



# CANADIAN EMPLOYEE BENEFIT PLANS



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Discovery is seeing the same thing as everyone else and thinking something different.

**Albert Szent-Gyorgyi**

## IS YOUR COMPANY'S BENEFIT PROGRAM MADE TO MEASURE?

Let TFG Global provide a benefit program that is tailored to your organization's needs. It's not just about finding the lowest cost. It is also about creating effective, easy to administer, value-rich and customized group insurance and group retirement plans that are specifically tailored to your organization's unique needs. TFG Global can help your organization tailor a personalized benefit program that is made to measure for your employees and budget.



# ABOUT TFG GLOBAL INSURANCE SOLUTIONS LTD.

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Employers across Canada face increased pressures and costs from numerous factors, some of which are beyond their control. A group pension and insurance program is an important way to attract and retain employees, but is also a significant cost for companies and organizations. TFG Global Insurance Solutions Ltd. TFG Global understands the importance of designing a benefit plan that will meet your firm's needs and still be cost effective and competitive. At TFG Global, we can review your current group insurance and pension program and work with you to identify the optimal benefit plan solutions for your company. We work with well-known and respected insurance companies and can provide your firm with custom solutions to your benefit your specific needs. Your organization is unique. We believe that your group benefits should be, too. TFG Global will help you design a program that meets your employee's individual and family health, dental, life, retirement and income needs.



# ABOUT TFG GLOBAL

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Since 1997, TFG Global Insurance Solutions Ltd. has provided small and large firms with professional guidance in the management of their employee and executive insurance and benefit programs. Our clients vary in size and represent many sectors of the economy across Canada. We even service clients across the globe.

We provide personal service that you won't easily find from a large consulting firm. We are committed to providing the most cost effective benefit programs with personal service and support.



## **ENGAGED**

We listen and partner with your management to find the best possible benefit solutions.



## **EXPERIENCED**

We have over two decades of experience in the group insurance and pension field. We understand the complex benefits arena and how it keeps your firm competitive in your industry to ensure your success.



## **CREATIVE**

In the face of increased costs, an unsteady economy and complex employment arrangements, we can help our clients navigate the benefit arena and provide innovative solutions.



## **CONNECTED**

Our firm can source group retirement and insurance plans from a wide variety of well-known and secure insurance companies in Canada. We also offer international insurance solutions for companies with employees outside of Canada.



## **RESPONSIVE**

We pride ourselves in responding to clients quickly and accurately. TFG Global provides personal service that you won't find with a large, bureaucratic organization.

# VALUE ADDED SERVICE FROM TFG GLOBAL

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We combine personal and professional service to our corporate clients across Canada. Our valued added services set us apart from the usual benefits advisors. Like your organization, TFG Global is not a 9 to 5 operation.

In addition to first class service, we also offer value added services to our group insurance clients:

- Design and put in place a complete benefit program for your company or organization.
- We work with all types and sizes of companies and industries.
- Facilitate resolution of administration and claims issues that may arise with the group insurance company.
- Provide full access to the entire group benefit market. We only work with large and respected insurance companies.
- We do not charge a fee as we are compensated by the insurer you choose. We are able to work on a consulting basis if required.
- Conduct a full market survey by obtaining quotes from the market after analyzing your benefit plan needs.
- Negotiate the rates and benefits with your existing insurance company to make sure it remains competitive.
- Help process any disability, life and AD&D claims on behalf of employees and their beneficiaries.
- Deliver employee benefit plan meetings to the employees.
- Help conduct and complete employee surveys to provide feedback from the employees on the group insurance and pension plan.
- Analyze the group insurance claims experience and information that is provided by the insurance company.
- Make sure the benefit design is competitive with that of other employers in the respective company's industry.
- For clients with expatriate employees overseas, we offer access to our expatriate insurance division at Expat
- Financial along with special risk insurance through our Lloyds of London agency.

# SERVICES AND PLANS OFFERED

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TFG Global Insurance Solutions Ltd. offers a variety of benefit programs for companies and organizations from 3 employees to 1000. We are your one stop shop for your company's benefit plan needs. While we still analyze your benefits program, we are more of a strategic partner than a products broker. We work side by side with your Human Resources department to source the following benefit solutions to help you develop and implement a group insurance and pension solution that protects your bottom line and supports your business goals:

## GROUP INSURANCE PLANS



**Group RRSP Plans**



**Group Pension Plans**



**Business Travel Insurance Plans**



**Expatriate Benefit Plans**



**Special Risk Insurance Plans**





# DOMESTIC GROUP INSURANCE & RETIREMENT PLANS

TFG Global is a dynamic group insurance and retirement plan brokerage. Our independent firm is compensated by the insurance company that you choose, but we can also operate on a consulting basis when required.

