



**MOH** McDonald  
Organizational  
Health Inc.



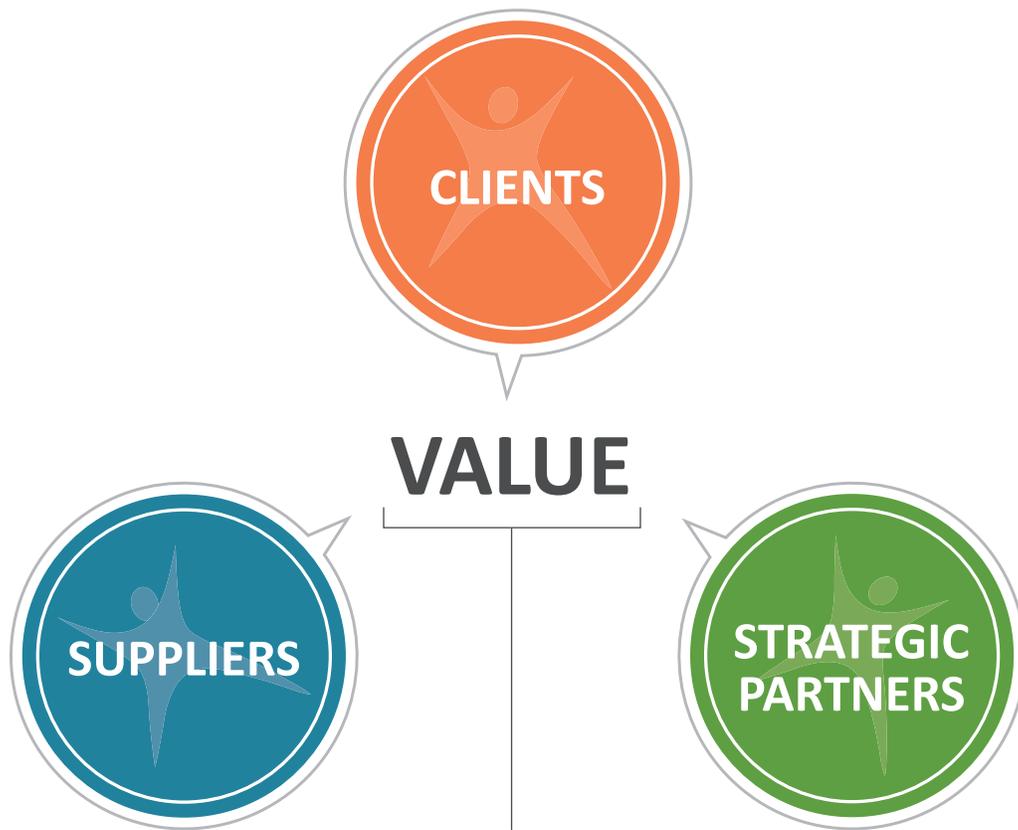
**10**  
OVER 10 YEARS OF  
BUILDING TRUST

**A PARTNER  
YOU CAN  
COUNT ON**





**Benefit programs, especially in today's competitive environment, have a major impact on the attraction and retention of high quality employees.**



*We are always driven and focused with one central goal in mind - delivering great value by putting our client's needs first.*



*Business owners partnering with business owners.  
Our client relationships are the backbone to our success and we never take that for granted.*

# [ BENEFITS ]

*How do you manage a successful benefits plan?*

## Proactive Strategies & Responsiveness

- Based upon your needs & input
- Key meeting dates & action items



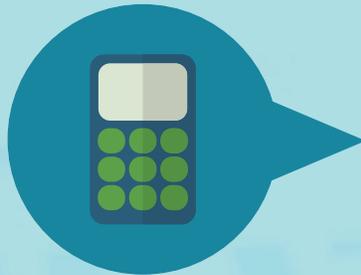
**6 Months**



## Utilization & Performance Review

- Claims versus premium results
- Detailed reporting
- Plan design overview
- Trends & relevant industry changes

**60 - 90 Days**  
Prior to Renewal



## Pre-Renewal Meeting

- Forecast renewal pricing
- Comprehensive pre-renewal report
- Discuss needs & make recommendations
- Form the foundation of policy renewal

**45 - 60 Days**  
Prior to Renewal



## Policy Renewal Meeting

- Receive renewal from Carrier(s)
- Analyze & negotiate
- Present renewal recommendations
- Advise carrier of final rate structure
- Drive implementation
- Additional and customizable reporting as required

# RETIREMENT

## FIDUCIARY

Employers are in a position of authority that obligates them to act on behalf of employees (as in managing money) and assumes a duty to act in good faith and with care, candor, and loyalty in fulfilling the obligation.

