Letter 1

**We listened and developed a better way to do benefits.**

Through a spread of risk across many clients, ClearBenefits.ca pooled\* programs balance premium coverage with stable rates, effectively eliminating the volatility common to most benefits plans for groups of 3 – 20+

ClearBenefits.ca pooled programs provide quality benefits that are well priced, offering features normally only available to larger employers.

**Value**

Group Benefits can be less expensive than a cash raise, and have become a vital part of a compensation package helping to attract and retain employees.

A Group Benefits program can make a company’s compensation package more competitive, making it easier to attract and retain valued staff.

**ClearBenefits.ca has programs for...**

- Car & Truck Retailers - Manufacturing

- Retailers - Service Industry

- Franchise Industry - Day Care / Preschool

- Trades - Tech Industry & more

**ClearBenefits.ca** is a Benefits Management company specializing in pooled benefits programs. We work with you to select the right plan for your situation, meetings the needs of you and your staff, within a budget you are comfortable with.

Visit us at [www.clearbenefits.ca](http://www.clearbenefits.ca) or contact your Independent Insurance Advisor.

I look forward to speaking with you soon.

Best'

Advisor

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

Letter 2

**Why Have a Benefits Plan?**

Recently, we sent you some information about ClearBenefits.ca Group Benefits programs.

**Advantages** of **your company** having an employee benefits plan can be:

* Attract and retain key employees
* Increase productivity, the quality of employee's work and morale
* A healthier workplace leads to reduced employee turnover and absenteeism
* Access to health and dental care staff may not otherwise be able to afford
* Can be a lower cost alternative to a cash raise as there are no additional increases in CPP, EI or WCB payments, and is tax-deductible

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Letter 3

**Why ClearBenefits.ca?**

ClearBenefits.ca is a Benefits Management company that develops, manages and services exclusive Group Benefits Programs. Starting as a brokerage, we developed products and services that deliver what you expect a benefits plan should be.

**Better Programs**

* **Pooled** – Ideal for groups of 3 - 20+ featuring pooled rates & claims \*
* **Experience Rated** – Wholesale rates through pooled administration expenses
* **Group RRSP Program** - Ideal for Groups of 3+ | Lower fees through pooled IMF’s \*\*
* **Benefits Management** – For when it makes the most sense to work with an existing plan

**Franchise Program**

We have one of the only programs that meet the unique needs of the Franchise industry.

Ask us for more information.

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We look forward to serving your Group Benefits needs.

Best'

Advisor

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

\*\*Group Retirement Plans - administered by The Co-operators