 2025. An implementation working group, chaired by the Vice Chief of the Defence Staff (VCDS) was established in September 2025 to see final drafts brought for signature to senior leadership, which was formally endorsed for signature by the CDS in March 2026. Within CFMWS, this has triggered implementation planning, including updating several key business activities to ensure alignment with the new policy framework.





## **Performance Measurement Framework for Public Programs**

CFMWS is designing and implementing a Performance Measurement Framework (PMF) for the publicly funded programs in support of Service Level Agreement (SLA) 1 for Public Morale and Welfare Programs of A-PS-110.

The design of the PMF is based on the premise that awareness, utilization and satisfaction with CFMWS programs and services lead to improved mental, social, physical, financial and family dimensions. Accordingly, relevant performance indicators are centred on monitoring awareness, utilization, satisfaction and impact.

These performance measurement indicators have been grouped into three tiers: strategic, operational and tactical. Implementation of the PMF is currently constrained by data availability and program maturity, particularly at the operational and tactical tiers (due to limited data collection systems).

Continued stakeholder engagement, especially with CAF and the Chief of Military Personnel (CMP), will help streamline the framework to enable performance reporting, and improved programs and services for the CAF community.

## National Child Care

The Government of Canada has recently launched a five-year, \$100M investment to improve CAF families' access to flexible and reliable child care options. In October 2025, Military Family Services (MFS) was directed to action approximately \$14.5M annually for five years to deliver services virtually, and through Military Family Resource Centres (MFRCs) and CFMWS teams at Bases/Wings. The child care expansion program is intended to improve access to flexible child care solutions in support of CAF operational readiness, while respecting federal/provincial jurisdictional boundaries.

Since October 2025, CFMWS has initiated work to stand up this major new program, which requires almost 40 new hires to develop and implement five major initiatives (including the testing and evaluation of 15 pilot projects) over the next five years:

- 
- Child Care Navigators
  - Spousal Employment/Early Childhood Educator Population Growth
  - Operational Readiness through Local Contributions
  - Future Solutions Building Capacity
  - Online Child Care Information (Website)
- 

## CFMWS Property Database

CFMWS is creating a database for all NPP and Public buildings employees operate within, and for NPP program and service delivery. This Property Database will provide a greater understanding of the facilities CFMWS operates across the country, as well as the facilities required to provide morale and welfare services for our military community.

The collection of a Facility Condition Index (FCI) for all Public Facilities will show how each facility ranks in terms of best-to-worst condition. This facility scorecard will prioritize infrastructure projects for improvement, and help identify facilities needing replacement to improve the quality of the CFMWS Experience for employees and members.

## CF One Membership Milestone

The CF One membership program reached an important milestone with over 500,000 members who have joined to access exclusive benefits on everyday savings, as well as travel, fitness and lifestyle perks exclusive to the military community. An increase of 17.3% in new members in 2025 – 2026 helps CFMWS continue its effort to rebrand the CF One Membership program, and to improve program offerings to make the program more impactful for our CAF community.







## **MFRC/MFS Quality Assurance Program Compliance/Funding Review**

To increase accountability and provide further guidance for Boards of Directors for provincially incorporated not-for-profit Military Family Resource Centres (MFRCs), the compliance assurance framework was modernized to create a holistic program framework, supported by a standardized scorecard, enhanced follow-up and action plans to ensure ongoing compliance. This initiative ensures that institutes delivering services for military and Veteran families are held to the same quality standards for governance and financial practices, to improve the customer experience and quality of programming.

## **Balance Strategy**

In December 2025, the Armed Forces Council was formally briefed on the Balance Strategy, providing senior leadership with a comprehensive update on the initiative's progress and its alignment with CAF personnel readiness and wellness priorities.

The Council requested a follow on engagement for May 2026, reflecting strong interest in the Strategy's direction and its implications for CAF. This briefing also triggered significant renewed engagement with the Chief of Military Personnel (CMP) and the Military Personnel Command, Chief of Staff — Plans, Policy and Modernization who are now actively working with PSP. This collaboration is focused on strengthening policy foundations, modernizing incentive structures and advancing improvements to return-to-work programming.



# Increase

## OPERATIONAL EFFICIENCIES

CFMWS will continue to carefully examine our standards and processes to ensure long-term sustainable growth and reduced operating costs. We will look for new ways to eliminate overlap and duplication, automate our processes, share resources and streamline enterprise-wide processes to improve the CFMWS Experience for employees and the community that engages with our enterprise.

### Key objectives

#### → Conduct core process review and prioritize for re-engineering

Identify and evaluate enterprise-wide core processes that have a significant impact on CFMWS' ability to design, develop and deliver our programs and services.

#### → Realign business practices and functional authorities

Improve enterprise alignment using corporate and business planning to connect departmental initiatives to strategic outcomes and business objectives.

#### → Develop Future Strategic Workforce Plans

Develop a process to analyze, forecast and assess talent gaps to meet future workforce requirements.

#### → Implement Enterprise Data Analytics and Information Management Program

Develop a data-driven evidence-based decision support culture through enterprise data governance and information management, data models and analysis.

### The results we want to achieve by 2027

#### → Reduce operating costs

by improving process efficiency and reducing unit costs.





# Our Achievements

## 2025 – 2026

### CFMWS Core Processes

Process efficiency is critical for every organization to improve productivity and eliminate unnecessary steps and duplication, and to reduce costs. While the original intention for activities this fiscal year was to prioritize process re-engineering opportunities within internal services — CFMWS redirected its effort to use design thinking to draft a stage gate model that will process new CAF growth and demand requirements from intake and integrated program design to planning and costing through implementation and control.

The draft stage gate model highlights the complexities of CFMWS operations as it moves from the idea stage to implementation at an enterprise level, or within a Base/Wing. Further development of this stage gate model will be critical for CFMWS to adapt to new CAF recruitment requirements, and the modernization efforts needed for Army, Air Force and Navy elements.

### Risk Management Framework

In 2025 – 2026, CFMWS advanced the maturity of its Enterprise Risk Management program by moving from a static assessment model to a dynamic, integrated approach. The establishment of the Risk Management Working Group strengthened collaboration across CFMWS divisions and field operations, improving both consistency and the quality of enterprise risk discussions. CFMWS also led its first fully

internal Corporate Risk Profile process, which was supported by executive pulse checks and divisional consultations, and facilitated re-scoring sessions that strengthened alignment with strategic imperatives.

A notable enhancement this year was the introduction of risk velocity alongside likelihood and impact, providing a clearer view of how quickly risks could emerge — and where timely action is needed. Additional tools, including an individualized risk maturity assessment for department managers, were developed to build capability, support accountability and to embed risk-informed decision making across the organization.

### Quarterly Business Review Process

The Quarterly Business Review process was designed and implemented to manage and measure the implementation of the 2024 – 2027 CFMWS Strategic Plan. Each quarter, senior leaders meet to identify their progress towards achieving measurable objectives set forth at the start of the fiscal year. Each measurable objective is linked to a Tier 3 key performance indicator to track achievement of the outcome intended for the project.

These quarterly discussions focus on progress towards achieving strategic goals and help to identify collaboration opportunities, project dependencies, and the support needed from internal services. Prioritization of work effort and scarce resources are critical components to the success of the Quarterly Business Review process.

