ECKLER

Canada’s largest independent actuarial consulting firm

Who we are

Based in Canada and the Caribbean, we have been providing solutions and insights to help manage risks and leverage opportunities for more than 90 years. An actuarial firm at our core, we have evolved by design. We are a team of more than 400 committed and highly skilled professionals consulting in the areas of pension, retirement, insurance, financial wellness, investment, group benefits, compensation, change management and communication, and technology solutions.

We are a privately-owned company with Principal Shareholders who are actively involved in our consulting practice. This operational structure helps us to maintain a strong entrepreneurial culture while ensuring stability.

Since 1927, Eckler®* has been guided by a set of core values that are simply part of our DNA.

- Mutual trust, civility, and respect.
- Scrupulous honesty, ethicality, and professionalism.
- Keen client focus and quality service.
- Entrepreneurship.
- Continuous self-improvement.
- Support our professions and communities.

Committed to our purpose and guided by our values

Our independence, and our unwavering commitment to our organizational purpose, sets us apart from our competitors – we don’t have external shareholders who might influence how we serve our clients. That allows us to focus on who we truly are and what we stand for: to care and to do right by people so that together we can achieve a brighter, more secure future.

Global insights and technical support

Through our partnership with Milliman and membership in Abelica Global we have access to international employee benefit and insurance consulting expertise in over 26 countries on six continents. These relationships allow us to maintain our independence, while leveraging collective global research, expert regional knowledge and support.

Our mission: To consistently render unbiased, highly ethical, expert and timely advice

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

- Governance and fiduciary education
- Investment strategy research
- Investment policy development
- Asset / liability modelling
- Manager research, evaluation and selection
- 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

- Money management and retirement planning workshops
- Individual financial coaching
- Retirement readiness statements
- Web-based tools
- Plan sponsor program analytics

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 calculators
- Sophisticated plan design and analysis tools
- Data collection and administration systems
- Audit of pension administration systems

ECKLER

Guided Outcomes

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.

Guided Outcomes

Your GO journey

No matter what you're saving for – retirement, a house, your kid's education, or everyday bills and expenses – the **Guided Outcomes (GO) platform** is an easy way to set and achieve your financial goals!

Let us show you how simple it is to start your GO journey

GET READY...

Register.

Log in.

Enter your details in **My information**.

Financial planning should be done at a family level so make sure to gather financial information for your household to create your plan.

GET SET...

Tell us about you in **My money**.

We will build a plan for your whole family!

Any details you enter into the platform are strictly confidential. They'll never be shared with anyone, for any reason. We don't sell financial products and we won't provide your data to people who do.

Start your journey...

GO DREAM

Set your financial goals – let us know how much you can save or when you want to achieve your goals and we'll get you there!

See the progress you've made toward your goals, including those you've already achieved.

Doesn't that feel good?!

GO PLAN

See how much you're spending and how you compare to people just like you!

Learn where you can make your money go further.

Have a life event coming up? Add a new scenario to see how it'll impact your planning.

GO RETIRE

Let us do the math and we'll tell you if you're on track for your retirement goals.

Use our suggestions to see how a few changes can get you closer to your goals.

GO LIVE

Learn how much retirement income you'll have each year.

See how long you'll need to live on your retirement income.

Figure out your ideal age to start C/QPP and OAS.

GO LEARN

Get information about financial and retirement planning topics like managing your money, banking, saving for retirement and more in our library of expert articles, helpful tips, and recommendations.

Bonus!
You don't have to know how much you're spending to get a better understanding of where your money is going. **GO** will pre-populate averages based on people like you (similar earnings and province).