**Government programs do not provide enough for comfortable life after work.**

Source: [www.hrsdc.gc.ca](http://www.hrsdc.gc.ca)



## RETIREMENT PROGRAM

### Annual Plan Reviews

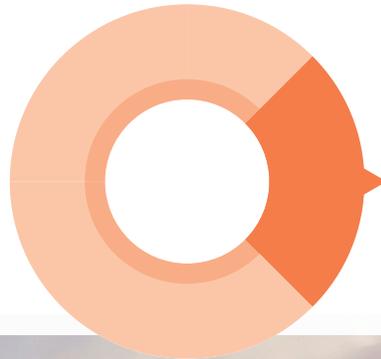
- Highlight areas that need addressing, provide suggestions for improvement
- Benchmarking against Capital Accumulation Plan Guidelines
- Financial, demographic, legislative review
- Create & monitor program objectively to ensure compliance & mitigate potential risks
- Compliance checklist
- Plan Sponsor Services - Plan Design, Governance, Investment Analysis
- Fiduciary & Stewardship Report
- Member Education Services:
  - Leverage tools & services made available to aid plan members
  - Focused group education sessions

# [ RETIREMENT ]

## STEWARDSHIP (ADVISOR ROLE)

The conducting, supervising, or managing of something; especially, the careful and responsible management of something entrusted to one's care.

**We are living longer.  
We are retiring earlier.**



**Approximately 25% of your life could be spent in retirement.**

### PLAN OPTIONS

You choose a plan design(s) that suits you

#### Registered Pension Plan (RPP)

- Defined Benefit (DB)  
& Defined Contribution (DC)

#### Deferred Profit Sharing Plan (DPSP)

#### Registered Retirement Saving Plan (RRSP)

Certificate in Pension Law  
Certified Employee Benefit Specialist (CEBS)

### ADVANTAGES



#### EMPLOYER

- A low-cost, high-value way to attract & retain employees
- MOH, along with the provider do all the heavy lifting and plan administration
- Top-quality products, competitive pricing & best in class solutions



#### EMPLOYEE

- Low fees so retirement savings grow faster
- First-class service & support
- Access to annual (minimum) education & professional advice

# [ INSURABLES ]

*It is surprising today, how few Business Owners have effectively planned for such risks as their own severe illness or death. While your business might be prepared to recover from anticipated business risks, you and your family could still be left financially vulnerable.*



## Leave a legacy for those you care about

It's important to think about what will happen to your wealth when you die. Insurance can help you maximize what you leave behind.

- Do you have a plan in place to help take care of loved ones?
- Are you growing your wealth in a tax-efficient way? Doing so could provide you with more money to use while you're still alive, and your family could get more when you die.
- What about your estate? Will it be easy to split fairly between family members?

## [ LIFE INSURANCE ]

can protect you and your business in a number of ways.

1

Capital  
for Family

2

Loss of Key  
Employee

3

Business  
Partners

## [ NEXT STEPS ]



## [ TESTIMONIALS ]

*I have hired McDonald Organizational Health as a strategic partner on 3 separate occasions. The MOH team are always there when I need them and provide superb value and proactive advice for both our employee benefits and retirement programs. The most recent engagement of McDonald Organizational Health and their subsequent audit **resulted in \$130,000 to our bottom line with no additional risk, obligation or movement of carriers.***

**Laurie W**  
Director of HR - 500 employees

# TESTIMONIALS



We have partnered with McDonald Organizational Health for many years now and we are proud to say that we were the first client of McDonald Health. The MOH team has **worked diligently to customize an innovative benefits and retirement solutions for our plan members**, while also understanding the unique protection required for our Senior Management Team. We would recommend his company to anyone.

**David M**

President - 300 employees

McDonald Organizational Health has been a trusted adviser to our non-for-profit organization. **We have truly enjoyed working with MOH all these years as they have always been very quick to deliver on any service issues or concerns that we have had.** MOH truly looks to understand what our needs and goals are. It is crucial for an organization like ours to plan and budget ahead for the upcoming year and therefore we rely on MOH leading up to our benefits renewal, so that we can incorporate sound cost containment strategies to ensure our annual budget matches our benefits goals and employee needs.

**Joanne T**

Executive Director - 100 employees

Our organization has been working with McDonald Organizational Health for close to 10 years now. We are **very pleased with the service and expertise** we receive from them with all matters related to our benefits program, including a great deal of work with our union and the collective bargaining process. I have personally been working with MOH for 8 years and I would not hesitate to recommend MOH to any organization... in fact I have acted as a reference for MOH on several occasions and am always happy to do so.

**Stuart G**

HR Manager - 1100 employees

McDonald Organizational Health are small enough we feel that every member of their team is approachable and truly understands our account but they are large enough to always get the job done right. With benefits you can't always control what the numbers say at renewal time, however with MOH we are never surprised and always know ahead of time so that we can work out ideas and strategies. **We value and recommend this proactive and caring style of business** and look forward to working with MOH for many years to come.

**Toni G,**

35 employees