



DONALDSON VINCENT  
ASSOCIATES LIMITED

Pension and Employee Benefit | Consultants and Actuaries



## Group RRSP/DC Plans

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# Cost and Risk Control

Donaldson Vincent Associates was formed in 1997 through a combination of the employee benefit and investment consulting practice of Donaldson Associates and the pension, actuarial and benefits consulting practice of B. J. Vincent Company Limited.

Donaldson Vincent Associates' mission is to always be current and coherent for the plan sponsor but, also in particular, for the plan member / investor.

DV Associates' approach to Group RRSPs has grown out of and is very much influenced by DVA's extensive experience with employer pension plans. The professional consulting standards employed to meet the needs of the employer client under traditional pension plans are directly applied to the needs of the members of Group RRSPs established and managed by DV Associates.

- + One-on-one individual employee enrollment at the plan sponsor's office.
- + Investment information and education specific to each plan member's circumstances and goals.
- + Individual investment fund or investment instrument selection.
- + Annual individual member account review at the plan sponsor's office.
- + Application of CAP Guidelines.

Defined contribution pension plans and Group RRSPs (including DPSPs) enable plan sponsors to exercise significant control over retirement benefit costs. With the program designed by DV Associates not only are the costs kept under control but employer and plan sponsor fiduciary risks are minimized.

- + DVA's pension plan consultants have multi-year experience working with pension legislation, retirement programs, employers and plan members.
- + Frequent and personalized discussions with each plan member deflect and reduce potential problems in early stages.
- + Employer / plan sponsor able to delegate as determined appropriate all or some of the CAP Guideline duties to DVA.



# Flexibility & Low Costs

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- + Complete flexibility with investment options.
- + No program costs assessed to employer / plan sponsor.
- + Low costs to employee members, no special fees, no back end or front end loads.
- + Employee member access to professional advice on pensions, actuarial and investment matters.