

INITIATE



T • E • W E A L T H

 Your life. Your legacy.

Initiate
employees'
financial
well-being by
partnering with
the right name.

BUILD EMPLOYEE LIFE SKILLS THROUGH FINANCIAL EDUCATION.

Managing investment options, personal debt, and company pension and retirement plans can be challenging for many employees. The responsibility to educate employees on financial matters may in fact, fall within your firm's governance requirements. Employees who are not given sufficient information and tools to make informed decisions can become your responsibility.

Implementing a financial literacy program is a simple way to help your employees improve their lives, while mitigating your corporate risk. T.E. Wealth brings a proactive approach to corporate governance obligations by supporting your internal programs and safeguarding your company, board members and management teams. Our seasoned consultants first work to understand your business and culture, and then develop a program that sets you apart.

Are you ready to get to work? So are we.





Communication

Is communication in place to ensure that employees know the value of their company plans and the possible outcomes of any decisions? Employees may require help to make informed financial decisions, develop realistic expectations of the income their pensions will provide and prepare financially, for life after work.

Flexible Delivery

Your employees deserve to have the right information delivered to them in the right way. That's where we come in. Our qualified consultants help educate and guide employees through workplace seminars and webinars, personal finance e-tools and one-on-one consultations.

Financial Wellness

To fully appreciate and optimize benefits – including retirement saving plans – employees need to develop the proper financial skills. They require knowledge and tools to adequately plan for today, tomorrow and the future. Whether an employee is just starting down the road to financial independence with little financial knowledge, or is an experienced investor, T.E. Wealth's platform helps each user stay the course.

Compliance

Employee financial education initiatives are not only a benefit with high perceived value; they also fulfill the responsibilities that sponsors of registered savings plans owe to their participants. T.E. Wealth supports organizations by guiding members through their asset accumulation years and preparing for the payout phase by analyzing needs, comparing products and identifying priorities.

We help properly educate employees on investment choices within company pension and savings plans. We also explain company matching contribution plans. This in turn, will help boost plan participation and optimization, lead to higher retention levels and ultimately bring down employee turnover, thereby reducing the costs associated with onboarding new staff.

Loyalty

Offering one-on-one personal financial planning to all employees or to a select group can help vastly improve employee retention. Employees who learn to fully appreciate and optimize their benefits and employer-sponsored savings programs have added incentive to stay. Whether used to target groups of employees or as a tool to attract new star talent, the goodwill generated tends to go a very long way.

Breadth

No matter how deep your employees' knowledge may run, there is always room to learn more.

Our rich financial literacy program covers:

- Financial Planning Basics
- Retirement Planning and Decumulation
- Investment Fundamentals & Strategies
- Group Pension & Benefits Programs
- Termination & Severance Packages
- Tax Efficiency and Estate Planning

Comprehensive Advice

T.E. Wealth customizes the design and implementation of our employee financial literacy programs to suit each organization's specific needs. Our focus is on educating employees, not product sales.

Expert Counsel

T.E. Wealth has been helping executives and employees of many of Canada's finest organizations manage their finances effectively for more than 45 years. Our certified consultant group brings customized education programs to the table, to ultimately help you change your employees' lives.





Ready to boost your employees' financial knowledge? Talk to us.



Karen Hennessy

Consultant, Financial Education & Employer Services

khennedy@tefc.com • East: 514-906-5908

Roland Chiwetelu

Consultant, Financial Education & Employer Services

rchiwetelu@tewealth.com • Central: 416-640-8597



Darin Yuzyk

V.P. Financial Education & Employer Services

dyuzyk@tewealth.com • West: 403-538-3814

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To learn more about T.E. Wealth, please contact us: www.tewealth.com • 1-888-505-8608

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