### Functional Authority Changes

In 2024 – 2025, CFMWS initiated the steps to identify the core processes used to deliver internal services that drive the engine of our operations. Six internal services identified a process owner, and defined the processes and their responsibilities for delivery and continuous improvement. The Functional Authority Project was designed to update and align the CFMWS Functional Responsibilities Policy with this recent review of process ownership across internal services. The project helped to realign functional responsibilities within the divisions to account for changes that have occurred over the last two fiscal years, identify areas of duplication and put forward future opportunities for consideration.



## **PSP Policy Manual Modernization**

The PSP Policy Manual Modernization initiative advances CFMWS' commitment to operational excellence by undertaking a multi-year renewal. Building on the foundational work completed in 2025 – 2026 with CMP policy stakeholders, including key updates to DAOD 50450 and Chapter 9 (Messes), 2026 – 2027 will focus on developing and executing a comprehensive modernization plan that separates policy from operations, clarifies authorities across public and non-public programs, and strengthens alignment with A-PS-110. The outcome will be a policy framework that is current, efficient and positioned to support future needs.

## **Position Control Framework and Monitoring**

Position Management is an organizational requirement that strengthens transparency with DND, demonstrates comprehensive due diligence, and supports long-term financial sustainability.

The Position Control Framework describes the CFMWS approach to managing human resources and related financial costs by implementing an effective, consistent and structured approach using our position system of record.

CFMWS has successfully ensured that all authorized public positions are accurately aligned with their designated funding sources. This success reflects the diligent work of each division and their commitment to maintaining compliance in preparation for the upcoming human capital management system.

## **Data and Information Asset Management Policies and Framework**

Enterprise data governance processes became a standard practice in 2025 – 2026, demonstrated by the adoption of enterprise data and information management policies at the onset of every project. This has enhanced our ability to manage potential data risks.

CFMWS data quality practices also shifted to proactive data quality management, using advanced technology across divisions to identify patterns of quality issues before potential impacts on reporting and system integrations.

In addition, the Enterprise Business Glossary project advanced to help strengthen CFMWS' shared business language, improving consistency in definitions across the enterprise.

The Fitness Data Sharing Arrangement (DSA) is an agreed upon arrangement between PSP and CMP-DND to formalize data governance, ensuring that fitness program data is being used and protected in the way intended by CAF.

Four divisions, including the Finance and Corporate Services divisions, successfully migrated documents and records into a fully governed electronic repository. Teams were supported by practical training and easier onboarding. This represents a major step towards consistent information management practices and compliance across the enterprise.

## **SISIP Generative Artificial Intelligence Use Cases**

The SISIP Generative Artificial Intelligence Use Cases project was designed to responsibly introduce and scale the use of generative AI across SISIP Financial by establishing strong governance, a clear strategic direction and practical proof of concept (POC) experimentation. This initiative focused on collaborating with enterprise partners to shape the CFMWS AI policy, articulating a SISIP-specific AI strategy, guiding principles and prioritizing high-value use cases aligned with operational efficiency, risk management and member experience enhancement.

The primary beneficiaries were SISIP advisors, operations teams and corporate functions — with downstream benefits for CAF members and clients through faster, more consistent and higher-quality service delivery. Key accomplishments include the completion of SISIP's AI principles and use-case prioritization, establishment of a 45-user pilot group, delivery of an AI Show and Tell, and advancement of multiple POCs such as an AI-supported OCR solution with potential annual labour savings and trusted Copilot agents supporting policies, procedures and planning activities.

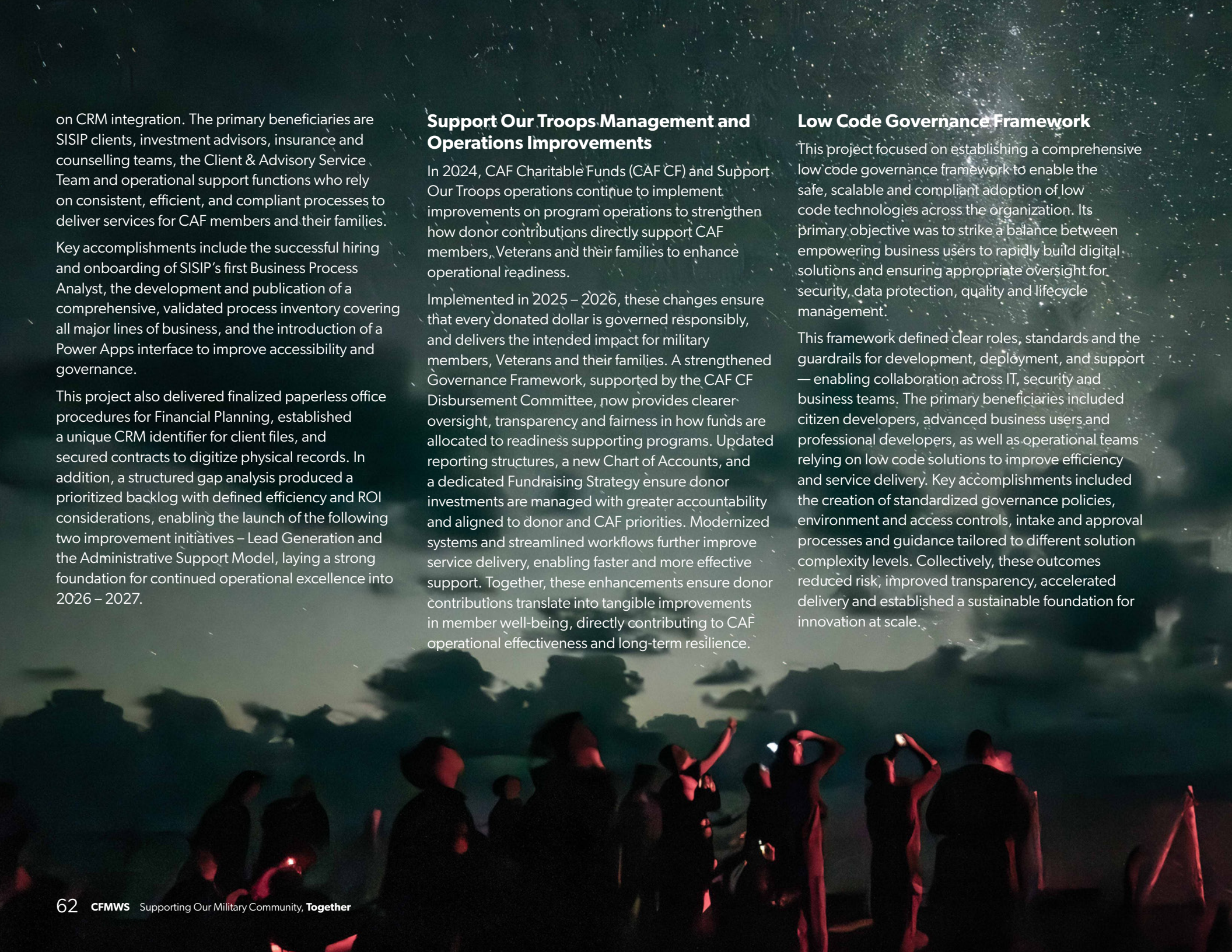
## **SISIP CRM Process Improvement**

The SISIP Business Process Improvement project aimed to strengthen core business operations by establishing a sustainable business process management capability, modernizing information handling and enabling data-driven prioritization of improvement initiatives, with a strong dependency









on CRM integration. The primary beneficiaries are SISIP clients, investment advisors, insurance and counselling teams, the Client & Advisory Service Team and operational support functions who rely on consistent, efficient, and compliant processes to deliver services for CAF members and their families.

