



FINANCIAL PRODUCTS AND SERVICES



Personal Financial Planning

Everyone should have access to sound financial advice.

Studies show that regardless of income, those who have been given financial advice have twice the assets of those who haven't received advice. We'll help you assess your individual and family insurance needs and plan for your financial future. We're knowledgeable in non-taxation of pensionable earnings before and after retirement, so we can ensure you receive the right advice at each stage.

Everyone's situation is unique – we tailor your solutions to suit your specific needs, goals, and concerns.

- » Wealth Management Products
- » Financial Planning
- » Segregated Funds
- » Registered Retirement Savings Plans (RRSPs)
- » Annuities
- » Registered Disability Savings Programs (RDSPs)
- » Corporate Class Mutual Funds
- » Tax Free Savings Accounts (TFSA)
- » Registered Education Savings Plans (RESPs)

Insurance Products

- » Life Insurance
- » Disability Insurance
- » Critical Illness
- » Long Term Care

Business Financial Planning

Small businesses are a vital part of every community's economy.

Many business owners are so passionately focused on growing and maintaining their businesses, they overlook short and long term financial planning – along with opportunities to save money, increase profits, and prepare for the unexpected.

Our advisors work with professionals already in your business network, such as lawyers and accountants, to ensure your business is tax-efficient, that legal documents are in your best interest, and the business is protected against unforeseen issues in the future.

Our holistic approach considers over 20 areas of business including:

- » Key man insurance
- » Use of dual wills
- » Buy-sell agreements, and their funding
- » Creditor protected savings
- » Business succession planning
- » Retirement planning
- » Shared ownership critical illness
- » Access to government programs and funding

We'll help you prepare for the future so you can stay focused on your passion.



Registered Education Savings Plan

One of the best ways to save for a child's post-secondary education is through a Registered Education Savings Plan (RESP). Whether you want to save for your own children, grandchildren, a niece, nephew, or family friend, an RESP offers flexibility, tax-deferred investment growth, and direct government assistance to help you save for a child's education.

- » Tailored investment advice
- » Range of investment options
- » Easy contribution plan

Interest income and investment growth earned within an RESP are not taxed as long as the funds remain in the plan. The Canada Education Savings Grant (CESG) matches 20% on the first \$2,500 contributed annually to a maximum of \$5,000 a year (\$7,200 overall) for a child under the age of 18, plus possible catch-up grants.

Stewardship

Stewardship is a key component to the success of a portfolio. Our advisors search the marketplace, weighing possible losses against possible gains, to offer you the best investment scenarios. It's important you understand the components of your portfolio and how it will operate in an unpredictable market – our advisors will equip you with the knowledge you need, and remain available to answer questions at all times.

