

Group Retirement Services

Developing a truly successful Group Retirement Program (GRP) requires consideration of the long run, careful examination of true cost and compliance with regulatory guidelines. Blair Financial Services can help you create a plan that makes everyone happy: successful implementation and management for your firm, and maximum ROI for your people.



Creating the Right GRP for You

Blair Financial Services simplifies the process by developing, launching and maintaining a customized GRP. We do the legwork for your HR team – finding the best investment choices, reviewing cost and load options, negotiating, helping to manage your customized plan going forward. Blair Financial Services provides:

- quantitative and qualitative assessment of available plan options
- benchmarking fund costs for different providers
- cost containment and fee negotiation (based on number of employees)
- yearly review and management of GRP
- compliance with Capital Accumulation Plan (CAP) Guidelines

CAP Guidelines

Plan sponsors (employers) are required to follow the CAP Guidelines developed by the Canadian Association of Pension Supervisory Authorities (CAPSA), the Canadian Council of Insurance Regulators (CCIR) and the Canadian Securities Administrators (CSA). In many organizations, this task falls to already-busy internal teams. Blair Financial Services helps your organization remain compliant with CAP Guidelines by providing investment information and decision-making tools, ongoing plan maintenance, member communication and education, and seamless plan or individual member termination.

Employee Communication & Education

Helping GRP members – *your employees* – understand and make informed choices regarding their financial future is part of the service Blair Financial Services offers.

Communication

Web-based tools
1-to-1 support
Quarterly newsletters

Education

Meetings
Seminars
Lunch & learns

To set up an appointment, please contact us.

General Inquiries

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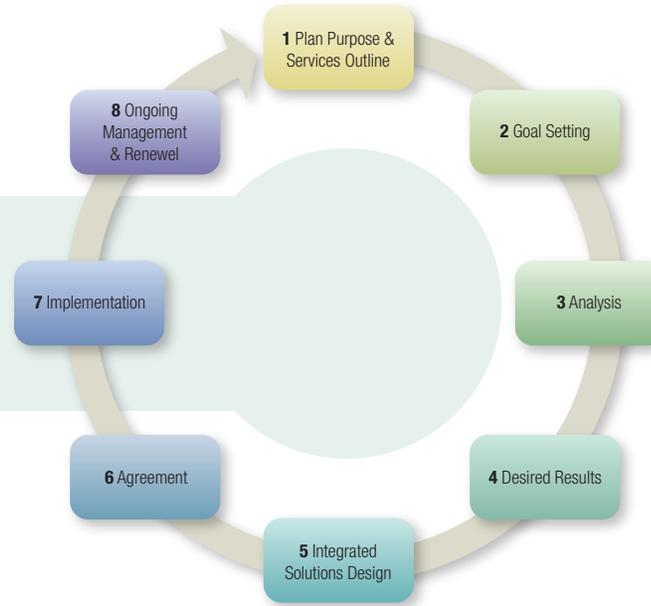
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About Us Blair Financial Services is an independent consulting firm located in Waterloo Region, Ontario and serving Group Benefits clients across Canada. Our mandate is to meet the unique needs and goals of each of our clients through the development of Integrated Solutions – programs including the best and most appropriate benefits package available in the marketplace.

We can help our clients:

- achieve goals
- minimize overlap
- mitigate risks
- plan for the future
- reduce costs



Our Approach: Integrated Planning

At Blair Financial Services, we recognize that it can be time-consuming and difficult to differentiate between all of the solutions available in the marketplace. We simplify choices for our clients by providing a clear, integrated process:

- understand what you need so we can develop a Plan Purpose
- develop goals, analyze your current program, agree on a common “best results” outcome
- design a plan, leveraging our strategic relationships as needed
- gain agreement on – or refine – the plan
- implement the plan
- manage the plan on your behalf going forward

It is an uncomplicated approach, but it works because it is comprehensive from the start; giving us a clear picture of what you need, what you have and what you want.

Get Started

Contact Blair Financial Services today. Our comprehensive approach to Benefits Consulting and ongoing maintenance will help your firm retain those key employees and increase satisfaction, while managing workload for your internal teams.

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