


ACTUARIAL AND PENSION CONSULTING SERVICES

VALUE REDISCOVERED





SIMPLY PUT, WE PROVIDE OUTSTANDING PENSION SERVICES AT A PRICE OUR CLIENTS FIND EXTREMELY FAIR.

VALUE REDISCOVERED

Changing pension consultants is not a decision that should be taken lightly. Without a doubt, there is value in first-hand experience and a long-term relationship. Yet organizations are opting for change, especially in recent years. In our experience, there are two main reasons for this:

1. Cost control is a priority for you and you want more value for your pension dollars.
2. You're not getting the level of service and proactive thinking you once received or expect to receive.

If you are in this situation, we suggest it's time to look at a different model for the delivery of pension services. A model designed to ensure that the administration and management of your pension plans is as cost-efficient and simple as possible for you and your pension committee. That's how you can rediscover value for your plan and your organization.

THE BAYNES & WHITE DIFFERENCE

PROFESSIONAL EXCELLENCE

We are proud to have signing actuaries (F.C.I.A.) who are leaders in their field. With over 65 years combined experience, they currently serve in disciplinary oversight, compliance and standard setting capacities within the Canadian Institute of Actuaries and the Society of Actuaries.

A VALUABLE RELATIONSHIP

Our clients know us for our loyalty, confidentiality and proactive service, as well as consistent, accurate and timely advice. We become an important extension of their human resources operation so they can focus their valuable time on non-pension business matters.

They enjoy the peace of mind of knowing that we are thinking ahead to approaching deadlines, anticipating potential concerns, keeping them informed about regulatory and industry changes, and educating their plan members. It's the kind of thinking that helps prevent costly surprises and, in the long term, mitigates risks and provides value for your pension dollars.

Our overall mission is your total service satisfaction.

FAIR AND HONEST PRICING

Baynes & White was established with a mandate to provide boutique-style pension consulting services in a cost-effective manner. This is reflected in our hourly rates. For example, our senior actuaries range from 45% to 75% of the hourly rates typical at the larger pension firms.

In addition to the traditional fee-for-service approach, we also offer flexible billing structures to meet your budgeting needs.

WHAT HAPPENS NEXT?

If you want to rediscover value in your pension consulting services, please contact us today. The sooner we meet, the sooner you can get the service and cost-efficiencies you expect and deserve.



Thank you for taking the time to learn about Baynes & White. Please read on for more about our Actuarial and Pension Services –

DC CONSULTING

- > For defined contribution pension plans, group RRSPs and DPSPs
- > Plan set-up and registration
- > Plan design and benchmarking
- > CAP service provider/fund manager searches
- > Investment reviews
- > Member education in groups or one-on-one sessions

ACTUARIAL

- > For defined benefit pension plans
- > Funding and solvency valuations
- > Plan design analysis and recommendations
- > Wind-up valuations
- > Asset transfer and plan spin-off valuations
- > Plan conversions

PENSION ADMINISTRATION

- > For defined benefit pension plans
- > Membership recordkeeping
- > Benefit calculations and option packages
- > Pension Adjustments, Pension Adjustment Reversals, Past Service Pension Adjustments
- > Regulatory filings (AIR, PBGF, T10, Form 7, IIS, etc.)
- > Annual member statements (comprehensive or pension only)
- > Member education

PENSION AND POST-RETIREMENT ACCOUNTING

- > For defined benefit plans
- > For post-retirement pension and non-pension benefit plans
- > Accounting valuations and entries for corporate financial statements
- > Under Canadian and international standards such as CICA, FASB, IAS and IFRS

LEGISLATIVE COMPLIANCE

- > For all registered pension plans
- > Legislative updates
- > Plan text and amendments
- > Member plan booklets
- > Statement of Investment Policies & Procedures (SIPP)

PLAN GOVERNANCE

- > For all registered pension plans
- > Set-up of pension committee and governance program
- > Governance policies and documentations
- > Monitoring and updating governance program and policies
- > Ongoing governance consulting in accordance with CAPSA Governance Guidelines #3 and #4

EXECUTIVE PLANS

- > Individual Pension Plans (IPP)
- > Supplemental Executive Retirement Plans (SERP)
- > Retirement Compensation Arrangements (RCA)
- > Unregistered/Unfunded Retirement Income Plans

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Baynes & White provides group benefits consulting as well as actuarial and pension consulting services. For more information on our group benefits consulting, including plan design, financial analysis and administration, please see our Group Benefits brochure or visit www.bayneswhite.com

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