



Terms of Reference

1. **Advantage BENEFITS PLUS – The Firm**

- ❖ A leading insurance program management firm backed by over 25 years of professional service. Experienced in marketing insurance, financial products and other services to a variety of groups, including trade and professional associations, and employers of all sizes.

2. **Our Mission and Objectives:**

- ❖ To market and service high quality insurance programs utilizing our skilled staff and state-of-the-art administrative systems.
- ❖ To design and distribute a complete range of insurance and related financial products and services.
- ❖ To provide *added value* through our high quality service, expertise, and the strength of our relationships.
- ❖ To ensure that the insurance programs for which we are responsible meet the objectives of the plan sponsor on a *cost-competitive* and *tax-effective* basis.

3. **Our Experience:**

- ❖ Demonstrated depth of professionalism and an outstanding industry reputation.
- ❖ Responsible for the design and marketing of successful insurance programs for associations, corporations, public sector employers, and businesses.

4. **Our Remuneration:**

- ❖ The cost of our services is covered by commissions included in the premiums for the insurance products which we distribute, as well as fees for any additional services that we provide.

5. Why Select *Advantage BENEFITS PLUS*?

- ❖ For innovative product ideas and trouble-free, efficient services.
- ❖ For top quality experienced professionals who design insurance programs for your unique needs.
- ❖ For advanced technological systems reflecting the latest techniques in service delivery, administration and information access.
- ❖ For comprehensive, competitive and *cost-effective* financial products and insurance programs.

6. Areas of Involvement:

Advantage BENEFITS PLUS is involved in the marketing of a wide variety of financial products and services designed to meet many needs, including:

- ❖ Annuities
 - ❖ Business Travel Accident Insurance
 - ❖ Critical Illness Insurance
 - ❖ Disability Claims Management for Self Insured Programs
 - ❖ Employee/Family Assistance Programs (EFAP)
 - ❖ Excess Long Term Disability for Executives and Business Owners
 - ❖ Expatriate Employee Benefits or Insurance
 - ❖ Group Health or Dental Coverage
 - ❖ Group Pension Plans or Profit Sharing
 - ❖ Group Registered Retirement Savings Plans (RRSP's)
 - ❖ Group Travel Accident Insurance
 - ❖ Optional Group Term Life Insurance
 - ❖ Out of Country Hospital Medical Plans
 - ❖ Partnership / Shareholder / Key Person Insurance
 - ❖ Registered Retirement Income Funds (RRIF's)
 - ❖ Retirees' Benefits
 - ❖ Special Risk Insurance
 - ❖ Voluntary Accidental Death & Dismemberment
 - ❖ WCB Disability Claims Management
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