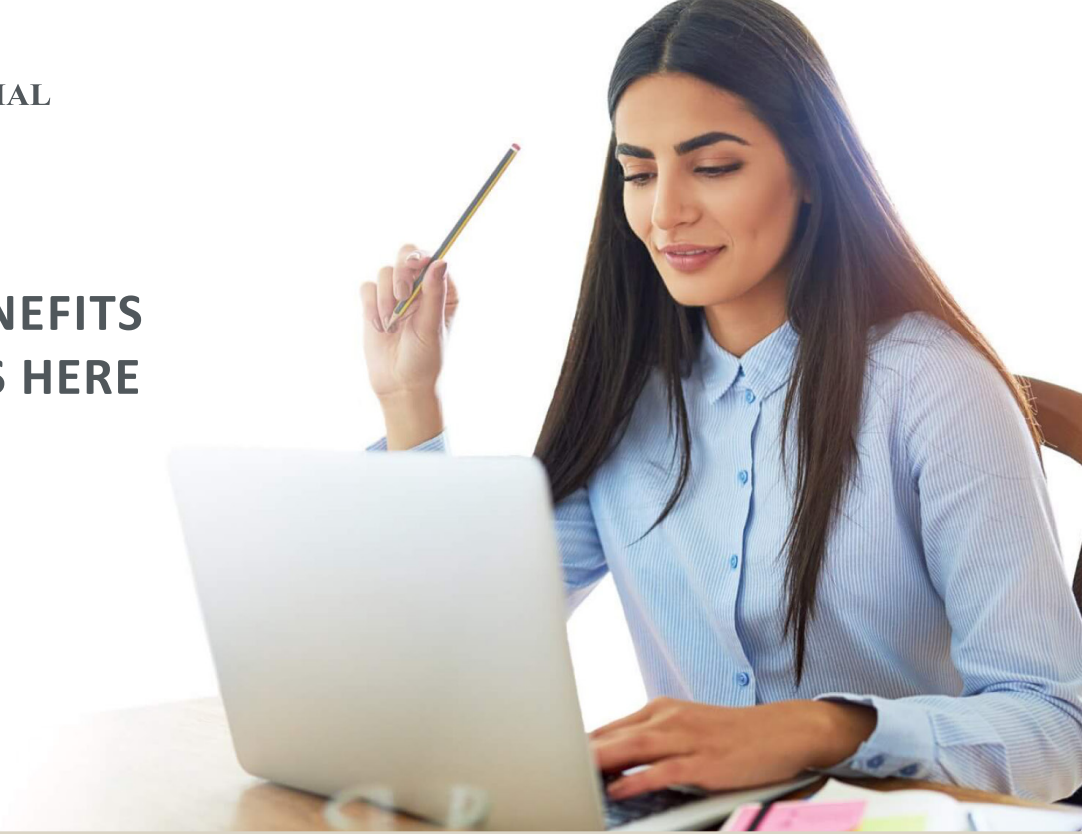


THE FUTURE OF BENEFITS ADMINISTRATION IS HERE



BENEFITS HQ

PUT YOUR BENEFITS ON AUTO-PILOT

With our easy-to-use and powerful online solution, manage employee benefits and sync with your carriers in just a few clicks. Best of all, it's easily integrated into your existing plan at no additional cost to you.



PAPERLESS

- Employees enrol during onboarding
- Eliminate paper forms and manual entry
- Simplify remote worker enrolment
- Easily add or remove employees



CONVENIENT

- Track enrolments and benefit updates in real time
- Manage one insurer or several
- Easily switch carriers with no new forms
- Customized reporting



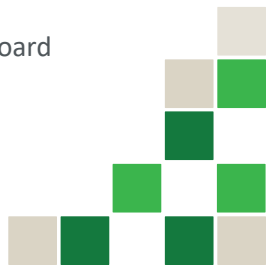
ACCURATE

- Reduce risk for errors
- Eliminate double entries
- Automate plan updates
- Management and employee notifications

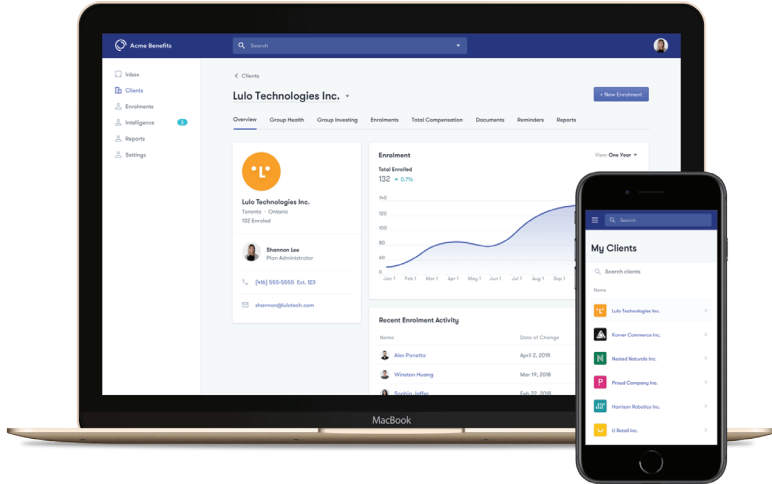


SIMPLE

- Professional onboarding
- 24/7 employee access to benefits dashboard
- Employees update own information
- Easily ensure compliance



DELIVER A BETTER EXPERIENCE FOR YOUR WHOLE TEAM



- 1 Log in to your online benefit portal and enter basic information about your new hire(s).
- 2 Employees will receive a link via email to complete. Automated follow-ups ensure accuracy and timeliness.
- 3 Benefits HQ will sync the employee's information to your service providers, ensuring seamless and accurate enrolment – **your work is done!**

ENROL WITH EASE | SHOW VALUE | CONFIDENT AND COMPLIANT



EASILY UPGRADE TO INTEGRATE HR AND PAYROLL MANAGEMENT

Make life even easier and **upgrade** to a comprehensive system that offers full integration with your payroll platform and benefit providers.

WORKING TOGETHER

Carruthers is a boutique financial services company. We help people and businesses develop their financial roadmap. From retirement and estate planning for individuals and families, to group benefit programs for companies, we're your partner for every life stage of your family and business. With the Carruthers team beside you, you'll move forward with confidence.



GROUP BENEFITS

- Health/Dental Benefits
- Short & Long Term Disability Insurance
- RRSP/Pension/Individual Pension Plans
- Employee Education/Seminars



FINANCIAL PLANNING

- Financial Strategy
- Retirement Planning
- Portfolio Analysis
- Estate Planning



INSURANCE

- Life Insurance
- Disability Insurance
- Critical Illness Insurance
- Key Person Insurance

Expert advice, tailored solutions and good people who are easy to talk to.
That's the Carruthers difference. Let's talk!

PLAN TOMORROW, TODAY

carruthersfinancial.ca | yourteam@carruthersfinancial.ca | 905.713.6450