Key accomplishments include the successful hiring and onboarding of SISIP's first Business Process Analyst, the development and publication of a comprehensive, validated process inventory covering all major lines of business, and the introduction of a Power Apps interface to improve accessibility and governance.

This project also delivered finalized paperless office procedures for Financial Planning, established a unique CRM identifier for client files, and secured contracts to digitize physical records. In addition, a structured gap analysis produced a prioritized backlog with defined efficiency and ROI considerations, enabling the launch of the following two improvement initiatives – Lead Generation and the Administrative Support Model, laying a strong foundation for continued operational excellence into 2026 – 2027.

## **Support Our Troops Management and Operations Improvements**

In 2024, CAF Charitable Funds (CAF CF) and Support Our Troops operations continue to implement improvements on program operations to strengthen how donor contributions directly support CAF members, Veterans and their families to enhance operational readiness.

Implemented in 2025 – 2026, these changes ensure that every donated dollar is governed responsibly, and delivers the intended impact for military members, Veterans and their families. A strengthened Governance Framework, supported by the CAF CF Disbursement Committee, now provides clearer oversight, transparency and fairness in how funds are allocated to readiness supporting programs. Updated reporting structures, a new Chart of Accounts, and a dedicated Fundraising Strategy ensure donor investments are managed with greater accountability and aligned to donor and CAF priorities. Modernized systems and streamlined workflows further improve service delivery, enabling faster and more effective support. Together, these enhancements ensure donor contributions translate into tangible improvements in member well-being, directly contributing to CAF operational effectiveness and long-term resilience.

## **Low Code Governance Framework**

This project focused on establishing a comprehensive low code governance framework to enable the safe, scalable and compliant adoption of low code technologies across the organization. Its primary objective was to strike a balance between empowering business users to rapidly build digital solutions and ensuring appropriate oversight for security, data protection, quality and lifecycle management.

This framework defined clear roles, standards and the guardrails for development, deployment, and support — enabling collaboration across IT, security and business teams. The primary beneficiaries included citizen developers, advanced business users and professional developers, as well as operational teams relying on low code solutions to improve efficiency and service delivery. Key accomplishments included the creation of standardized governance policies, environment and access controls, intake and approval processes and guidance tailored to different solution complexity levels. Collectively, these outcomes reduced risk, improved transparency, accelerated delivery and established a sustainable foundation for innovation at scale.





### CFMWS AI Policy

CFMWS continues to advance an enterprise-wide artificial intelligence (AI) program designed to enable responsible, secure and value-driven adoption across the organization. This program brings together partners from across CFMWS to establish a shared understanding of AI, common principles, as well as practical guardrails that support innovation while managing risk.

This year, CFMWS completed an initial AI maturity assessment, expanded AI literacy/awareness, and introduced enabling tools through a controlled and deliberate approach. Priority AI use cases were explored to clarify CFMWS' AI ambition and vision. Insights from the maturity assessment, combined with this defined ambition, will inform CFMWS' AI strategy, ensuring investments and initiatives are aligned with organizational readiness, risk posture and strategic priorities.

Looking ahead, CFMWS will continue to strengthen governance, enhance organization-wide readiness and advance carefully selected pilot initiatives. This measured approach ensures that AI adoption delivers meaningful value, while remaining aligned with CFMWS' mandate, values and commitment to responsible innovation.







### **Physical Performance Platform (PPP)**

In 2025 – 2026, a pivotal phase for the PPP was achieved as the project shifted from a procurement pilot to full operational readiness. Its primary focus was preparing the software for the upcoming production launch, ensuring stability, scalability, and alignment with CAF and PSP operational requirements.

A major effort was dedicated to onboarding and training all PSP professionals across all Bases/Wings, creating a unified and consistent national delivery model. The virtual fitness programming was also consolidated by migrating content from multiple legacy systems into a single, modern solution within the PPP.

Significant progress was made on critical integrations, including connecting the CAF Roster to support secure, automated account creation and enabling self-serve onboarding for CAF members. Daily automatic profile maintenance was established to ensure accurate, current user information.

Throughout the year, the platform was further developed by the vendor to meet the unique needs of PSP and the CAF community.

### **SISIP Data Orchestration Pipeline**

The SISIP Data Orchestration Pipeline was designed to establish a modern, enterprise-grade data foundation that integrates third-party data sources with SISIP internal systems to enable reliable, scalable and insight-driven reporting. This project primarily benefited SISIP leadership, advisors, sales and marketing teams, finance stakeholders and enterprise IT partners by providing consistent, governed access to CRM, Investia and Manulife data through Microsoft Fabric.

Key accomplishments include the successful deployment of SISIP's first production instance of Microsoft Fabric, the establishment of a lakehouse architecture with bronze, silver and gold data layers, and the delivery of production-ready pipelines for CRM, Investia and Manulife data. The initiative enabled redesigned MyEPP and Advisor Scorecard reports, introduced new pipeline analytics, strengthened enterprise data governance practices, and demonstrated effective collaboration between SISIP, the IS Division and the CFMWS Innovation Lab — laying a strong foundation for future data orchestration use cases.

# Improve the EMPLOYEE EXPERIENCE

CFMWS remains committed to our people, providing our employees with the support and tools required to be successful at every stage of their career. We strive to build a digital, dynamic and diverse workforce of highly skilled people, working together to deliver exceptional service to the CAF military community and their families.

## Key objectives

### → Implement a talent management strategy

Develop and implement a modernized talent acquisition and retention strategy to attract and retain a diverse workforce using the latest trends and meaningful metrics.

### → Implement a digital people management strategy

Provide a digital platform to increase operational efficiencies and quality control by leveraging systems and automation.

### → Implement workplace wellness programs

Ensure legislative compliance, and create a culture of workplace wellness that empowers employees to adopt healthier behaviours across all aspects of their lives.

### → Implement total rewards programs

Attract, retain and foster employee excellence through a fair, transparent and equitable total compensation package, while balancing the financial sustainability of our organization.

## The results we want to achieve by 2027

### → Improve Employee Engagement

as measured by an Employee Engagement survey.







## Our Achievements

### 2025 – 2026

#### Employee Engagement Survey

In June 2025, the 2025 Employee Engagement Survey was launched for CFMWS employees, with over 2,000 employees responding. An analysis was conducted at the enterprise and divisional levels, and the executive team and divisional leaders were briefed on the results. With such a large number of respondents, the survey provided significant data and insights into the feelings and perceptions of staff.

Results were consistent across the organization, and indicated the areas with the most potential impact on raising employee engagement. This led to the development of three “CFMWS Employee Engagement Pillars”. The pillars are Leadership Transparency and Communication, Career and Leadership Development and Rewards Framework. The next stage is a series of divisional workshops where these pillars will be adapted into concrete actions that can be implemented in each division.

#### Relocation Program

In 2025 – 2026, CFMWS initiated early work to review the Relocation Program in support of the organization’s strategic commitment to enhancing the overall employee experience. Key activities focused on initiating a comprehensive review of the program to better understand gaps, risks and opportunities for improvement. This included examining past program decisions, a detailed review of relevant internal policies and directives,

and comparative benchmarking against established external relocation programs to identify leading practices. The commencement of these foundational activities will position CFMWS to advance towards the implementation of an updated, centralized, and sustainable Relocation Program aligned with the 2024 – 2027 Strategic Plan.

#### Human Capital Management System

CFMWS advanced a major modernization initiative this year by preparing to implement Workday, a new cloud-based human resources and payroll system. The current system will no longer be supported after 2026, making this transition necessary. Ensuring CFMWS employees are paid correctly and on schedule is essential to our service delivery for CAF members and their families.

