



THE SPECIALIST

Kevin's Message



A great deal has happened since our Fall newsletter. For starters, being a finalist for the Burlington Chamber of Commerce business award in the service category this year was a tremendous honour.

Everyone at Brady Financial Group greatly appreciates the vote of confidence to be chosen a finalist among 70 nominees. You can read more about our nomination on this page. It clearly demonstrates we are helping companies achieve success.

In early December, we moved downstairs to larger quarters on the main floor at 3385 Harvester Road, which will allow us to grow and therefore serve you better. We now have a boardroom and two meeting rooms so we hope to see more of our clients in our offices.

Speaking of growing, we are pleased to announce that Patti Nesbitt, who was on temporary assignment, joined us full-time in January as Customer Service Associate. We also want to welcome Amy Ciccarelli, who joined us in May as Customer Support. Another new face for the next few months is Dave Fast, who is working toward his Bachelor of Administration with Honours at Brock University in St. Catharines, and will be with us on a co-op term.

In the past year, I have talked a lot about Royal VIP Health Options™ and I'm excited about the growth of this program. And not just with the number of people signing up, but by the number of members who are using the program and finding real value. When a member tells me they discovered a previously undisclosed condition during a comprehensive Executive Medical, but caught it early enough to be completely treatable, that's heartwarming news and confirmation we are providing a very valuable service. This program also continues to improve as we search for new respected facilities. We now have affiliations with seven of the top 12 hospitals in the U.S.

You will read about these topics and more in this issue of The Specialist.



Unique programs place Brady Financial among top three service firms in Burlington

Brady Financial Group is proud to have been a finalist in the Service Category for the 2006 Burlington Chamber of Commerce Business Awards on May 4.

Being among the top three firms to be nominated out of 70 companies was a tremendous honour and a testament to the relationship Brady Financial has with its clients.

Chamber officials said we were nominated because of our ongoing commitment to develop new programs that cannot be found elsewhere.

Specific reference was made to our unique Royal VIP Health Options™, citing the discounts we have negotiated for comprehensive Executive

Medicals, access to the best specialists in top facilities and a host of other wellness programs that are helping our clients more effectively manage their health.

What is impressing clients is the comprehensiveness of this program and that it is part of our ongoing commitment to develop programs that cannot be found elsewhere.

"It is extremely rewarding to hear praise such as this from our clients, and it encourages us to work harder on their behalf to bring solutions and new programs that will help improve their well-being, financial standing and a more successful business," says President Kevin Brady.

How you can increase your retirement income



John Kimpton
Advance Security Solution Specialist

More and more business owners are coming to Brady Financial for a simple solution to significantly increase their retirement income and grow their personal wealth outside the company. It's called an Individual Pension Plan (IPP).

running out of time. And at 59, Doug knows he needs to act quickly.

"I turned to Brady Financial Group for a solution and they recommended an Individual Pension Plan (IPP). I had heard of an IPP, but frankly didn't know a lot about them or how they worked."

IPPs have regained popularity in recent years as government legislation continues to increase the amount Canadian taxpayers are allowed to save for retirement, according to John Kimpton, Advance Security Solution Specialist with Brady Financial. "IPPs are age-sensitive savings vehicles that are more advantageous to investors earning more than \$100,000 a year and over the age of 42. The older the investor, the greater the annual savings advantage over the conventional RRSP plan," John explains. For example, a 49-year-old has an annual maximum contribution of over \$23,000, where the RRSP limit is only \$18,000. Annual deposits to an IPP are paid by the employer, are a deductible expense and face no payroll taxes (CPP, EI, or EHT) each year. The deposits are not taxable to the employee as they

never pass through the hands of the employee, and must earn a government mandated 7.5 per cent interest, regardless of the actual investment choice made.

"Further, because the assets of the IPP are not owned by the corporation they are not subject to the creditors of the employer company, adding security to the owner/employee who now knows that his retirement income is assured. Also, IPP deposit limits are carried back to 1990 for owner/employees and further still for non-connected employees allowing for a generous "catch-up". In the end, IPPs generally create for the employee, a retirement savings plan with 50 to 60 per cent more assets than traditional RRSPs earning the exact same yield."

