

AQ Group Solutions has worked with the Winnipeg Construction Association in designing and servicing the Group Life & Health Plan since 1986 and has been providing Group Retirement Solutions since 1972.

AQ Group Solutions offers objective, professional advice and consultation on a variety of benefit programs including Group Life & Health plans, Group Retirement Solutions, Business and Personal Life Insurance. In conjunction with our specialized investment team, AQ Group Solutions offers a broad range of individual financial planning services including Retirement and Estate Planning.

Have a question? Contact us:

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Desjardins Financial Security is a member of the Desjardins Group of companies, the sixth largest financial institution in Canada with assets in excess of \$118 billion and nearly 40,000 employees across Canada. With more than one hundred years of experience, Desjardins Financial Security now ensures the financial security of more than 5 million people across Canada who are covered under an individual or group contract. It ranks fourth among all Life and Health insurers in Canada in terms of written premiums and offers products and services that are designed to fit the changing realities of today's businesses and organizations. For more information, visit our website at: www.desjardinsfinancialsecurity.com



Group Retirement Solutions

AQ Group Solutions enables employers of all sizes to design tax-advantaged group retirement savings programs for valued employees.

Our knowledgeable, experienced professionals help employers comply with new guidelines by employing an education strategy that ensures all fiduciary responsibilities are met, monitored, recorded and reported back to the Plan Sponsor annually. In addition, our Investment Coach program ensures all plan members receive individual investment consultation by a licensed professional, bringing them a complete and thorough understanding of their plan, and fulfilling a need that other service providers frequently overlook.

Specialized Group Retirement Solutions

- Deferred Profit Sharing Plans (DPSP)
- Group RRSP
- Pension Plans
- Individual Pension Plans (IPP)
- Retirement Compensation Arrangements (RCA)
- Employee Profit Sharing Plans (EPSP)

Our group retirement strategies are managed by Assante Wealth Management, one of Winnipeg's leading investment managers and retirement specialists.



Group Life & Health

Key Features:

- Available to groups with as few as 3 employees
- Customized program designed to meet your unique requirements
- Higher maximums available without providing evidence of insurability
- Unique 6 month lay-off provision
- Lower costs
- Stable rates

Summary of Benefits:

- 1 Minimum:** many companies with fewer than five employees cannot obtain full benefits. This plan offers a full range of benefits with a minimum participation requirement of only three employees.
- 2 Customization:** individual firms are able to customize their program with a variety of options.
- 3 Medical questionnaires and examinations:** providing evidence of good health can be a problem for some employees. This plan offers high guaranteed levels of coverage for life insurance and long term disability.
- 4 Lay-off:** the construction industry can be seasonal and lay-offs are common, so this plan has been designed with a unique provision in which employees can be laid-off for up to six months and still remain on the plan (with the exception of long term disability coverage).
- 5 Rates:** because the rates are based on the participation of many firms in the construction industry, rates are lower than those available to individual firms. The large participating group stabilizes the annual rates.

**PROTECT.
 RECRUIT.
 RETAIN.**



Group Benefit Program



**PROTECT.
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“ **The Winnipeg Construction Association Benefit Program provided our company with a uniquely designed program suited to our needs at discounted rates from our previous carrier. The program is simple to use with excellent online access and responsive, quality service from our Consultant – AQ Group Solutions.** ”
National Industrial Communications

“ **The WCA benefit plan has been a valuable asset for our company's recruiting and retention. We have utilized the services available from administrative aid to claims assistance for our employees and found all services to be exceptional.** ”
More-Lite Electric

Managed By:



Solutions **You Can** Count On

Underwritten By:



High values. Sound assets.

A Powerful Human Resources Tool



Your employees are your most valuable asset. With a highly competitive labour market companies are continually looking for a competitive advantage.

The Winnipeg Construction Association offers individually designed benefit programs to all individual member firms of the association, and is available to companies with as few as three employees. Participating firms are eligible for rates that are lower than those available to individual firms. The WCA plan has also been designed with a unique lay-off provision designed to accommodate the needs of the construction industry.

The Winnipeg Construction Association Benefit Program can help you recruit new employees and retain the experienced members of your team. Offering a comprehensive health and insurance package shows that you care about your employees and their families.

A Flexible, Service-Driven Program

We believe that your Benefits Program is a living, breathing part of your business that requires nurturing and attention throughout the year. Our consultants at AQ Group Solutions will work with your company to ensure responsive, helpful service from the initial quote right through to the claims process.

In addition, our plan management team will aid your organization with the administration of your benefits program, helping you keep your focus on your business objectives.

Contact the WCA Employee Benefit Program today to learn more about the benefits plan that's built for you.

Request for Information

For more detail on the WCA Employee Benefit Program, please submit the following by mail, fax or email.

Yes, I'm interested.
Please contact my company.

Name:	
Company Name:	
Mailing Address:	
Telephone:	
Fax:	
E-mail:	

Call today to find the Employee Benefit Program that's built for you.

Toll-free hotline:
1-888-989-2006

For more information visit:
www.aqgroupsolutions.com



Core Benefits

Benefits programs individually designed with flexibility and your unique organizational needs in mind:

Extended health

Prescription medication, hospital and ambulance coverage, paramedical practitioners, vision exams, nursing care, out-of-country emergency medical and out-of-province/country medical referral.

Options include: Vision care, Drug cards, Executive care packages and a Cost-Plus reimbursement program.

Dental care

Basic dental coverage plus options such as major restorative services and orthodontics.

Life Insurance

Basic and optional life insurance.
Accidental death coverage.
Dependent life.
Voluntary group discounted critical illness coverage

Short and Long Term Disability

Extensive coverage to age 65.

Employee Assistance Program

Management referred employee assistance providing support to your valued employees and their families.



Submission by mail:
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Winnipeg, MB R3C 4C6

Submission by Fax:
(204) 989-2009

Submission by E-mail:
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