Workday will replace legacy tools with a unified platform designed to streamline processes, strengthen data integrity and enhance the overall employee experience. The system will improve access to employee information, and enable better workforce planning and reporting. Reliable HR and payroll services reduce operational risk and support a stable workforce, allowing employees to focus on delivering programs and services without disruption. This stability directly strengthens CFMWS’ ability to contribute to the well-being, readiness, and resilience of CAF members and their families. The initial deployment of the system is planned for Fall 2026.

## Legislated Program Strategy and Safe and Respectful Workplace

CFMWS advanced its commitment to an inclusive employee experience through a series of initiatives that reinforce accessibility, equity, safety and ethics across the organization. In 2025, refreshed Accessibility and Employment Equity action plans were introduced, setting a clear direction for removing barriers and fostering an inclusive workplace. This work was complemented by the launch of the new CFMWS Code of Values and Ethics, which deepened alignment around expected behaviours, and supported a culture grounded in integrity and respect.

Prevention and capacity-building efforts also advanced with the Centre for Conflict Resolution and Ethics delivering workshops on navigating difficult conversations and preventing harassment, while updated Workplace Hazardous Materials Information System (WHMIS) training ensured employees have the knowledge required to work safely and confidently. Together, these initiatives form a cohesive, forward-looking approach that enhances the everyday employee experience, and strengthens CFMWS as a safe, respectful and inclusive employer.

## Dialogue Wellness Platform

Dialogue is a fully integrated virtual health platform available to CFMWS employees. This past year, our Dialogue service offerings expanded to feature a comprehensive Wellness Program. The program is designed to help employees adopt healthy habits and promote overall well-being through activities like interactive monthly fitness and wellness challenges, as well as access to a large content library covering topics such as stress management, pain relief, improved sleep and increased physical activity. This program also offers personalized healthy habit collections and integrates with popular devices and apps, making it easier for employees to set and achieve their wellness goals.

CFMWS is also being recognized as one of the recipients of the distinguished Dialogue's 2026 Healthiest Workplace Award. The Healthiest Workplace Awards recognize organizations that actively support employee well-being in both policy and practice. Winners are chosen based on strong engagement with Dialogue's services and outstanding Well-Being Scores, benchmarked against World Health Organization standards. This award reflects the CFMWS' continued commitment to employee well-being, and our efforts to strengthen a supportive and healthy work environment.

## Pay Equity

The Pay Equity Commissioner granted an extension to CFMWS to publish the Pay Equity Plan by September 30, 2026. Over the past year, the Pay Equity Committee made significant progress — working diligently to complete its analysis and develop the CFMWS Pay Equity Plan. In keeping with legislative requirements, the draft plan remains on schedule to be posted 60 days before the September deadline, ensuring employees have an opportunity to preview the plan and share their feedback.



## Leadership is Defined by Optimization and Effectiveness to Best Support Our Soldiers

As Commander of 4th Canadian Division, Brigadier-General Eric Landry oversees 13,000 army soldiers based in Ontario, and divides his focus between HQ in Toronto and traveling to engage with troops province-wide.

“The CFMWS programs and services that are essential to ensure external and domestic operational readiness and the well-being of the military community are the ones that help pre- and post-deployment,” commented Brigadier General Landry.

Recently returned from the US, his observations include a highly developed system where soldiers are well served when families arrive at a base. “The whole family is taken care of by the medical system, and with their level of movement comes more available housing. I attribute this to the military being much more ingrained in this country’s population fabric,” stated BGen Landry.

There are a large number of soldiers in 4th Division, with CFMWS’ resources offering a diverse range of fitness, mental health and financial services to assist.

At CFB Petawawa, a trial program titled GRIT (Generating Resilience to Injuries through Training) is well received as part of the wider suite of Personnel Support Programs (PSP) focused on fitness, health and military physical readiness. This is within the context of PSP challenges related to its move to a new building on base.

Additional positive highlights include financial literacy that helps guide soldiers as they receive new money through pay increases; mental health self-care resources that address stress; addiction and anger management; and care packages on Canada Day and during Christmas that are appreciated by the many soldiers deployed. It continues to be important that the chain of command point soldiers to these various CFMWS supports.

A concern expressed by BGen Landry highlights the need for more access to training for the complex accounting methods related to independent messes.

In addition, more resources are required to address insufficient child care resources, as well as more programs to serve single members and single parents who make up a significant proportion of the soldier population.

“Housing is a significant problem — my visit to Uplands underscored the immediate need for more subsidized housing to improve access and affordability,” continued BGen Landry. “The Navy purchased apartment buildings, this should be considered.”

Striking the right balance that delivers tailored program elements is important, for example how our fitness instructors customize their work. “The leader in me wants to optimize the work that we do — to ensure the most efficient use of my resources combined with CFMWS to best support our soldiers,” concluded BGen Landry.



### In conversation with:

#### BGen Eric Landry,

Commander 4th Canadian Division/Joint Task Force Central







# 04

# FINANCIAL PERFORMANCE





# Tier One Performance MEASURES

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**CFMWS has implemented a strategic performance management framework with a tiered approach to performance measurement.**

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By categorizing important performance indicators into three tiers, with each measuring a different aspect of performance, CFMWS can monitor the success of translating its vision and strategy into action by monitoring the measures associated with daily operations, and in alignment with long-term objectives.

The Tier 1 measures provide a clear snapshot of the organization’s financial health, member experience, process efficiency and employee engagement. These four performance dimensions are linked to enterprise and divisional measurable objectives which are monitored quarterly, and shared across the organization.

Improving Financial Health: Cost-to-Income Ratio

CFMWS has been tracking the Cost-to-Income Ratio as the Tier 1 financial measure and providing comparative results for the prior year on a quarterly basis since 2024 - 2025.

This ratio is reported for the profit-oriented NPP entities under CFMWS, and is calculated by dividing operating costs by operating income.

Cost-to-income ratios under 100% indicate financial sustainability — and the lower the ratio, the better the organization’s performance. The strong results below are indicative of the contribution of these NPP entities to the overall financial sustainability of the NPP framework. Prior year comparatives have been modified due to an inventory adjustment in CANEX prior year accounts, and the consolidation of the NPP Real Property investment assets with the Canadian Forces Central Fund (CFCF) on a retroactive basis.

| FY    | 2025/2026 | 2024/2025 |
|-------|-----------|-----------|
| CANEX | 92 %      | 94 %      |
| CFCF  | 85 %      | 51 %      |
| SISIP | 87 %      | 87 %      |

**Note**  
The ratio is presented as a percentage, and can be interpreted as a ratio of efficiency.

Improving the CFMWS Experience: Net Promoter Score (NPS)

This year marks the first time CFMWS is reporting a Net Promoter Score as a Tier 1 measure to evaluate the quality of the CFMWS Experience across four operating divisions.

Net Promoter Score (NPS) has been widely adopted to gauge the level of satisfaction and likelihood of an individual to recommend an organization or program and service to a friend or colleague. It is used as a strong indicator for those who would be positive advocates and word-of-mouth influencers.