This is welcome news, says Doug, adding that he is prepared to put more money aside for his eventual retirement, or semi-retirement, in order that he may "live the same lifestyle that I have right now."

To learn more about IPPs, ask Brady Financial for an information package today.

Doug Ridpath is one of those clients. The president of CAPO Industries Ltd. in Burlington has begun thinking about his retirement and whether he will be able to continue living the lifestyle he enjoys now. The biggest issue is the amount he is allowed to put aside annually under government legislation.

With a cap on Registered Retirement Savings Plan contributions, Doug is concerned he hasn't put enough into savings and that he may be

Members discover the benefits of Royal VIP Health Options™

Our Royal VIP Health Options™ program is not only gaining new members each month, but clients are using it. That's perhaps the best news. We want this program to be more than just a safety net. Giving our members peace of mind by providing options when a serious illness strikes is key to Royal VIP Health Options™, but the program has so much more to offer and it's encouraging to see people taking advantage of all its benefits.

And we continue to increase value by adding new facilities to our already impressive list of affiliates. For example, we recently visited Massachusetts General Hospital in Boston, one of the top three hospitals in the U.S. according to U.S. News and World Report.

Mass General is also one of the founding facilities of Partners HealthCare, which includes Brigham and Women's Hospital, Duke University Health System, Harvard Medical School and a number of other Boston area hospitals and medical centres. These facilities are all in the top 12 hospitals in the U.S. and combine state-of-the-art technology and personal attention to offer comprehensive, customized health services for international patients.

Another service we are reviewing is WorldCare Consortium, which is providing a unique Second

Opinion e-Consultation program whereby you can receive input from the world's best medical specialists in collaboration with your own physician without the expense and anxiety of leaving home.

We are continuously working to help our clients better manage their health. That's what makes our program one-of-a-kind. Many of our members are grateful to have had such a service and have shared their experiences. Without using names, here are some of their stories:

- A member, who is young and in good shape, was shocked when an ultrasound during a comprehensive Executive Medical found a shadow on their kidney. It was cancer, but fortunately was caught early and completely treatable.

- The kidney stones of one VIP member were so painful the member was unable to work. And yet, the wait time for a lipotripsy was three to four weeks. Through the VIP program, the member was booked into a Buffalo hospital and treated the next day.

- A member who had suffered a heart attack was told it was a 17-day wait for an MRI. We had the person transported to a hospital and treated the next day. The member has fully recovered.

- A member with prostate cancer was told their cancer was too advanced to do anything. We got a second opinion that concluded that while the illness was terminal, there were options to extend the member's life.

We are hearing more good news stories every day and they confirm we are successfully helping you manage your health.



Stop Loss could save you money



Rob Green
B.B.A., REBC, G.B.A.
Manager, Dynamic Benefits Solution

The employee benefit industry has changed dramatically in the past 10 years with the major area of concern for a lot of companies being the rising costs of medication and drug claims, according to Rob Green, Manager of Brady Financial's Dynamic Benefits Solution.

its employees. The size of the claim was becoming an issue, and could have affected the company's overall coverage for its employees.

"We're a small manufacturer with about 20 employees and in a highly competitive market, so we have to watch every penny. It was imperative we had control of our premiums," David says. Brady Financial was retained by Brunner Canada about three years ago and recommended a stop loss component to its coverage, which has been a benefit to the company and its employees, David explains.

This is how it works. Stop loss is when your risk as an employer stops for large and sometimes catastrophic health-care and drug claims. There is no stop loss insurance for dental claims. Any claims beyond a certain dollar amount (i.e. \$5,000) could be "insured" using a stop loss component. If claims (depending if they are per person, or per certificate) exceed your dollar limitation, the claims in excess of that amount become the responsibility of the insurance company. Usually this insurance costs you between four

and eight per cent of your existing health-care premiums. They may be built into your current premiums, or broken down separately.

Depending on your carrier and your contract, your stop loss can range from \$5,000 per certificate claims, to more than \$10,000 per person. This can be a huge difference for your company come renewal time.

"I wasn't aware of stop loss, but it has meant a large claim is covered and we are able to keep our existing policy in place. The company benefits and the employees benefit, and I have Brady Financial to thank for that," David says today.

On your next renewal, let Brady Financial determine if your insurance company has a stop loss contract in your health-care rates and what it is costing you.

