THE CONSULTANT WORLD is constantly changing and evolving to respond to market conditions and client needs. To help plan sponsors navigate the many pension, benefits and communications challenges, we bring you the Benefits Canada directory and marketplace listing of the leading consultants across Canada.

AON Consulting
Ste. 500, 145 Wellington St. W.,
Toronto M5J 1H8
Contact | Marilyinne Madigan,
Senior Vice-president
Tel | 416-542-5578
Fax | 416-542-5501
Email | marilyinne.madigan@aon.ca
Website | www.aon.ca
Services | Actuarial services, benefits consulting, communication consulting, compensation consulting, ERISA consulting, DB pension consulting, DF/CAP consulting, HR consulting, HR outsourcing, investment consulting (asset allocation, investment manager selection, investment policy development, performance attribution, performance measurement, research services, risk analysis), plan administration/outourcing.
Description | Aon Consulting is committed to delivering innovative, personalized and value-driven human capital solutions. Fuelled by best practices of 36,000 colleagues in 120 countries, our 700+ Canadian professionals in 12 offices help clients shape their organizations into the workplaces of the future through benefits, talent management and rewards strategies and solutions.
Total Canadian Clients | 3,000
Total Employees in Canada | 804

Bfinance Canada
Ste. 2200, 1250 René Lévesque Blvd. W.,
Montreal H3B 4W8
Contact | Jean-François Milette,
Managing Director
Tel | 514-393-4899
Fax | 514-813-2096
Email | jfmilette@bfinance.com
Website | www.bfinance.com
Services | bfinance’s investment consulting practice focuses on search and selection of investment managers.
Description | Founded in 1999, bfinance today has serviced more than 300 individual (excluding repeat business) clients from 20 countries around the world and has grown to more than 60 employees located in offices in London (headquarters), Paris, Munich, Milan, Montreal and Toronto. bfinance is staffed by practitioners with a wealth of complementary, investment, transaction banking and consultancy experience.

Brockhouse Cooper
Ste. 4025, 1250 René-Lévesque Blvd. W.,
Montreal H3B 4W8
Contact | Eric Fontaine, Executive Vice-president
Tel | 514-932-1548
Fax | 514-932-8288
Website | www.brockhousecooper.com
Services | Investment consulting including portfolio strategies, manager monitoring, manager search, asset management and transition management.
Description | Brockhouse Cooper is a global company established in 1968 and headquartered in Montreal. It is a premium boutique firm offering integrated financial solutions to institutional clients, specialized investors and investment managers around the world. Brockhouse Cooper offers a full suite of advisory services to help clients manage their entire investment process. As a complete package, or à la carte, clients can access services such as strategy development, manager research, transition management and manager monitoring.
Total Clients | 50
Total Employees in Canada | 17

Cowan Insurance Group Ltd.
Benefits and Retirement Consulting Division
705 Fountain St. N., P.O. Box 1510,
Cambridge, Ont. N1R 5T2
Contact | Teresa Norris-Lue,
Vice-president, Benefits
Tel | 519-650-6363
Fax | 519-650-6433
Email | teresa.norris-lue@cowangroup.ca
Website | www.cowangroup.ca
Services | Benefits consulting, DC CAP consulting, health and disability management, group benefits third party administration, international programs. Cowan provides these services from offices in Cambridge, Ottawa and Hamilton.
Description | For 30 years, Cowan has assisted plan sponsors in managing their pension and benefits plans, helping with administrative challenges, and providing health and disability management solutions and international programs.

