



ClearBenefits.ca



Advisor Program

Why ClearBenefits.ca?

ClearBenefits.ca is an Online Group Benefits Provider delivering what your clients expect benefits programs should be.

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



Better Products...

- **Pooled Group Benefits Program** * (3—20+)
- **Experience-Rated Program** * (3—200+) pooled TLR
- **Group Retirement Program** * (Pooled IMF's)

What is our Advisor Program?

Group Benefits clients are an important part of your growing your insurance practice.

Online selling has become the normal way of doing business. As an Advisor, you need to adapt group benefits sales & service in order to retain clients, protect revenue and increase your bottom line.

That's where we come in. [ClearBenefits.ca](https://clearbenefits.ca) programs and services support the professionalism you have built your practice on.

Advisor Advantage

[ClearBenefits.ca](https://clearbenefits.ca) helps you succeed by delivering large group advantages to almost any size group.

[ClearBenefits.ca](https://clearbenefits.ca) programs 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 selected advisors, providing the product, marketing, sales, service & administration support needed to assist you in managing Group Benefits in your practice.

Keep your clients at the leading edge of the Benefits industry with:

- Popular Programs
- Client-friendly marketing materials
- Instant on-line quotes
- Client-ready presentations

ClearBenefits.ca handles:

- Marketing materials
- Enrollments / onboarding
- Service
- Renewals



Helping Advisors:

- Retain existing clients
- Reduce time and expense spent on sales, service and renewals
- Reduce staffing expenses
- Competitive compensation

Summary of Programs & Services

Pooled Programs

Our pooled programs balance premium coverage with stable rates, effectively eliminating the volatility common to most benefits plans for groups of 3 - 20+.

We use a “true insurance” approach towards benefits with a spread of risk across many clients, effectively transferring risk to the pool, delivering the rate stability clients expect.

Experience-Based Program

Appropriate for clients that prefer a plan where rates are based on their own claims experience. This program features wholesale (pooled) TLR's which can result in lower rates.

Our focus to help provide the best opportunity for stable rates and long term risk-management through a balance of plan design and proper funding levels.

Group Retirement Program

ClearBenefits.ca Ideal for groups of 3+, featuring lower fees through pooled IMF's.

*Program administered by The Co-operators

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

Client On-boarding

Our experienced staff manage most details of the on-boarding process, making it simpler for both Advisors and clients.

Pooled Programs—Risk Management

ClearBenefits.ca 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.

Advisor Compensation (ClearBenefits.ca Programs)

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...

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