

ClearBenefits.ca



Advisor Program

Better Benefits...

ClearBenefits.ca is a Group Benefits provider, developing, distributing exclusive pooled products for groups of 3–20+

Our Advisor Program provides you access to an industry leading way of doing Group Benefits.



Better Products...

- Pooled Group Benefits Program * (3–20+)
- Group Retirement Program * (Pooled MERs)
- Group Auto and Home Program

Better Provider...

Advisor Advantage

ClearBenefits.ca helps advisors succeed by delivering large group advantages to groups of 3 - 20+.

ClearBenefits.ca pooled products support the professionalism you have built your practice on. Our focus is supplying the right solution, priced properly, so your client can make the best decision for their business.

We work with select, contracted advisors providing the product, marketing, sales, service & administration support needed to assist you in building your practice.

Client Advantage

- ClearBenefits.ca pooled programs make it easy for clients to do business with you, providing a proven, simplified approach clients appreciate.

We provide clients with comprehensive products and services that include exclusive programs with a proven history of success.

*Pooled Group Benefits Programs underwritten by Co-operators Life Insurance Company

Why Work with ClearBenefits.ca?

ClearBenefits.ca helps put you at the leading edge of the Benefits industry.

- Programs that deliver what clients expect a benefits plan should be
- Client-ready marketing materials & presentations
- Client-ready quote presentations
- Proven Benefits Management methods



Advantages

- ClearBenefits.ca helps advisors keep their existing clients
- Reduce time and expense spent on sales, service and renewals
- Reduce staffing expenses
- Industry leading compensation
- Increase net revenue on your existing Group clients

Advisor Support

We specialize so you don't have to

ClearBenefits.ca serves as your complete benefits resource, providing clear, straightforward products, plan management solutions and support, effectively taking the guesswork out of benefits.

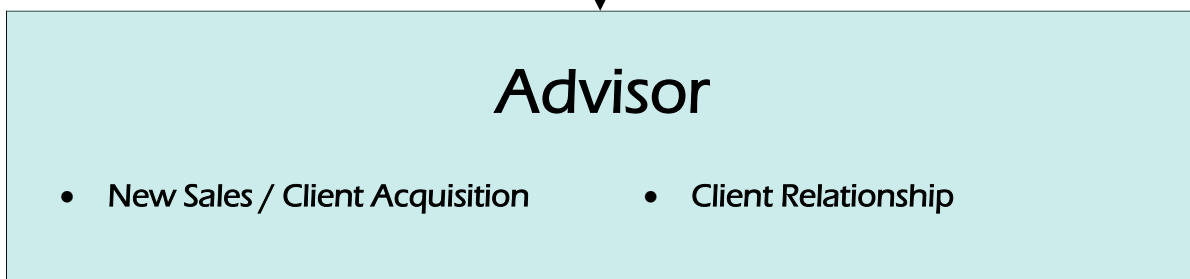
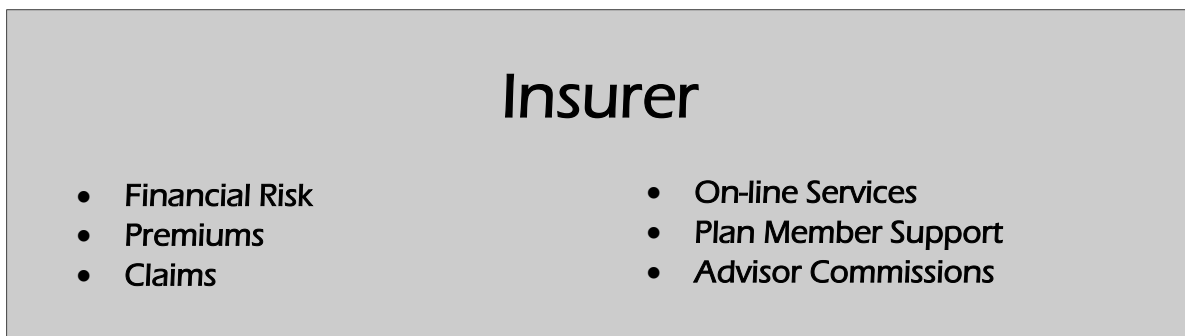
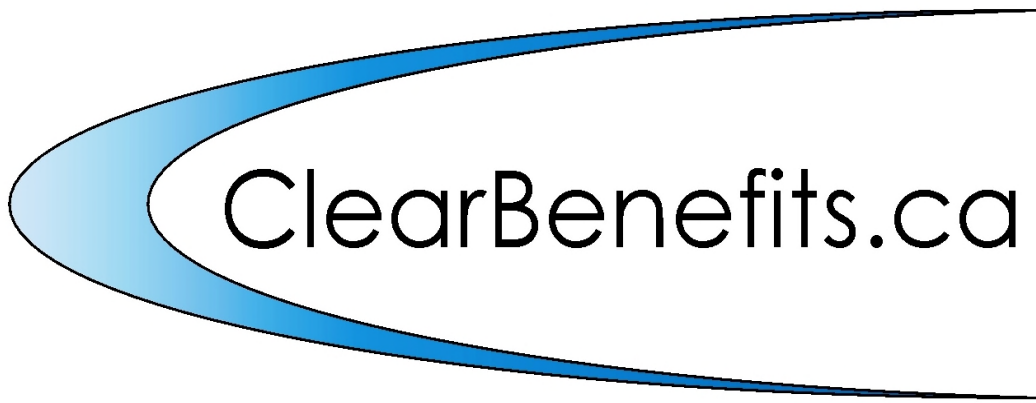
Representing ClearBenefits.ca Products