## GROUP INSURANCE COVERAGE OPTIONS

- **Life Insurance** – Provides a lump sum benefit payable on the death of an employee.
- **AD&D** – This benefit pays a lump sum on the accident death or dismemberment of an employee.
- **Short Term Disability** – We can design short term income replacement plans that work in concert with Canadian EI benefits.
- **Long Term Disability** – We help design long term income protections programs that protect an employee's ability to earn an income.
- **Critical Illness** – Critical Illness programs, which are growing in popularity, can be offered on an individual or group basis. The plans generally pay a lump sum benefit after an employee suffers a named critical condition such as paralysis, certain cancers, heart attacks and other critical conditions.
- **Extended Healthcare** – We can help design an extended healthcare program that covers a range of healthcare costs that are not covered by the provincial governments such as prescriptions, paramedical services and out of country emergency medical treatment.
- **Dental** – Dental insurance is a vital component of an employee's dental health. We can design a dental plan to meet your dental insurance requirements and budget.
- **Vision** – Vision coverage generally reimburses an employee for prescription eye glasses and contacts.
- **Employee Assistance Programs (EAP)**– EAP programs are intended to help employees deal with personal problems that might adversely impact their work performance, health, and well-being.
- **Top-Up Insurance Programs** – TFG Global can design individual and group plans that provide enhanced coverage for executives and select employees. The plan can include access to US healthcare and disability top-up policies that provide enhanced coverage. Optional life and AD&D programs are also available.
- **Admin Services Only (ASO)** – TFG Global can source ASO plans for companies that wish to take on the health, short term disability and dental claims risks with an administrative fee.
- **First Nations Employee Benefit Solutions** – Our firm can design a benefits program that is coordinated with Health Canada and a native band's unique requirements.



# GROUP RETIREMENT PROGRAMS

## RETIREMENT SOLUTIONS FOR YOUR EMPLOYEES

TFG Global is dedicated to delivering the best group retirement services and plans to employers by facilitating peace of mind to plan sponsors and helping employees achieve financial independence when they retire. We can help your firm design or service an existing retirement program. Our firm can offer your organization a full range of group retirement programs that are a key way of rewarding, retaining and attracting employees.



### Group RRSPs

A group RRSP is a simple way for small companies to offer retirement savings plans to its employees without the compliance requirements from provincial governments and the CRA. Most plans are written with a requirement for the employee to contribute a percentage of their pay with or without an employee contribution. The employee has full control of the funds and can access a wide array of investment options.



### Group Pension Plans

We are able to source group pension plans on a defined benefit or contribution basis. Most organizations offer defined contribution programs whereby the employee and employer each contribute a percentage of income to a program with a variety of investment options – including GICs and mutual funds contained within the insurance company's pension offerings.



### Individual Pension Plans (IPP)

An IPP is a defined benefit program that is registered with the CRA and provincial authority that can potentially offer significant retirement savings and tax advantages for business owners and key executives.



### Investment Options

The group retirement programs that TFG Global can source are often from insurance companies which can offer a wide array of investment options such as GICs, investment funds and name brand mutual funds. These investment options can be contained in one flexible pension or group RRSP plan that allows the employee to switch from one investment fund to another without any fees. The plans we can source can allow give your members lower Management Expense Ratios (MERs) than what can be obtained on an individual basis.

# GLOBAL RISKS DEMAND GLOBAL INSURANCE SOLUTIONS

## WHAT HAPPENS WHEN MY BUSINESS GOES GLOBAL?

A company's expansion outside of Canada often stretches the reach of a domestic benefit plan's capabilities, objectives, programs and policies. Canadian group insurance plans are often not up to the task of covering expatriate employees outside of North America or your employees located in the USA.

Through our expatriate insurance division, Expat Financial, TFG Global is a leader in sourcing international insurance solutions for companies that send employees abroad. Our company is a valuable resource of international insurance for companies with global risks. We reduce the complications of employing workers in other countries, even in high risk regions. Our firm is a Lloyds appointed agent with direct links to our underwriters in London. Willis, a Group Holdings, a very large and respected global risk underwriter with 17, 000 employees and 400 offices around the world.

**We offer comprehensive solutions for companies with Canadian or foreign nationals traveling or working outside of Canada.**

- **International Group Insurance**
- **Business Travel Insurance**
- **Group Personal Accident & Sickness Plans (AD&D)**
- **War and Terrorism Risk Policies**
- **International Evacuation Programs**
- **Global Pension Plans**
- **Group Insurance for Companies with US Employees**
- **Special Risk Insurance Plans**
- **International Insurance Consulting**





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TFG Global Insurance Solutions Ltd. is committed to ensuring the privacy of all our clients. Staff conduct is bound by strict client confidentiality rules, respecting the private nature of all client data and communications.

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