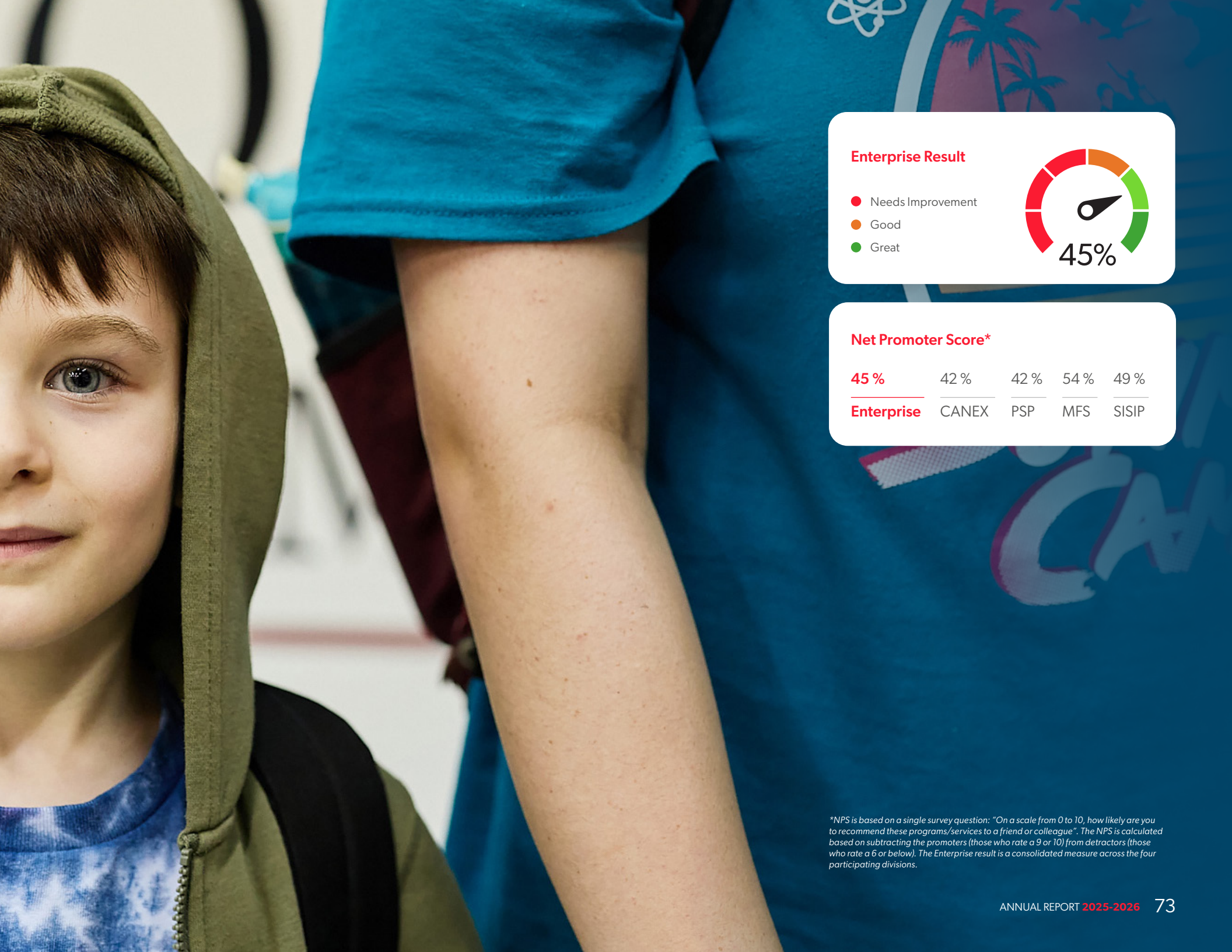
CFMWS wants to understand the perception of the overall quality of the interactions and touchpoints when accessing a CFMWS program or service, interacting with one of our channels or considering recommending CFMWS to a peer or colleague.

CAF members, Veterans and their families who recently used the programs and services of either CANEX, PSP, MFS or SISIP received a survey to explore impressions of their experience. The insight gained from this research program is used to focus efforts on the things that matter most to our CAF community. These valuable insights will help identify important client needs and service delivery improvements, and lead to changes that will enhance the overall experience.

The initial NPS results across the divisions are inspiring, and recognize our focused attention on improving the CFMWS Experience at every interaction.

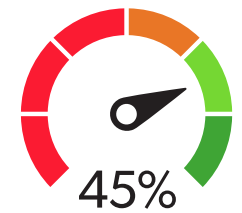






### Enterprise Result

- Needs Improvement
- Good
- Great

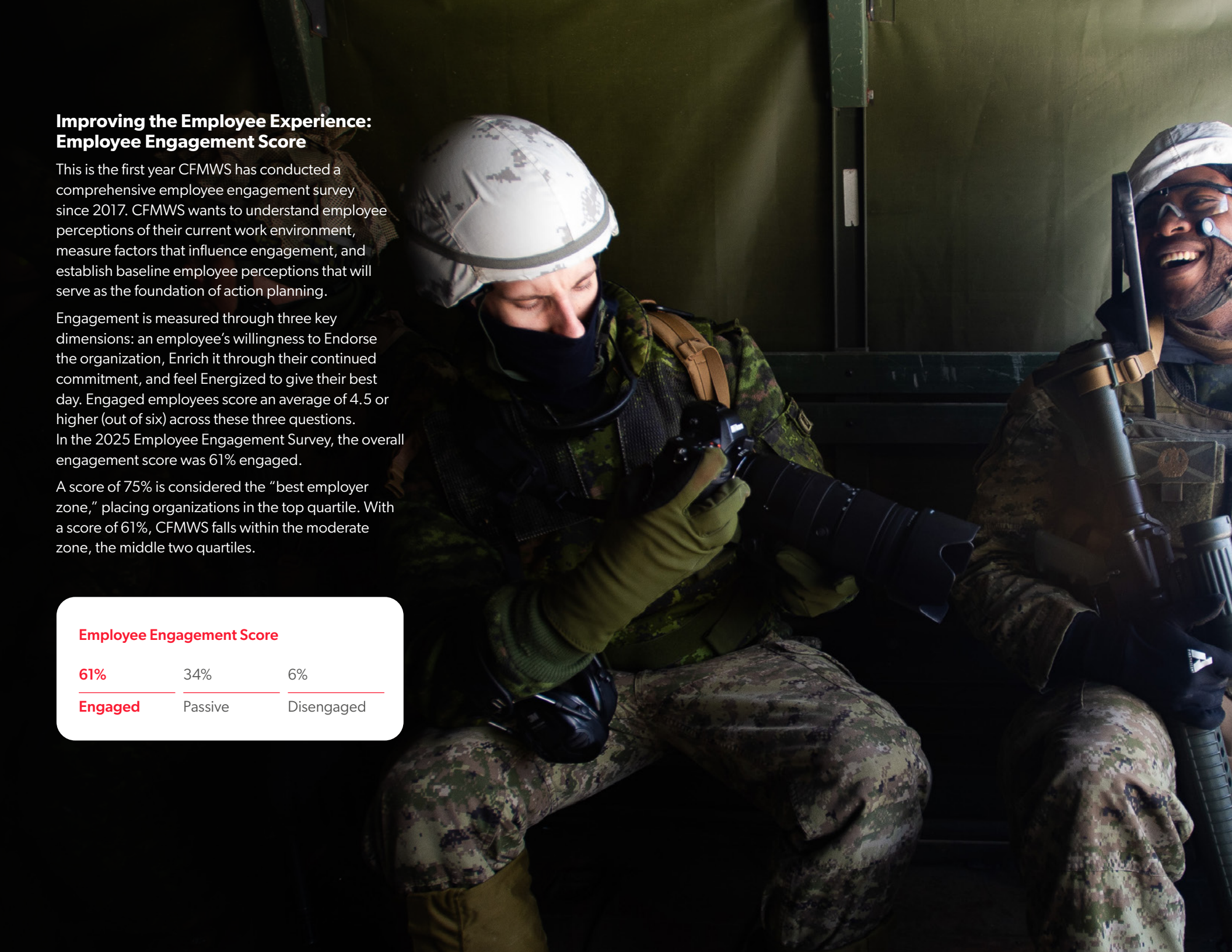


### Net Promoter Score\*

|            |       |      |      |       |
|------------|-------|------|------|-------|
| 45 %       | 42 %  | 42 % | 54 % | 49 %  |
| Enterprise | CANEX | PSP  | MFS  | SISIP |

\*NPS is based on a single survey question: "On a scale from 0 to 10, how likely are you to recommend these programs/services to a friend or colleague". The NPS is calculated based on subtracting the detractors (those who rate a 6 or below) from promoters (those who rate a 9 or 10). The Enterprise result is a consolidated measure across the four participating divisions.





