



EXPRESS™ - SMALL BUSINESS RETIREMENT SOLUTIONS

Ensuring your clients stand by you today by helping them plan for tomorrow

- ✂ Tired of the KYC requirements?
- ✂ Bothered by plans that take 4 – 6 weeks to set up?
- ✂ Prefer Segregated pooled funds over Mutual Funds?

We have the solution for you!

Prospecting and implementing group retirement plans doesn't have to be complicated. In fact, it can be downright simple and very rewarding. We have partnered with Standard Life, a leader in group retirement, to bring you Express™.

With over two decades of experience in the group insurance market, BBD has been helping small businesses move forward in business because we believe in taking care of our own. We have partnered with Standard Life to distribute a viable savings and retirement plan for small businesses in Canada, offering wholesale fees because of big group buying power.

Designed exclusively for small to mid-sized businesses, this innovative group savings and retirement product offers clear-cut investment choices, streamlined implementation and effortless administration - all at a very competitive cost. Now you can help your clients and their employees plan for life!

Streamlined implementation process

BBD will help you choose a plan that suits your needs and submit both your application and employee enrollments for a quick and efficient start.

Monitored Avenue Portfolio Program™

No need to become a pension investment expert – MAPP does it all! This pre-packaged investment solution includes Standard Life's innovative Avenue Portfolios™, and it's all monitored and governed by the investment experts at Standard Life. Governance is taken care of for you and your client.

Time saving, state-of-the-art administration tools

Contributions, reporting, and administration can all be done online so your clients can efficiently manage their own program. Only 15 minutes per payroll period is all that is required by the plan administrator!

No sponsor administration fees

There are no hidden fees...it's all-included! Members benefit from a competitive Investment Management Fee (IMF), which covers the total administration.



Award-winning tools to help members *Plan for Life*[™]

Express[™] offers all the benefits of a large-scale retirement and savings plan to the members of a small plan! Members have access to Standard Life's award-winning *Plan for Life*[™] communication and education program, printed materials, state-of-the-art online calculators and tools, and support by qualified telephone specialists.

With only 5% of small Employers (10-99 lives) in Canada with a Group RRSP, there is a significant untapped opportunity for you to thrive in this market! Express[™] creates a new revenue stream for you, and helps you consolidate and strengthen your existing business relationships - helping you build a fence around your clients.

Standard Life has already done the legwork and handled the details for you so the guesswork is gone - the only thing left for you to do is prospect and sell this unique product that was designed specifically for you, with:

- ✂ Minimum of 2 employees per plan
- ✂ \$10,000 minimum annual total cash flow
- ✂ RRSPs and/or DPSPs, with or without TFSAs
- ✂ Easy investment choices
- ✂ Effortless administration and implementation
- ✂ No sponsor administration fees, no DPSP Trustee fees
- ✂ Low IMF fees
- ✂ Competitive compensation - Cashflow 1%, Assets 0.30% and Transfers 1%
- ✂ Exceptional customer care

And with one of the most respected insurance companies in Canada underwriting the plan, your peace of mind is assured.

Taking care of your clients and your operating costs just got a little easier – let us help!

The BBD Advantage

- ✂ Provide you with tools to help you prospect existing and new clients
- ✂ Help you sell and close the plan
- ✂ Help you implement the plan
- ✂ Provide you with the tools and services to get the job done

Please call your BBD Regional Vice President today, or visit www.bbd.ca for more information.