Dan Lawrie Insurance Brokers Ltd.
105 Main St. E.,
Hamilton L8N 1G6
Contact | Jennifer Osborn,
Financial Services Manager
Tel | 905-525-7259
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**Total Employees in Canada | 300**

**Eckler LTD.**

Ste. 900, 110 Sheppard Ave. E.,
Toronto M2N 7A3

Contact | Todd McLean, Principal
Tel | 416-696-3059
Fax | 416-696-3950
Email | tmclean@eckler.ca

**Website | www.eckler.ca**

**Services | Pension actuarial, administration, risk management, investment consulting, communications and change, group benefits, technology.**

**Description |** As the country’s largest, independently owned pension and benefits consulting firm, Eckler is committed to delivering progressive solutions and superior service to Canadian organizations. Each of our practice areas (pension and actuarial, investment consulting, communications and change, group benefits and technology solutions) is a leader in its field and committed to service excellence.

**Microtrends Computing Services**

Ste. 104, 60 Granton Dr.,
Richmond Hill, Ont. L4B 1J2

Contact | Tony Gouveia, Director,
Sales and Marketing
Tel | 905-882-9844 ext. 110
Fax | 905-882-9845
Email | tonyg@microtrends.net

**Website |** www.flextpa.com

**Services |** Group administration/billing software.

**Description |** Microtrends has developed FlexTPA, a leading-edge software solution for TPAs that allows them to automate all aspects of group benefits administration/billing, enhance service to their group clients and gain a valuable insight to grow a successful business. With FlexTPA, group benefits administrators have full control over the design of flexible benefits cafeteria plans, integration services with carriers/claims payers and a group Web portal for client self-service.

**Total Employees in Canada | 5**
MORNEAU SOBEKO

Ste. 700, One Morneau Sobeco Centre
895 Don Mills Rd.,
Toronto M3C 1W3
Contact | Alex Diemer, Partner, Business Development
Tel | 416-445-2700
Fax | 416-445-7989
Email | adiemer@morneausobeco.com
Website | www.morneausobeco.com
Services | Pension and benefits consulting, CDB and DC plans, savings, investments, retirement planning, traditional and flexible benefits plans and communications.
Description | MSIF is the largest Canadian-owned HR consulting and outsourcing firm focused on pensions, benefits, employee assistance programs and other workplace health and productivity solutions. We have one of the largest benefits consulting practices in the country, and our retirement consulting practice dates back to 1962.
Total Clients | 7,000
Total Employees | 2,400

PBI ACTUARIAL CONSULTANTS LTD.

St. 1070, One Bentall Centre,
505 Burrard St., P.O. Box 42,
Vancouver V7X 1M5
Contact | Tony C.L. Williams, President and Consulting Actuary
Tel | 604-647-3232 or 1-877-687-8056
Fax | 604-687-8074
Email | tony.williams@pbiactuarial.ca
Website | www.pbiactuarial.ca
Services | Actuarial services, benefits consulting, DB and DC pension plan consulting, investment consulting, plan administration.
Description | PBI Actuarial Consultants Ltd. is an employee-owned firm specializing in providing services to plans managed by boards of trustees. PBI’s associates have extensive experience in all aspects of pension and benefits plan design, funding and administration, including setting, implementing and monitoring investment policy.
Total Canadian Clients | 25
Total Employees in Canada | 36

SEGL

45 St. Clair Ave. W., Toronto M4V 1K9
Chief Client Contact | Pui-Ying Chan, Senior Vice-president
Tel | 416-969-3970
Fax | 416-961-2101
Email | pchan@segalco.com
Website | www.segalco.ca
Services | Actuarial services, benefits consulting, communications consulting, DB pension plan consulting, DC/CA P consulting, HR consulting, investment consulting (asset allocation, employee communication, investment manager selection, investment policy development, plan design, performance attribution, performance measurement, research, risk analysis), computer and management consulting.
Description | The Segal Company, Ltd. is an employee benefits, HR and actuarial consulting firm. Our services include actuarial, communication, computer and management consulting, group benefits and investment consulting.
Total Clients | 110
Total Employees in Canada | 5

MORROW, CROSSDALE & ASSOCIATES INC.