## Improving the Employee Experience: Employee Engagement Score

This is the first year CFMWS has conducted a comprehensive employee engagement survey since 2017. CFMWS wants to understand employee perceptions of their current work environment, measure factors that influence engagement, and establish baseline employee perceptions that will serve as the foundation of action planning.

Engagement is measured through three key dimensions: an employee's willingness to Endorse the organization, Enrich it through their continued commitment, and feel Energized to give their best day. Engaged employees score an average of 4.5 or higher (out of six) across these three questions. In the 2025 Employee Engagement Survey, the overall engagement score was 61% engaged.

A score of 75% is considered the "best employer zone," placing organizations in the top quartile. With a score of 61%, CFMWS falls within the moderate zone, the middle two quartiles.

### Employee Engagement Score

|         |         |            |
|---------|---------|------------|
| 61%     | 34%     | 6%         |
| Engaged | Passive | Disengaged |





## Financial Highlights

### 2025 – 2026

#### CFMWS

CFMWS financial results encompass the DND-funded core programs of Personnel Support Services (PSP), Military Family Services (MFS), SISIP Financial Counselling and Deployed Operations, as well as related NPP governance activities. The total core program and governance expenditures were \$222.5M in 2025 – 2026, representing an increase of \$28.3M over the prior year. This increase was driven by a ramp up in Deployed Operations, development costs for the new Human Capital Management (HCM) system, the centralization of the PSP reconditioning program and an enhanced fitness rewards program under PSP. Other impacts included economic wage adjustments and the resumption of travel activities and national conferences following the lifting of restrictions.

With the initial implementation of the Public Costing Model under the A-PS-110 modernization initiative, NPP governance and internal support to governance roles are now recognized as a public responsibility in accordance with the National Defence Act (NDA). As a result, an additional \$21.4M in DND public funding was provided to CFMWS for governance activities in 2025 – 2026. A year-over-year decrease in the contribution from the Canadian Forces Central Fund of \$18.9M is largely attributable to this new funding.

CFMWS continues to modernize its business and operational systems through targeted enterprise-wide and division-specific technology investments, guided by the Consolidated CFMWS Enterprise Technology Roadmap. In 2025 – 2026, total technology investments for the year amounted to \$8.1M, including development costs of \$5.7M for the new HCM system.

CFMWS also delivers services through supplementary service level agreements (SLAs) with DND, Veterans Affairs Canada (VAC) and the Canadian Space Agency. Total funding received from DND was \$38.4M (the prior year was \$27.2M) which included \$8.6M under a new five-year agreement for enhanced child care services, with grants issued to Military Family Resource Centres, PSP Recreation Programs and Military Family Services. Other programs in support of DND included Home Leave Travel Assistance, Health Promotion, Spousal Employment and SISIP Financial Education. Programs funded by VAC included the Veteran Family Program at \$3.6M and the new Veteran Family Telemedicine Service at \$605K.

*Note:*  
All financial figures included in this report are unaudited. Where differences occur, the audited financial statements will be considered the definitive authority.

When completed, audited financial statements will be posted at:  
[cfmws.ca/about-us/public-reporting/financials](https://cfmws.ca/about-us/public-reporting/financials)

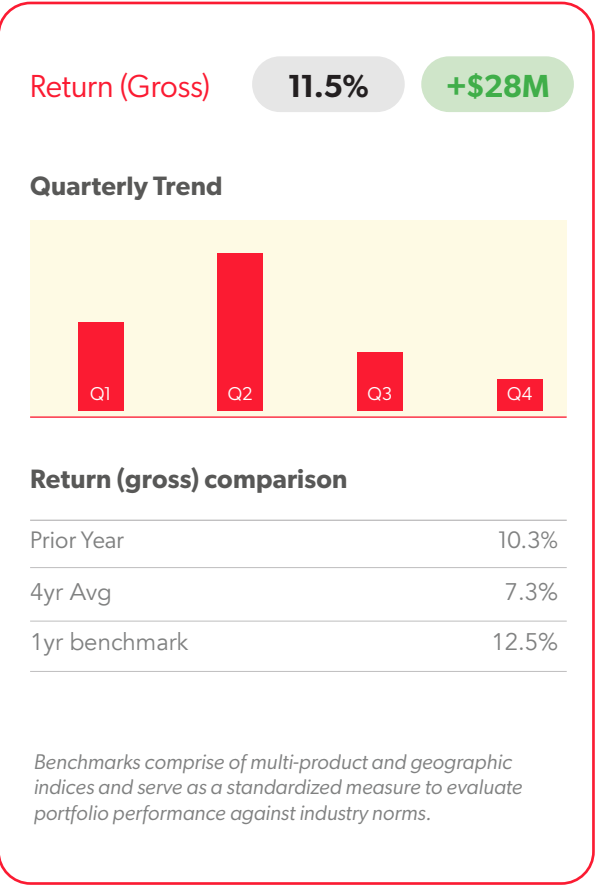
Canadian Forces Central Fund (CFCF)

Supported by a strong governance framework, the investments of the Canadian Forces Central Fund (CFCF) were well positioned to benefit from continued favourable market conditions, generating returns of 11.46% in 2025 – 2026 (the prior year was 10.29%). This strong investment performance produced \$28.2M in revenue, enabling the CFCF to issue a 3% interest payment of \$5.4M on all funds held in trust. These revenues also supported NPP programs funded entirely through NPP sources — including the CF One Program, the Sponsorship team, the National Volunteer Program, National Sports and CISM, and Community Recreation. The total expenditures for these programs were \$1.6M in 2025 – 2026.

