

PLUS MEMBERS – SERVICES YOU CAN GET

YOUR HEALTH



HEALTHCARE PLANS – PERSONAL

- 4 packaged healthcare plans
- Different levels of coverage depending on your needs
- No medical exams or questions



HEALTHCARE PLANS – FOR ENTREPRENEURS (CUSTOMIZABLE AND BUNDLED)

- Get the Exclusive Entrepreneur Plan and customize your healthcare benefits with maximum coverage right away and insurance that protects you
- OR
- Choose from 7 pre-bundled health insurance plans with various levels of progressive coverage (3 plans with no medical exams or questions)



INSURANCE – ACCIDENTAL DEATH AND DISMEMBERMENT

- Provides tax-free payouts to policyholders and their dependents in the event of an accident causing death or dismemberment
- Sums start at \$100,000 and can be paid out in units of \$50,000, up to a maximum of \$500,000



INSURANCE – CRITICAL ILLNESS

- This is the only plan that covers you and your family for one or more of 25 different illnesses, including:
 - Cancer
 - Heart attack
 - Stroke

- Loss of sight/hearing/speech
- MS
- Parkinson's disease
- Alzheimer's disease
- Offers the quickest payouts that take the financial stress away and allow you to use the money to:
 - Go on a needed vacation
 - Take additional time off to rest
 - Pay for home care/home renovations or other services



INSURANCE – DISABLEMENT AND DISMEMBERMENT

- Great coverage to have if your livelihood depends on your body parts (ex. pro athletes, models, performers, first responders, etc.)



SPECIAL CARE – EXCLUSIVE MEMBER ASSISTANCE PROGRAM (24/7)

- It's just like the best Employee Assistance Program, but it stays with you
- For just \$5 per month, get access to:
 - Counselling for personal and family matters (24/7 online and in-person access)
 - Savings and discounts of up to 40%, and rewards programs at over 700 stores/restaurants/entertainment venues
 - Wellness, nutrition, and fitness programs



SPECIAL CARE – MAYO CLINIC DIAGNOSTICS AND TREATMENT

- If you are diagnosed with a serious illness or major orthopedic concern, you get:
 - Access to a timely first or second medical opinion from Mayo Clinic
 - Additional diagnostics, on-site care, or treatment at a Mayo Clinic (if required)



SPECIAL CARE – MRI/CT SCANS AND SURGERIES/PROCEDURES IN JUST WEEKS

- No more long waiting lists
- Shorten and improve your recovery time
- Get diagnostics (including MRI and CT scans) and pre/post-surgery consultations with specialists
- Includes 500 medical procedures and surgery for more than 135 eligible conditions
- The Premium Package adds on critical illness coverage, and access to 400,000 doctors at over 3500 health facilities in North America



SPECIAL CARE – ONLINE CANADIAN MEDICAL PRACTITIONERS AND PHARMACY (24/7)

Get access to:

FREE Online Pharmacy (24/7)

- SAVE up to 30% on the cost of your prescriptions
- Order and receive your prescriptions, over-the-counter medications, and other pharmacy items online with pharmacists always ready to help you
- FREE delivery straight to your door
- Perfect for renewals, blister packs, and when it's hard to get your prescriptions

Online Medical Help (24/7)

- Costs as little as \$6.67 per month
- Unlimited visits
- Access to a doctor within minutes (no long wait times)
- Receive fast diagnosis and treatment for any of 450 minor illnesses, and an online visit summary that includes any necessary prescriptions
- Very convenient for times when it's difficult to see a doctor in-person

YOUR BUSINESS



BOOKKEEPING – BUSINESS

- Get an online bookkeeper and app to take all the hassles out of your bookkeeping, filings, and taxes for just \$99.99 per month



BUSINESS BRANDING SERVICES

- Get services from branding experts for entrepreneurs



BUSINESS COACHING

- Get expert business coaching tailored to suit your individual needs



HEALTHCARE PLANS – HEALTH SPENDING ACCOUNT (HSA)

- As part of a traditional or flexible benefits plan, a Health Spending Account (HSA) allows your business to allocate HSA credits into each plan member's account every year
- As an employee, you may use the allocated credits as needed for eligible health-related expenses not covered by provincial health plans or by your business benefits plan, including:
 - Deductibles or co-insurance payments for health or dental expenses
 - Health or dental expenses in excess of maximum coverage amounts



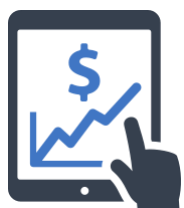
INSURANCE – BUSINESS CONTINUITY

- Pays for all of your business operating costs when you are injured or sick and cannot generate the revenue to pay your bills
- Coverage includes:
 - Rent
 - Utilities
 - Phones
 - Salaries
 - Much more



INSURANCE – LIABILITY

- Get access to important business liability coverage, including:
 - Professional Liability
 - Commercial General Liability
 - Business Professional Liability
 - Business Package
 - Cyber Security and Privacy Liability
 - Employment Practices Liability



INDIVIDUAL PENSION PLAN (IPP) FOR SELF-EMPLOYED BUSINESS OWNERS

- You get higher contribution rates than with RRSPs
- Your IPP is a powerful and flexible retirement savings tool for owner-managers; especially those who are close to retirement with inadequate savings
- Use pre-tax corporate income to help catch up on retirement savings