Ste. 219, 445 Apple Creek Blvd.,
Markham, Ont. L3R 9X7
Contact | Ted Morrow, Consultant
Tel | 905-881-5783
Fax | 905-881-5650
Email | ted.morrow@morcro.ca
Website | www.morcro.ca
Services | Pension consulting, benefits consulting.
Description | Morrow, Crossdale & Associates specializes in plan design, funding levels and underwriting of group life, disability, health and dental programs. The firm also provides consultation in the area of pension plans, deferred profit sharing plans and RRSPs.
Total Clients | 110
Total Employees in Canada | 5

Canadian Branch Office Location | Newmarket

THE WILLIAMSON GROUP

225 King George Rd.
Brantford, Ont. N3R 7N7
Tel | 1-800-265-9973 or 519-756-9560
Fax | 519-756-9914
Email | info@williamsongroup.com
Website | www.williamsongroup.com
Services | Employee benefits, pension, executive benefits, TPA, corporate wellness, disability adjudication, financial planning, medical concierge service.
Description | The Williamson Group is a solutions provider committed to delivering sustainable employee benefit strategies to Canadian and international employers. TWG is Canada’s global benefits alternative to the major consulting houses. TWG has developed a real-time disability adjudication and administration program that significantly reduces disability costs.
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The entire retirement system isn’t in crisis. A closer look reveals it’s the third pillar that needs support. Fred Vettese, chief actuary of Morneau Sobeco, believes there are three possible ways to fix it.

There is a general feeling that we are on the brink of a major change in our retirement income system. In a 2010 Morneau Sobeco 60 Second Survey, 68% of plan sponsors surveyed felt that the current system is in crisis. It has been more than 20 years since Canadian governments have given pensions so much attention. The curious thing is that this is happening when poverty levels among Canada’s seniors are considerably lower than among the working age population. From an international perspective, Canada’s retirement system ranks a respectable fourth on a global index, well ahead of highly developed countries such as the U.S., Germany and Japan. (See our January and April Vision newsletters at www.morneausobeco.com.)

When we delve a little deeper, we find that it is the third pillar of our retirement system that is in crisis rather than the system as a whole. That third pillar consists mainly of RRSPs and registered pension plans with the main problem being that not enough Canadians are covered nor are they accumulating enough retirement savings when they are covered.

Three basic ways to fix it are emerging. One is to de-emphasize the third pillar and instead strengthen the second pillar, which means expanding the Canada/Quebec Pension Plan. If this is done, registered pension plans would almost certainly have to be reconfigured so as to accommodate a larger C/QPP. This would keep the consulting community busy for an extended period of time.

Another possibility is to expand the third pillar by adding a new vehicle to it – a Canada-wide voluntary savings plan. Assuming it goes forward, the big question is whether this would be a public sector or a private sector venture. There are too many different variations to analyze how this might unfold.

The most likely fix, though, will be to leave the three pillar structure more or less unchanged, apart from a “tweak” to registered pension plans to allow a bevy of new plan designs. The design that has received the most attention is target benefit plans for single-employer situations. These are plans that look a lot like defined benefit plans to the participants but have more in common with defined contribution plans when it comes to employer risk. Target benefit plans are not perfect but they may be a good jumping-off point from which other innovative plan designs can evolve – designs which also share the risk between employers and employees in new ways.

All this is in addition to IFRS accounting changes, plan changes to reflect Ontario pension legislation and the ongoing struggle to fund deficits in the wake of the recent financial meltdown. The next twelve months should be very interesting.

Fred Vettese is Chief Actuary of Morneau Sobeco. Fred provides thought leadership for Morneau Sobeco and is responsible for ensuring that professional standards are maintained on a national basis. He has over 25 years of experience in providing pension advice to major organizations across Canada. Fred has had many articles published in Benefits Canada, Pension and Benefits Monitor, and other industry journals. He also sits on Morneau Sobeco’s Pension Steering Committee and serves on external committees including the C.D. Howe Pension Papers Advisory Group.