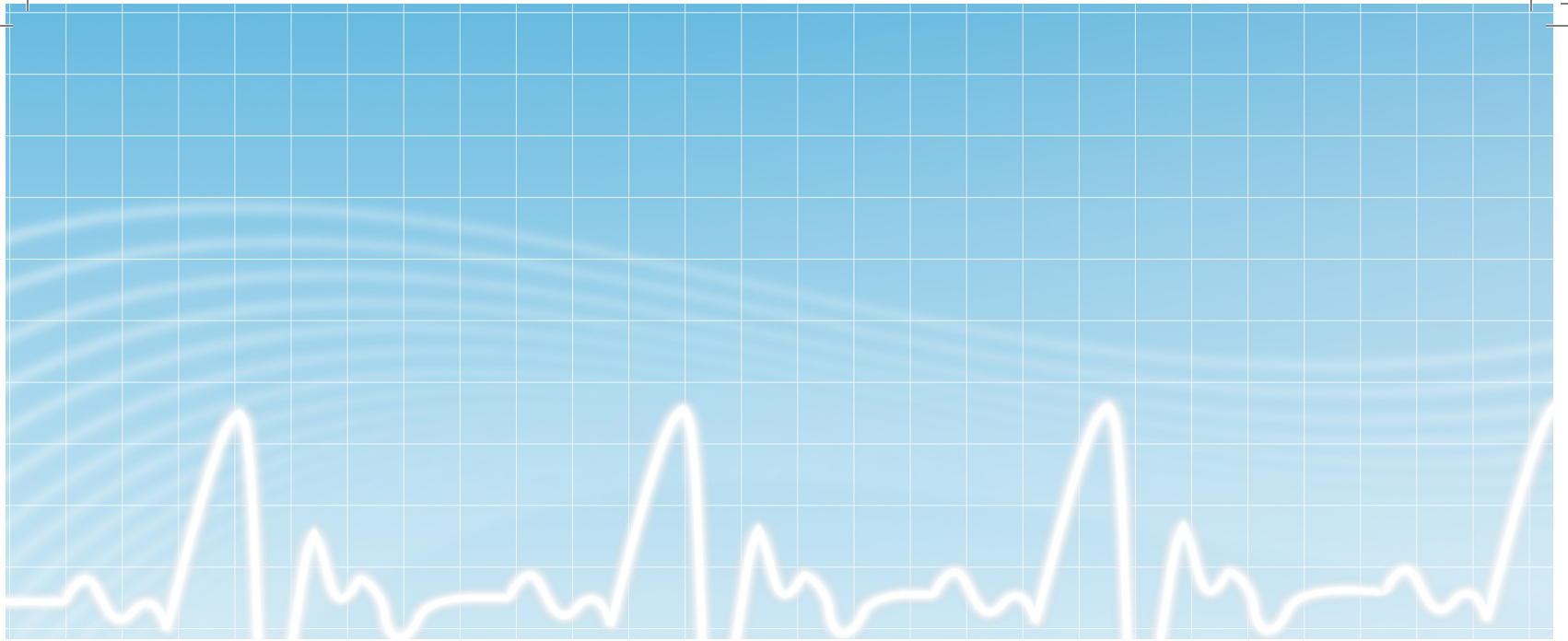
Creditor Insurance Program

If you're entering into new financial obligations such as a mortgage, personal loan or line of credit, our credit protection program should not be overlooked—it ensures you'll be protected in the event of financial breakdown.

Our individual programs can provide you with relief from your financial obligations should you experience disability, involuntary job loss, serious illness, or premature death. Ask us about our:

- » Mortgage Program
- » Personal Loan Program
- » Personal Line of Credit Program
- » Creditor Mortgage Job Loss Insurance Benefit

Take steps today to protect your family and lifestyle in the future.



Group Employee Benefits

As specialists in First Nations, our customized benefits, consulting and advisor services will be specific to your needs. We'll make sure you have the right amount of coverage to coordinate benefits with Indigenous and Northern Affairs Canada (INAC) and other provincial or federal programs. Our partnerships with Canada's leading group benefit providers allow us to continuously achieve the most cost effective plan possible.

In addition, we'll educate employees using our unique programs that go beyond just the financial aspects, covering health and wellness as well. Whether it be a lunch and learn, workshop or mobile medical service, we'll go above and beyond to make your employees' day-to-day lives the best we possibly can.

Executive Health Program

Sourcing and comparing different Health and Life Insurance Policies can be confusing and time consuming for Chiefs, councillors, and company executives. That's why we've created a streamlined quoting system for Aboriginal and non-Aboriginal executive clients. We've partnered with Canada's top life assurance companies and become familiar with each product's strength and weakness—so we can provide you with the best of the best.

Having us as the single point of contact for all of your health and life insurance needs means you won't have to repeat medical evaluations or worry about duplicating coverage. We'll tailor the plan to meet your needs and budget, offering competitive rates and discounts.

Band Employee Benefits

Our training guides will assist Human Resources staff in identifying employees eligible for the BEB Program, and navigating through the program itself. The program can help pay the employer's share of pension contributions and group benefit costs of eligible employees.

This comprehensive program includes government documents, support material, and access to our trained staff, who can help guide you through the process and make sure your HR staff are familiar with the program. Less than 75% of eligible Aboriginal employers are currently using this government program.



TriAccess

Access to information and care is invaluable.

TriAccess is a highly personalized and caring approach to healthcare. It provides access to leading health and research information, top-notch health care services, and insurance funding for serious or potentially serious medical conditions.

TriAccess is unique because it connects the best care and information with financial resources. This is done through a cooperative process between Global Excel™ Management Inc., WorldCare® Inc. and Royal & Sun Alliance. The result is, you'll receive the best possible medical outcome as quickly and effectively as possible.

