



 ClearBenefits.ca

 | Group Retirement & Savings

**Smart solutions  
for you and your  
employees**

 **co-operators**









## **A challenge that we understand**

As a business leader, you know that offering a high-quality retirement and/or savings plan is key to attracting and retaining top employees. It's an investment in your operations, your reputation and your future as a company.

## **A provider that makes it easy**

As a forward-thinking, Canadian-owned insurance company, we have a long history of offering powerful, flexible group retirement and savings solutions. Count on our experts to help you create the right plan and to keep it running smoothly.

# We value your time

Through a dedicated Sales and Service Consultant, you'll have access to experienced investment managers, diversified investment options, and easy-to-use education and support materials. As a valued client, you'll benefit from:

**Personalized group service.** Get the assistance you need, when you need it, via our dedicated toll-free phone service. We're always ready to offer strategic plan recommendations, as well as to help you measure employee satisfaction, anticipate industry trends, and navigate governance responsibilities.

**Quality investment options.** Give your employees access to a range of carefully selected investment solutions, by way of easy-to-initiate target-date funds, asset-allocation funds, market-based funds and guaranteed-interest-rate options.

**Flexible plan types.** Choose from popular savings and payout plans—including Registered Retirement Savings Plans (RRSPs), Tax-Free Savings Accounts (TFSAs), Deferred Profit-Sharing Plans (DPSPs), defined-contribution pension plans, and group decumulation plans.

**Straightforward plan management.** Easily maintain your group plan—from administration to remittance processing to monitoring—with our powerful online capabilities. With us, you'll also have the flexibility you need to meet the varied and changing needs of your employees, including assisting them with income options at retirement.

**Helpful planning resources.** Enjoy the support of tips, tools and ongoing education that are available through our web services and regular newsletters. Because employees' retirement needs are as individual as they are, we ensure that they have access to the information they need to make informed financial decisions, including online calculators to help them plan the level of contributions required to meet their savings goals. It all starts with our easy-to-use online education and enrolment site for employees!

**Regulatory industry compliance.** Take comfort in knowing that we write and file administrative contracts with the appropriate regulators, and we update them for legislation or plan changes, whenever necessary. Our services always comply with industry governance standards.

**PLUS, Online Services!** Once enrolled, your employees can access plan information, view their statements and make transactions, whenever it's convenient for them. Through this secure, 24/7 portal, they can also create a personalized investing profile, which can help them match investments to their life stage and personal risk comfort level.





# We value straightforward solutions\*

## Target Date Funds

Choose the actively managed Co-operators MFS LifePlan Retirement Funds or the index-based Co-operators BlackRock LifePath Funds to provide employees with a “hands-off” approach to investing. It couldn’t be easier. All employees have to do is choose the fund that’s closest to their planned retirement date.

### The benefits:

- A one-step process for building a diversified investment portfolio
- A portfolio that automatically matches the employee’s investment time horizon
- Fund management by investment professionals, who rebalance the asset mix as needed
- A gradual reduction in investment risk as employees approach their retirement date

## Heritage™ Portfolios

Choose from five pre-packaged asset-allocation portfolios created through the expert analysis of fund combinations and expected returns. This makes sense for employees who want flexibility as well as an asset mix that matches their lifestyle at every stage.

### The benefits:

- An asset mix that matches the employee’s investing profile and risk tolerance
- A diversified portfolio across sectors, geographic locations and fund managers
- A stable way to meet the employee’s outlined investment goals
- The flexibility to switch to another portfolio, if the employee’s investing profile changes

## Responsible Screen Portfolios

Choose from four pre-packaged asset-allocation portfolios managed by NEI Investments. Responsible screens exclude investment in companies that derive a material portion of their revenue from industries like tobacco, weapons, nuclear power and gambling. A Co-operators NEI Select Portfolio makes sense for employees who want to generate returns for themselves and for a better society.

### The benefits:

- An asset mix that matches the employee’s investing profile and risk tolerance
- A diversified portfolio across sectors, geographic locations and fund managers
- An environmental, social and governance (ESG) analysis of each included fund
- The flexibility to switch to another portfolio, if the employee’s investing profile changes

## Investment funds and interest-rate options for do-it-yourself investors

For the ultimate in choice and flexibility, choose individual investment funds from a variety of leading fund managers. Employees can invest in one-, three- or five-year terms, via a guaranteed-interest-rate option or a variable-interest account that keeps pace with daily interest rates. This makes sense for employees who feel comfortable selecting their own mix of investments.

### The benefits:

- The freedom to build a diversified asset mix
- Investments that provide the desired degrees of diversification, liquidity and professional management
- The flexibility to change investments, if the employee’s investing profile changes

*\*Not all investment options may be available in all plans.*



# We value our partnership with leading fund managers



Addenda Capital provides investment-management services for pension, private wealth, insurance, corporate and foundation assets. Our disciplined approach to long-term wealth creation is based on fundamental research and thorough risk evaluation that integrates sustainable-investing practices, such as ESG factors. This allows us to draw a bigger picture of potential rewards and risks, and better address the long-term needs and expectations of our clients.



MFS Investment Management (MFS®) has nearly a century of active management experience and serves investors globally through offices in nine major financial centres. Our singular purpose is to create long-term value—responsibly—for clients. Our powerful investment approach combines collective expertise, long-term discipline and thoughtful risk management to uncover investment opportunities that we believe will drive durable value for investors through time.

## BLACKROCK

BlackRock Inc. has created world-class capabilities around our clients' greatest needs, with a comprehensive range of products and services across asset classes, geographies and investment strategies. Our roots are deep in every region around the world, with some 120 investment teams in 30 countries sharing their best thinking in order to seek better returns.

## PH&N Investment Services®

PH&N Institutional is the division within RBC Global Asset Management that serves Canadian institutional investors, including pension plans, governments, Indigenous communities, corporations, insurance companies, not-for-profits, unions and other organizations.



Fidelity Investments Canada ULC, established in Canada in 1987, provides Canadian investors with a full range of domestic, international and global equity and income-oriented mutual funds, as well as asset allocation, managed solutions and exchange-traded funds.



NEI Investments provides Canadian retail investors access to experienced money managers through a wide range of investment solutions across its fund family, with a focus on responsible investment ("RI") solutions. NEI offers a full range of RI solutions that cover all major asset classes, investment styles and geographic regions. A variety of RI approaches are applied selectively across NEI's lineup of funds and portfolios, with solutions designated "RS" automatically excluding investments in select categories.

## MAWER

Mawer Investment Management Ltd.—founded in 1974, and currently employing more than 200 people in Canada, the U.S., and Singapore—is an independent, privately owned investment firm that manages assets for individual and institutional investors across all major asset classes. Favouring a "boring" investment approach, we help clients safely and profitably navigate changing economic cycles, while supporting our mission of delivering long-term investment excellence and always doing the right thing.



With a group retirement and/or savings plan from Co-operators, your employees will be treated to the highest standards of financial management, now and throughout their retirement years. Let us focus on their financial success, so they can focus on your company's.