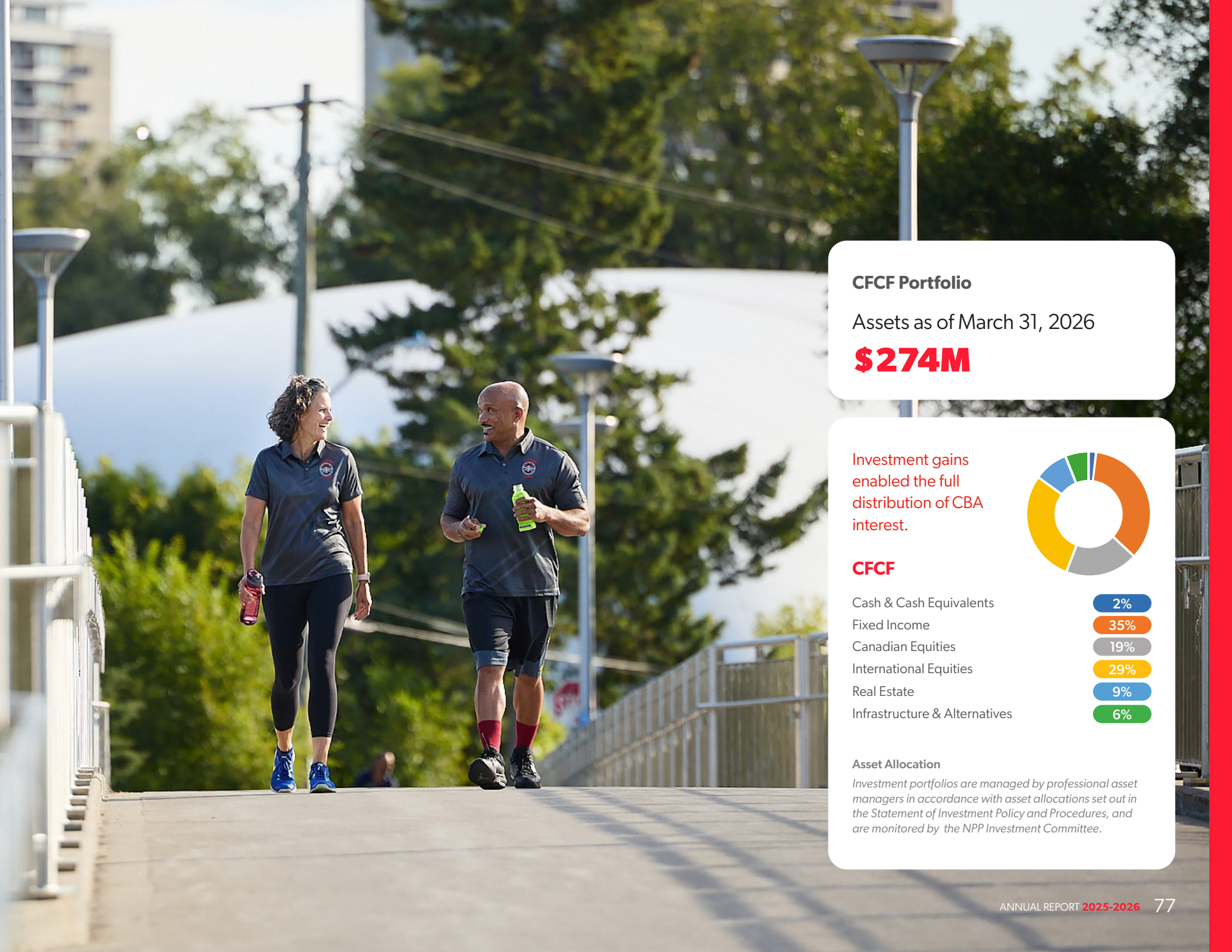
Bases and Wings benefitted from a CANEX/SISIP dividend of \$5.1M for their NPP activities, sourced by CFCF from the profits of SISIP Financial.

User fee revenues totaling \$5.0M were generated from CANEX, NATEX, SISIP, Bases and Wings, CFCF, Deployed Operations and the NPF Pension Plan. These revenues largely funded a \$5.2M contribution to CFMWS for support division expenses directly relating to NPP activities. This is a significant decrease from the prior year contribution of \$24.1M, reflecting the first year of public funding for NPP governance responsibilities.

CFCF real property investments experienced a loss of \$757K primarily due to a depressed market for office space. This was partially offset by a net income of \$277K from the Consolidated Insurance Program. Overall CFCF net income was \$20.1M in 2025 – 2026, compared to \$14.4M in the prior year, strengthening CFCF’s financial resilience in the event of future market volatility.





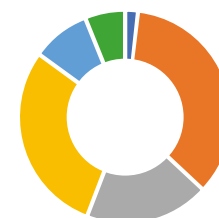


## CFCF Portfolio

Assets as of March 31, 2026

**\$274M**

Investment gains enabled the full distribution of CBA interest.



## CFCF

|                               |     |
|-------------------------------|-----|
| Cash & Cash Equivalents       | 2%  |
| Fixed Income                  | 35% |
| Canadian Equities             | 19% |
| International Equities        | 29% |
| Real Estate                   | 9%  |
| Infrastructure & Alternatives | 6%  |

## Asset Allocation

Investment portfolios are managed by professional asset managers in accordance with asset allocations set out in the Statement of Investment Policy and Procedures, and are monitored by the NPP Investment Committee.



## CANEX/NATEX

In 2025 – 2026, CANEX/NATEX operated in a retail landscape marked by rising input costs, persistent supply chain challenges and evolving consumer behaviour. Despite these conditions, the organization remained true to its social enterprise mandate, demonstrating strong financial discipline and careful management of Non-Public Property resources.

### **In 2025 – 2026, CANEX/NATEX delivered continual improvement in financial performance compared to the prior year:**

- ➔ Positive net income of \$3.0M was achieved, marking the second consecutive year of positive net income and an improvement of \$0.8M from the prior year.
- ➔ Gross sales reached \$122.1M, an increase of \$6.8M year-over-year driven by strong performance across a broad range of product lines.
- ➔ Gross margin for the year 22.0%, slightly lower than the 22.9% reported in the prior year reflecting ongoing cost and pricing pressures.
- ➔ Affinity programs continued to perform strongly, generating \$9.4M from partnerships with The Personal Insurance Company and BMO, and through the Home Heating Program, an increase of 8.2% over the prior year.
- ➔ Additional revenue streams, including concessions, marketing, AMSTO and CF One Member Appreciation contributed \$7.9M, reflecting 5.3% growth year-over-year.
- ➔ Total expenditures across all business lines were \$40.7M, representing a 2.5% increase year-over-year. The comparative is impacted by economic wage increases, a one-time inventory adjustment in the prior year, a decrease in bad debt and a \$1.6M boost in the public wage subsidy in 2025 – 2026 to roll in additional store management positions.

The year 2025 – 2026 demonstrated solid performance and continued strengthening for CANEX/NATEX. The achievements during this period are positioning CANEX/NATEX to sustain momentum and continue providing value to CAF members, Veterans and their families.







SISIP Financial

SISIP Financial’s three primary revenue sources include insurance premiums, investment income from the SISIP Segregated Fund portfolio and revenue earned from client investment portfolios in the Financial Planning program. SISIP also earns an administration fee for its management of the CAF Long Term Disability plan.

SISIP delivered another strong year in 2025 – 2026, outperforming the prior year across all business lines. This performance was partially offset by a loss of \$9.4M in the valuation-based group life reserve (compared to a gain of \$9.2M in the prior year) resulting in total revenues of \$180.1M, a \$2.4M reduction over the prior year.

Insurance premium revenues rose \$5.4M over the prior year to \$103M, reflecting strong sales, the first premium rate increase since 2005 (introduced to mitigate future claims growth), and rising demand for advisory support on insurance and planning needs. This growth was particularly supported by higher coverage levels among released members, and an increase in optional life insurance sales for Regular Force, Reserve Force and Veterans.

Assets in the SISIP Segregated Fund reached \$620.3M and delivered a 9.9% net return in 2025 – 2026, adding \$58.3M to revenues and continuing to play a critical role in supporting the long-term financial sustainability of SISIP and the CFCF. During the year, a renewed investment policy was implemented, enhancing risk management and compliance and aligning a component of assets with key future plan liabilities. The strengthened framework is a balanced

approach that protects the Fund’s ability to meet its commitments while continuing to generate stable, long-term returns.

