



Guided Outcomes™: Eckler's Financial Wellness Solutions

Helping Canadians achieve their financial goals through unbiased expert insights

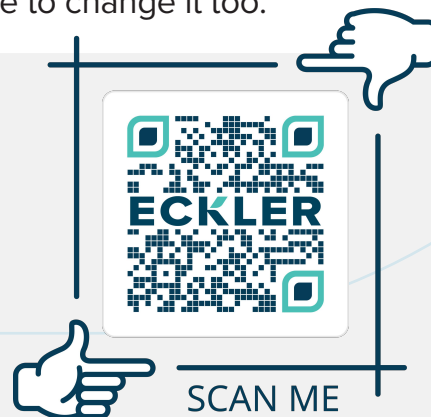
With Eckler's Guided Outcomes™ (GO), employees get the tools and insights they need to set, plan and obtain their financial goals. Employers get the analytics they need to make strategic decisions that support employee financial health and achieve organizational objectives.

At Eckler, we believe that people and businesses everywhere deserve to secure and safeguard their future. While a good retirement plan and sound investment strategy are key components, we believe in a broader vision and a more holistic approach.

For many Canadians, understanding and managing multiple financial assets and obligations is a complex and daunting task that can contribute to significant stress, impact work performance and delay retirement. In fact, almost half of working Canadians admit that stress related to personal finances has had an impact on their performance at work.

We want to change that. We think you might like to change it too.

Scan to learn how Eckler is helping Canadians achieve their financial goals.



Our financial wellness solutions are backed by 95 years of unbiased expertise in helping Canadian employers and their employees achieve their financial objectives. To learn more we invite you to connect with your Eckler consultant or visit us at [Eckler.ca](https://www.Eckler.ca).

Employee Benefits Services

Pension Actuarial

- Defined benefits and defined contribution plan design
- Actuarial valuations and experience studies
- Legislative updates, compliance and assistance with regulatory matters
- Financial reporting
- Plan document preparation
- Risk and funding analysis

Pension Administration

- Benefit calculations
- Advice on special cases and spousal division calculations
- Reciprocal transfer and buy-back calculations
- Active and inactive member statements
- Annual filings (AIR, PBGF, etc.)
- Calculation of PAs, PARs, PSPAs
- Correspondence with regulators
- Annual (or more frequent) data reconciliation
- Plan member database management and support

Investment Consulting

- Plan design
- Governance and fiduciary education
- Investment strategy research
- Investment policy development
- Asset / liability modelling
- Investment manager and record keeper research, evaluation selection and monitoring
- Outsourced Chief Investment Officer ("OCIO") consulting

Modelling and Risk Management

- Forecast of assets and/or liabilities (stochastic or deterministic)
- Assess and quantify future measurable risks
- Identify appropriate measures to control risk
- Real time modelling
- Pension and benefits risk management
- Implementation focused, transactional support
- Monitoring and market timing
- Industry developments
- Risk transfer transaction support and analysis

Group Benefits

- Plan design
- Renewal
- Actuarial and experience analysis
- Labour relation management (ongoing and collective bargaining)
- Claim advocacy
- Contract review
- Review and update plan documents
- Management meetings
- Day-to-day consulting and support

Compensation

- Compensation philosophy and total rewards strategy
- Program assessment and market benchmarking
- Variable/incentive pay design and administration
- Job documentation, evaluation and classification
- Pay for performance
- Pay equity and governance support
- Board governance and remuneration
- Executive compensation
- Custom surveys

Financial Wellness

- Strategy development and branding
- Program delivery including workshops, webinars, articles, videos, workbooks
- On-line learning, tools and resources
- Individual financial coaching
- Plan sponsor program analytics and reporting

Employee Communication

- Member and leader research
- Pension and benefit education
- Management of change support (e.g. for plan design changes)
- Retirement and investment education (financial literacy and wellness)
- Flexible benefits implementation and annual enrolment
- Fully customized and personalized (data-driven) communication
- Video, social, web and new-media development
- Design and branding

Technology Solutions

- Website development (dynamic and static)
- Pension and benefit apps for smartphones and tablets
- Online pension and benefit statements
- Pension c
- alculators
- Sophisticated plan design and analysis tools
- Data collection and administration systems
- Audit of pension administration systems

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