# **OUR GROUP** RRSP **PARTNER**

Why Desjardins?

# FOR ITS STRENGTH:

As one of Canada's five largest life insurers, Desigradins oversees the financial security of over five million Canadians from offices across the country.

### **FOR ITS SERVICE:**

Desigradins offers MERIT employers a dedicated implementation manager as well as online reporting and management of contributions. Employees receive ample support by way of a call centre, online access to their account and virtual tools such as webinars.

# **FOR ITS SUPPORT:**

As a partner in your success, Desjardins will work with you to provide personalized communication and education programs for your employees.





Whether you're looking to set up a new RRSP plan for your employees, or would like to move your existing plan to the MERIT Nova Scotia Group RRSP, we're here to help.

Your first step is simple... just reach out:

Email:

info@meritns.com

Phone: (902) 453-6248 Looking after your employees is the best way to find and keep great workers. Adding a retirement savings option to your compensation package will make you a BEST-IN-CLASS employer.



In Partnership with



# FIVE GREAT REASONS TO CONSIDER A GROUP RRSP

# 1. ATTRACT THE BEST

Today's performers are looking for more than just wages in their compensation. Retirement considerations are a valuable recruitment tool.

#### 2. RETAIN YOUR SUPERSTARS

If you're looking for a way to KEEP top performers, there's no better way than a Group RRSP.

# 3. VARY YOUR COMPENSATION

An increase in wage isn't always the best answer to building your compensation package. A Group

#### 4. SET YOURSELF APART

Only 19 percent of Canadian small businesses have retirement plans. Offering a Group RRSP will set you apart from the many companies that aren't.

## 5. LOOK AFTER YOUR PEOPLE

While your NSCIP benefit plan supports your employees' wellness, a Group RRSP will provide them with the retirement security they need.



# The MERIT **NOVA SCOTIA GROUP RRSP OFFERS:**

**PORTABILITY** – similar to the Hour Bank concept, employees can move among employers enrolled in the MERIT Nova Scotia Group RRSP without having to open another account.

**LOWER FEES** – lower investment fees can help your employees achieve their financial goals even faster.

#### **COMPLETE FLEXIBILITY**

- you can choose the Group RRSP contribution levels, vary the offering to different classes of employees, and change those options at anytime.

### **EASY ADMINISTRATION**

- a dedicated resource is available to answer questions, assist in registrations, and support employers and employees.

**ONLINE TOOLS** – robust and user-friendly retirement planning tools are available via the Desjardins OMNI mobile app.