SETUP, REGISTRATION, TRADEMARKS, AND FILINGS FOR YOUR BUSINESS

- Get one stop online business registration and setup services for sole proprietorships, business/professional corporations, and non-profit organizations
- Services include:
 - Trademarks

- Minute books
- Tax/payroll/WCB accounts
- Company filings
- Templates for legal agreements
- Many more related services



SPECIAL CARE – PRIVATE HEALTH SERVICES PLAN (PHSP) FOR YOUR BUSINESS

- If your business makes \$30K or more, you can:
 - Pay for your healthcare with business before-tax dollars instead of personal after-tax dollars
 - Set up and use your business PHSP to pay for some (or all) of your and your family's healthcare expenses
 - Get exclusive discounts: 50% savings on your plan setup, and 20% savings on administration fees



VIRTUAL ASSISTANTS TO MAKE RUNNING YOUR BUSINESS EASIER

- Get expert Canadian and US freelancers who help you make running your business easier and more productive
- Take the hassles out of running your business so you can focus on what you do best
- Services include:
 - Executive/general admin
 - Data entry
 - Email and calendar management
 - Scheduling and Planning
 - Marketing
 - Social Media
 - Blogging
 - Writing
 - Website management
 - Research
 - Much more



WEBSITE AND SOCIAL MEDIA SERVICES

- Get advice and services from website and social media experts

YOUR MONEY



ACCOUNTING, TAX, AND AUDIT SERVICES (PERSONAL AND BUSINESS)

- Let experts do all the work to put you and your business in the best financial, tax, and audit position



BANKING (BUSINESS) – ACCEPTING PAYMENTS AND PAYROLL

- Merchant payment services
- Payroll
- Paying your taxes



BANKING (BUSINESS) – BANK ACCOUNTS AND CREDIT CARDS

- Get savings and chequing accounts that include incentive programs
- Get credit cards with programs designed to meet your needs



BANKING (BUSINESS) – LOANS, LINES OF CREDIT, FINANCING, AND MORE

- Small business loans and lines of credit
- Canada small business financing loans
- Commercial loans and lines of credit
- Commercial mortgages
- Integrated borrowing solutions



BANKING (BUSINESS) – TREASURY AND PAYMENTS

- Manage your payables and receivables
- Cross-border services
- Corporate cards



BANKING (PERSONAL) – BANK ACCOUNTS AND CREDIT CARDS

- Get savings and chequing accounts that include incentive programs
- Get credit cards with programs designed to meet your needs



BANKING (PERSONAL) – INSURANCE

- Mortgage insurance
- Credit card insurance
- Personal loan and line of credit insurance



BANKING (PERSONAL) – LOANS AND LINES OF CREDIT

- Members get preferred rates when:
 - Getting a loan
 - Getting a line of credit (personal, home owner, student)



BANKING (PERSONAL) – MORTGAGES

- Members get preferred rates when:
 - Buying a home
 - Refinancing their home
 - Buying another property



BANKING (PERSONAL) – WEALTH MANAGEMENT AND FINANCIAL PLANNING

- Get expert advice for:
 - Investments
 - RRSPs, TFSAs, and RRIFs

- Financial planning



INSURANCE – LIFE

- In case you pass away unexpectedly, your loved ones will be able to maintain their lifestyle and move forward with less financial worries



MORTGAGE BROKER SERVICES

- With a funded mortgage, members get up to \$300 toward the cost of an appraisal, or toward lawyers' fees or closing costs
- Get access to mortgage products from a variety of lenders, including the big banks
- Services include:
 - Purchases
 - Renewals
 - Refinances
 - Rental properties
 - And more

YOUR LIFESTYLE



INSURANCE – SNOWBIRD

- Get a customized coverage plan designed to suit your unique needs, even if you have pre-existing medical conditions



INSURANCE – TRAVEL (PERSONAL AND BUSINESS)

- Did you know that your provincial healthcare may not cover you when you are traveling in Canada?
 - Our trusted partner can provide you with travel insurance for trips of any duration or frequency

- Coverage includes healthcare costs, trip cancellation/interruption, and baggage fees
- Can also be used to top up the coverage you already have



MOVING – RELOCATION SERVICES

- In 55 cities across Canada, you can get help with:
 - Pre-move decision trips
 - Destination services (research, departure packages, rental searches, settling in)
 - Moving services
 - Moving packages
 - International student packages



TRAVEL – TRAVEL SPECIALISTS (PERSONAL AND BUSINESS)

- Make your travel easy and hassle-free by using specialists to assist you with your locations, arrangements, events, and special travel needs

YOUR PROTECTION



IDENTITY THEFT PROTECTION (PERSONAL AND BUSINESS)

- Get comprehensive identity theft protection and continuous credit and credit score checking with 24/7 online support
- Avoid the complications, issues, and difficulties that come with having your identity stolen



LEGAL ADVICE – ONLINE 24/7 (PERSONAL AND BUSINESS)

- Starting at just \$24.95 per month, you get:
 - Unlimited consultations
 - Help with speeding tickets
 - 24/7 emergency assistance



- Uncontested family law
- Landlord/tenant agreements
- Document preparation reviews (wills, powers of attorney, etc.)
- A 25% discount on more complicated legal services