Benefits can cover treatment in the United States plus the cost of lodging and travel for you and a companion, up to \$3,000,000. Travel medical insurance is also available as an addition to the plan. With varying deductibles, we can create an affordable plan that will give you access to what is considered the world's best Health Care System.

Medcan

Medcan conducts a comprehensive health assessment that includes 12-15 sophisticated diagnostic tests to identify health concerns before they become risks. During the assessment, a physician will spend an hour understanding your medical history, conduct a thorough medical exam, and synthesize the results of diagnostic on-site tests.

In 2012, Medcan diagnosed new conditions in 41% of our clients, including 173 cancers. Through a partnership with John Hopkins Hospital in the USA, the country's number one teaching hospital, they're able to coordinate referrals and appointments with this exclusive hospital. The Medcan Wellness plan includes benefits such as 95% same day appointment, extended hours, 24/7 telephone access to medical assistance, video appointments with Medcan physicians, and preferred pricing on over 20 additional Medcan services including:

- » Child/Youth Medcan Wellness Plan
- » Cardiology
- » Counselling & Coaching
- » Optometry
- » Weight Loss & Nutrition Counselling
- » Genetics and Genetic Testing
- » Integrative Medicine



Native Benefits Pension Plan

The Native Benefits Plan (NBP) is for First Nations employers interested in offering their employees a generous defined contribution pension plan comparable with plans offered to civil service employees in Canada.

NBP plans are flexible and adaptable. Employers can select which contribution rates they wish to invest in, ranging from 2% to 18% of the employee's regular gross salary.

The NBP currently has 84 participating employers: 25 band councils, 5 tribal councils, 24 organizations related to or directed by band councils, and 30 private and social purpose enterprises. It's suited to employers who want to help their employees build retirement income through regular contributions that are established in advance.

Pension Recovery

Many elders in the Aboriginal community don't receive pension money they're entitled to, simply because they don't know it exists. Our streamlined procedure allows us to search for possible pension monies owed to individuals. We can process an entire community at one time. This includes Canada Pension Plan (CPP), Old Age Security (OAS), and possible overlooked union and company pensions.

Group Retirement Pension Plan

Having a retirement plan for staff is a tremendously powerful tool. Few organizations have the ability to offer such a plan for their employees. In fact, only approximately 40% of Canadians even have a pension plan as a source of income when they reach retirement.

Our pension plans will help employees save for their retirement in a powerful and meaningful way. We also specialize in tax exemption where inherent rights currently and historically exist for Status employees.

Bereavement Program

Losing a valued member of the community can be emotionally devastating and a financial hardship to both the family and community. Our bereavement plan will support membership during what is already a stressful and difficult time with a payout of \$5,000 or \$10,000, directly to the Band, to pay for burial and other associated costs.

When faced with costs for funeral and burial, unexpected medical bills and final tax liabilities, many community members look to their Band Office for financial assistance in their bereavement. Most Band Administrators self-insure to assist. The Aboriginal Insurance Services Bereavement Plan transfers the risk and the cost to the insurance company.

WSIB Workplace Safety and Worker's Compensation Program

We've partnered with Acclaim Ability Management Inc. to provide you with a full suite of Occupational Health and Safety and WSIB services. Acclaim's team of 350 experts have been providing these services across Canada for more than 20 years. Our Acclaim partnership is oriented to achieve improved records, reporting and results.

Our Workplace Safety and Workers' Compensation program offers five individual modules.

- » WSIB Claims Management and Coordination
- » Human Resource Management
- » Occupational Health and Safety Services
- » Fleet Management and CVOR Services
- » Medical Claims Management and Coordination

This program can save employers an average of 18-20% in WSIB costs in the first year.



Insight. Experience. Commitment.

At Aboriginal Insurance Services, our business offers customized programs to meet the distinctive cultural, commercial and lifestyle needs of Aboriginal communities across Canada.

Our products and services are distributed by an exclusive national network of insurance brokers who have been specifically selected because of their experience and expertise in working with Aboriginal communities, businesses, and organizations. Unlike other insurance providers, our unique business structure is dedicated to the promotion of Aboriginal interests.

We partner with local, Aboriginal oriented services brokers and specialty "A" rated underwriters to provide you with insurance products, programs, investments and services that are tailored to address the distinctive cultural, commercial, and lifestyle needs of Aboriginal communities across Canada.

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