- Advisor training
- Advisor support through the quoting and sales process
- Advisor maintains the client relationship and receives industry leading compensation
- ClearBenefits.ca handles client on-boarding
- ClearBenefits.ca provides on-going client service

Clients asked us to take the guesswork out of benefits. We listened and developed a family of pooled products that meet client needs, matching what clients expect a benefits plan should be.

90% of businesses have less than 20 staff. Our pooled programs are designed to meet the needs and expectations of this market by balancing quality coverage and rate stability.

When your client is looking for stability, we have the right program for your client.





Group Retirement Program

Group Retirement plans from The Co-operators made easy for clients of ClearBenefits.ca

Ideal for Groups of 3+ | Lower fees through Pooled MERs

Investment Options:

The Co-operators offer a solid line of high quality investment choices through target-date funds, asset allocation funds, market-based funds and guaranteed interest accounts

Customer Service:

Receive personalized service from a dedicated client service representative via toll-free phone number from anywhere in Canada.

Easy-to-use Tools:

Employees can access their plan information and watch their savings grow online, when it's convenient for them. A step-by-step investor profile questionnaire and online calculators help employees understand their comfort level with investment risk and plan the level of contributions required to meet their retirement savings goals.

Plan Management and Communication:

Administration, contribution remittance and monitoring reports are done online, making plan management efficient so you're free to focus on your business. Your employees up can stay up-to-date through The Co-operators web services and informational newsletters.

Regulatory Compliance:

The Co-operators write and file administrative contracts with the appropriate regulators and update them as necessary for legislation or plan changes, providing services designed to exceed industry governance standards.



Group Auto and Home Program

Clients of ClearBenefits.ca now have access to preferred rates through a Group Auto and Home Insurance program offered through The Co-operators.

Setting the standard for service excellence

The Co-operators Group Auto and Home Insurance program provides dependable coverage, preferred rates and a personal level of service your staff will appreciate.

Take advantage of the discounts and savings available as a client of ClearBenefits.ca

- Call the Coseco call centre at 1-888-289-2810 and identify yourself as a ClearBenefits.ca client
- Online at <http://www.coseco.ca/> choose ClearBenefits.ca from the pull-down menu

Enjoy the convenience

Call and speak to their award-winning team of over 200 licensed insurance experts.

Get quotes:

- Securely online
- Select e-policy delivery
- Manage or view your policy with Online Services

Exclusive group discounts

You can receive preferred rates and access to exclusive discounts as a client of ClearBenefits.ca. Save even more when you purchase more than one type of policy.

The Co-operators' used under license from The Co-operators Group Limited. Underwritten by COSECO Insurance Company and administered by HB Group Insurance Management Ltd, member companies of The Co-operators Group Limited. Auto insurance not available in BC, MB and SK.

Advisor Questions...

Client relationship?

- Advisor retains and maintains client relationships

Who is the contact for Plan Administrators?

- Advisor service is provided by ClearBenefits.ca
- Plan Administrator service is provided by ClearBenefits.ca

ClearBenefits.ca – Advisor Relationship

- New business is quoted and placed through ClearBenefits.ca
- Programs are serviced through ClearBenefits.ca
- Advisor commissions are paid direct from the insurer
- Contracting
- Compliance
- Product support

On-boarding program

Our experienced staff manage most details of the on-boarding process, making it simpler for you and your client.

Pooled Programs—Risk Management

Our focus is on long term risk-management independent of short term market pressures in order to provide clients the best opportunity for long-term rate stability.

Not every plan design is eligible to be included in the pool. Clients with ineligible plan design requests would need to consider coverage modifications before inclusion in our pooled programs.

Advisor Compensation

ClearBenefits.ca provides competitive on-going compensation to advisors

- 1st year annualized
- Monthly renewal paid as-earned (once the earned commission equals the advanced commission)

How do we get started?

Contact us for more information...

Mail: 338 - 1641 Lonsdale Ave., North Vancouver, BC V7M 2J5 | **Tel:** 778.338.4083 | **Tel (TF):** 888.803.3800
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