



## Planning financial freedom

### JSL Inc.: YOUR EMPLOYEE BENEFITS PARTNER

Establishing a group retirement or pension plan is an excellent way to increase workforce retention while assisting employees with valuable retirement planning and preparation.

At Johnson Schock Lowden (JSL), we are committed to providing quality retirement plan services to you and your employees. Our team of dedicated staff is qualified to handle all aspects of your group plans. From plan set-up and administration to meeting governance and filing requirements, our team will work with you, the plan sponsor, to develop and administer the best plan available. Meanwhile, our team of

Certified Financial Planners is always available to assist your employees in making well-informed decisions regarding their financial future.



#### For more information

Website: [www.jslinc.ca](http://www.jslinc.ca)

Tel: (800) 282-2079

E-mail [info@jslinc.ca](mailto:info@jslinc.ca)

#### Our services

We offer a full suite of group RRSP, defined contribution (DC) and defined benefit (DB) pension plans, deferred profit sharing plans and individual pension plans. Our services are fully tailored towards your needs, and include:

- Overall assessment of current investments.
- Thorough pricing review.
- Individual investment review for employees.
- Plans administration including completion of government forms and service procedures.

#### Who's helping you?

At JSL, working with small businesses is our business.

We have developed an exclusive RRSP plan designed specifically for small groups or for plans that are 100% voluntary. The JSL Small Group RRSP plan benefits from competitive pricing, a large range of investment options, and the advantage of a dedicated team working closely with you to plan for the bright future ahead.

#### The advantages for the plan sponsor include:

- No administration fees.
- Alignment of employee and corporate goals.
- Increased employee motivation, productivity and focus.



Investment Funds	Investment Advisor	Total Fees
<b>Customized Portfolios</b>		
<b>Asset Allocation Funds</b>		
Asset allocation - conservative	Multiple	1.666%
Asset allocation - moderate	Multiple	1.661%
Asset allocation - balanced	Multiple	1.656%
Asset allocation - growth	Multiple	1.657%
Asset allocation - aggressive growth	Multiple	1.661%
<b>Income Funds</b>		
Money Market	Industrial Alliance	1.302%
Income	Industrial Alliance	1.302%
Bonds	Industrial Alliance	1.300%
Bonds – series 2	Industrial Alliance	1.300%
Bonds (Addenda)	Addenda Capital Inc.	1.794%
Bonds (McLean Budden)	McLean Budden	1.688%
Bonds (Natcan)	Natcan Investment Management Inc.	1.706%
Emerald Canadian Bond Index (TD)	TD Asset Management	1.422%
Long Term Bonds	Industrial Alliance	1.315%
<b>Diversified Funds</b>		
Diversified Security	Industrial Alliance	1.341%
Diversified	Industrial Alliance	1.370%
Diversified (Jarislowsky)	Jarislowsky Fraser Limited	1.674%
Diversified (McLean Budden)	McLean Budden	1.674%
Balanced (Trimark)*	Trimark - AIM Funds Management Inc.	2.058%
Diversified Opportunity	Industrial Alliance	1.411%
Fidelity Canadian Asset Allocation	Fidelity Investments Canada Limited	2.051%
<b>Canadian Equity Funds</b>		
Dividends	Industrial Alliance	1.300%
Canadian Equity Index	Industrial Alliance	1.477%
Canadian Equity Value	Industrial Alliance	1.370%
100% Canadian Equity Value	Industrial Alliance	1.303%
Canadian Equity (Jarislowsky)	Jarislowsky Fraser Limited	1.654%
Canadian Equity (Howson Tattersall)	Howson Tattersall Investment Counsel	1.650%
Canadian Equity (Trimark)*	Trimark - AIM Funds Management Inc.	2.093%
Canadian Equity (Bissett)	Franklin Templeton Investments	1.801%
Canadian Equity (McLean Budden)	McLean Budden	1.666%
Canadian Equity (Natcan)	Natcan Investment Management Inc.	1.703%
Fidelity True North R	Fidelity Investments Canada Limited	2.051%
Canadian Equity Small Cap. (Montrusco)	Montrusco Bolton Inc.	2.040%
Canadian Equity Select (McLean Budden)	McLean Budden	1.776%
<b>U.S. &amp; International Equity Funds</b>		
Global Equity (Templeton)	Franklin Templeton Investments	2.033%
Global Equity (HowsonTattersall)	Howson Tattersall Investment Counsel	1.900%
Global Equity (Brandywine)	Brandywine	1.900%
Global Dividends (ABN AMRO)	ABN AMRO	1.900%
Global Equity (Trimark)*	Trimark - AIM Funds Management Inc.	2.070%
Global Equity (McLean Budden)	McLean Budden	1.918%
Global Equity (Oppenheimer)	OppenheimerFunds, Inc.	1.803%
International Equity Index	State Street Global Advisors	1.475%
International Equity (Templeton)	Franklin Templeton Investments	2.032%
International Equity (Jarislowsky)	Jarislowsky Fraser Limited	2.017%

### JSL plans appeal to employees for many reasons:

- Management fees that are on average 1/3 less than retail fees.
- Access to institutional and retail managers, some of whom are not available to the individual investor.
- Convenient and regular investing.

- Plan is administered by Industrial Alliance Insurance and Financial Services Inc.
- GICs with one to 10-year terms with interest rate enhancement of .30% over Industrial Alliance's base rates.
- Five asset allocation funds and 46 retail and institutional market-based funds available.
- Includes mailing of semi-annual detailed statements to employee's home.
- Online access for employees and plan sponsors.
- No administration fees.