



Benefits for Business

Employee Benefits • Executive Benefits • Insurance • Investments

I have included my contact information, together with an overview of my services for your files.

OVERVIEW:

Unique Approach:

- We have formed strategic alliances with two national Group Benefits Consulting Firms. This gives our clients access to different "Funding Strategies" to reduce costs and increase profits.
- We have access to Insurance Companies' Head Offices. Any **Preferred Pricing** which may be available is passed directly on to our clients in the form of reduced costs.

Cost-Saving Funding Strategies

1. **ASO (Administrative Services Only) Self-Insurance** – more of your money goes towards providing benefits to your employees rather than to excessive administration charges and insurance company reserves. **Normally reserved for large Employee Groups (200+), groups with 10+ employees now have this option available through one of our consultants.**
2. Multi-Employer Insurance Trusts – similar to a "buyer group", which allows you to access volume discounts – this may reduce your costs substantially!
3. Retention Accounting – allows you to share in the year-end surplus, when available. You keep the surplus, not the insurance company!
4. Health-care spending accounts, along with Stop Loss Insurance, to protect against catastrophic claims.
5. Private Health Services Plans – allows you to establish exactly what your costs will be, year over year.

Each of these is designed to keep your group benefits costs down, and may result in significant savings to your company, year after year.

Additionally, we also offer **Expatriate Benefit** coverage for Canadians working in foreign countries, as well as for foreigners working in Canada.



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PROFILE:

- Jim Sumner is a Certified Financial Planner
- Specializes in Employee Benefit Plans
- Works closely with Consulting Firms to lower costs and increase your profitability
- Jim has in excess of 5 years' managerial experience with national Life Insurance firms. This gives him the advantage of being able to deal directly with Head Office Underwriters on behalf of his clients.

Call Jim today and reduce your Employee Benefit Plan costs!

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