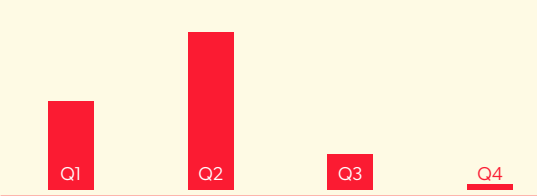
Financial Planning reported increased revenues, up by \$1.8M year-over-year to \$10.5M. This growth was supported by robust market performance, effective client acquisition and retention, and enhancements to service delivery tools and advisor capability.

Return (Net)

9.9%

+\$56M

Quarterly Trend



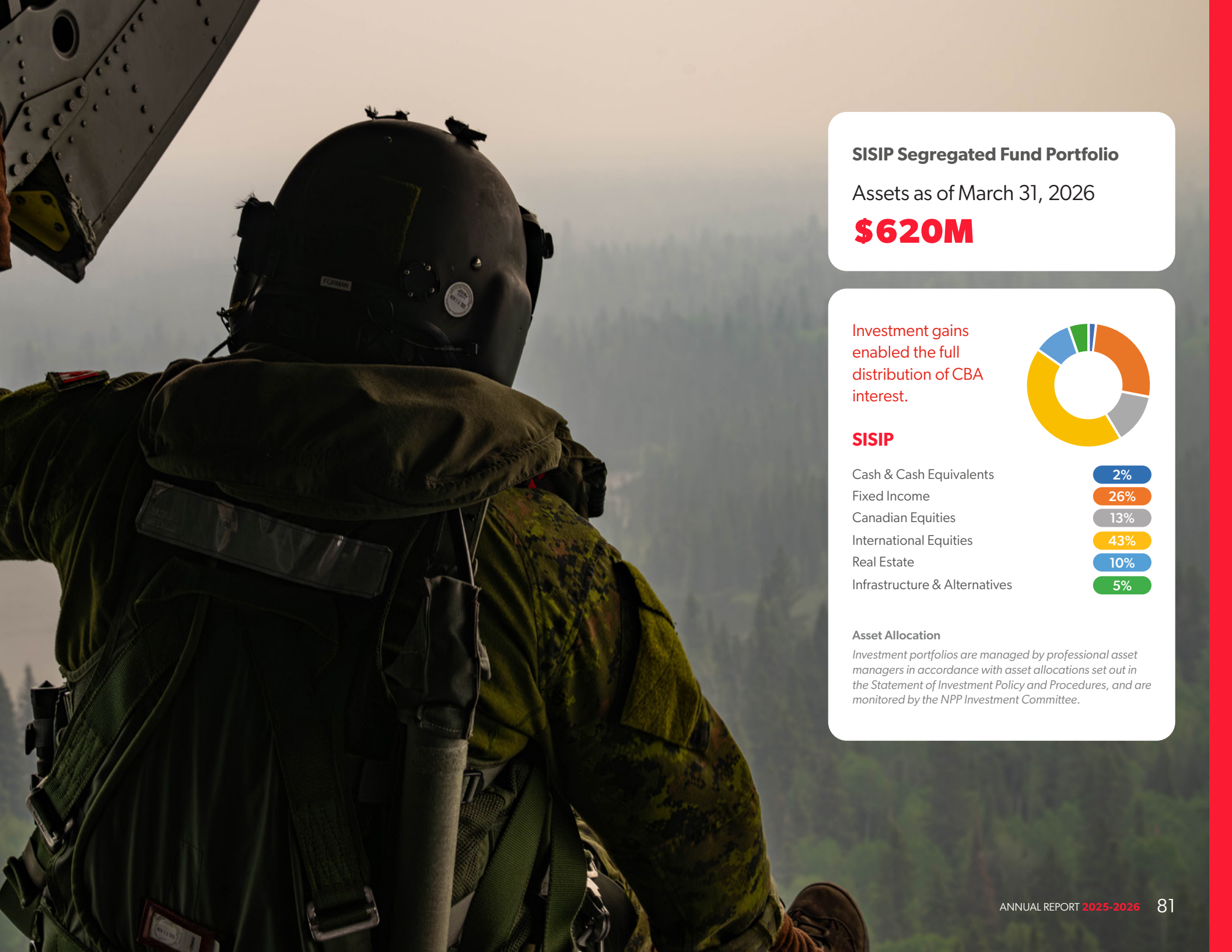
Return (gross) comparison

|               |       |
|---------------|-------|
| Prior Year    | 9.6%  |
| 4yr Avg       | 6.9%  |
| 1yr benchmark | 10.7% |

Benchmarks comprise of multi-product and geographic indices and serve as a standardized measure to evaluate portfolio performance against industry norms.





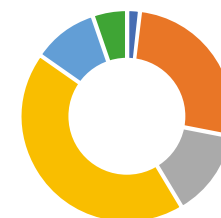


## SISIP Segregated Fund Portfolio

Assets as of March 31, 2026

**\$620M**

Investment gains enabled the full distribution of CBA interest.



### SISIP

|                               |     |
|-------------------------------|-----|
| Cash & Cash Equivalents       | 2%  |
| Fixed Income                  | 26% |
| Canadian Equities             | 13% |
| International Equities        | 43% |
| Real Estate                   | 10% |
| Infrastructure & Alternatives | 5%  |

### Asset Allocation

Investment portfolios are managed by professional asset managers in accordance with asset allocations set out in the Statement of Investment Policy and Procedures, and are monitored by the NPP Investment Committee.



Total SISIP operating expenses were \$116.6M, an increase of \$5.4M over the prior year. Life insurance represents the largest component of SISIP's operations and, as a result, claims constitute the majority of total expenses. In 2025 – 2026, life insurance claims were \$4.2M higher than prior year, while the claims to premium ratio remained stable at 71% (the prior year was also 71%).

Included in expenses are investments in technology and automation to support SISIP's expanding client base as the CAF's headcount grows.

The net income before distributions declined by \$7.8M to \$63.5M, primarily reflecting the negative swing in the group life reserve. This impact was offset by the elimination of SISIP's contribution toward divisional support costs following a public funding injection for NPP governance and related support activities. The overall net income of \$58.2M positions SISIP to continue supporting Bases and Wings through grants and the CANEX/SISIP Dividend, which totalled \$5.4M in 2025 – 2026.









## Canadian Armed Forces CHARITABLE FUNDS (CAF CF)

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**In 2025 – 2026, with the generous support of Canadians, CAF CF raised \$4.2M (the prior year was \$5.4M) through donations, contributions and interest revenue for Support Our Troops and Soldier On. During the fiscal year, CAF CF programs made a direct impact on the lives of over 8,000 individuals and families with total disbursements of \$3.5M.**

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Through Support Our Troops, military and Veteran families were supported in navigating the unique challenges of military life across four core program pillars: Financial Assistance; Education, Children/ Youth, and Community Support. During the year, Support Our Troops also proudly launched formalized partnerships with registered non-profit organizations through the Better Together Community Grant Program, expanding the reach and community impact of CAF CF.







Continuing with its proud tradition, the Soldier On program contributed to the recovery and well-being of ill and injured CAF members and Veterans by providing opportunities and resources through sport, recreational and creative activities.

In 2025 – 2026, CAF CF temporarily scaled back fundraising initiatives to dedicate time to the creation and implementation of the CAF CF Disbursement Committee. This formalized governance process, with CAF participation, will help ensure that CAF CF continues to respond to the evolving needs of CAF members, Veterans and their families.



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## CONTACT US

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