The next step is to determine what contract is best for you. You might benefit from a stop loss contract, depending on your claims history, your needs and the risk you are willing to take when it comes to managing your health benefits program. Your Brady Financial Group consultant can recommend a plan that is right for you.

"One of the biggest changes is a stop loss component in your contract. It's something insurers and consultants never used to talk about. But, a proper stop loss contract could potentially save your company thousands of dollars in premiums," Rob says.

Just ask David Bullifent, General Manager of Brunner Canada. The company was experiencing a medical claim that was inordinately high every year due to a seriously ill family member of one

More room to serve you better

We've settled into our new offices and invite our clients to drop in any time to see for themselves. The move in early December was a seamless transition and gives us additional space for our growing staff and provides a more comfortable environment for you - our client.

We're in the same building, but on the first floor and now have double the office space. This gives us a boardroom and two meeting rooms, so we want you to feel free to meet with us in our offices. After all, escaping your own office and the many distractions you face each day has its benefits. So, please don't hesitate to suggest we meet here.



New faces around the office at Brady



Patti Nesbitt, ACS, PCS, HIAA has joined Brady Financial Group full-time as Customer Service Associate. Patti, who has worked in the industry for the past 28 years, has been with Brady for the past year on a temporary assignment.



Amy Ciccarelli is our new face and voice at reception. Amy has a diploma in Business Administration and is working to obtain her life insurance licence. Amy also has previous employee benefit customer service experience and we're pleased to have her on board. Her next big day is June 17, when she will be married and become Amy Lalande

We're pleased to have **David Fast** join us for the next few months. David is working toward his Bachelor of Business Administration at Brock University in St. Catharines and will be with us on a co-op term. David is an extremely accomplished young man, achieving a number of top academic and athletic awards while in high school. He will assist us in the development of our Royal VIP Health Options™ program.

We are extremely proud to give back to the community in which we work and live by providing donations and contributions for numerous worthy causes throughout the year. The following are just some of the groups we've supported in the past number of months.

The President's Club, McMaster University

McMaster University President Peter George writes: "Thank you very much for your recent gift to McMaster University and for continuing as a Member of The President's Club. It is a great pleasure for me to acknowledge your special commitment to McMaster and your belief in our vision for the future. With your help, McMaster University will maintain and enhance its proud tradition of excellence and ensure that our students, today and tomorrow, enjoy the many benefits of attending one of Canada's premier post-secondary institutions."

Autism Society Ontario – York Region Chapter

"On behalf of the Autism Society, York Region Chapter, ASK CAMP, we would like to take this opportunity to thank you for your support with our 3rd Annual Dinner/Dance on Saturday,

March 4, 2006," writes Robin Sparato of the Fundraising Committee. The dinner raised a record \$6,700.

Burlington Community Foundation

Brady Financial Group is a Platinum Level sponsor of the Burlington Community Foundation this year. Support from corporate partners allows the Foundation to continue providing significant levels of grants to local charities, helping to make Burlington a stronger community.

The Rotary Club of Burlington Central

Brady Financial supported the Rotary Club's major fundraising event Lakeside A La Carte. The event raised \$47,000 last year with the proceeds being donated to various youth programs and activities in the area.

Women of Distinction

Silver Sponsor for the Women of Distinction Dinner on May 31 at the Hamilton Convention Centre.

Habitat for Humanity Toronto

"Thank you for your generous support. In 2005, Habitat for Humanity Toronto continued to work to complete homes with 50 Habitat homeowner partner families," CEO Neil Hetherington writes. "With the help of generous donors and volunteers, these families are helping construct their own simple, decent Habitat houses that will become home to new lives and hopes."

Burlington Mayor's Gala

"Please accept my sincere appreciation for your generous support of the 8th Annual Mayor's

Gala. Your donation of the use of the Walt Disney condo for the 'Silent Auction' played an important role in making the evening a lot of fun and a fundraising success," Burlington Mayor Rob MacIsaac writes.


The gala celebrated a milestone this year, reaching the \$1 million mark in total funds raised. The funds support community-based projects and initiatives through the Burlington Community Foundation.

YMCA Toronto


In return for Brady Financial Group's gift to the Y's Healthy Communities Campaign, the firm's name will be among the names posted on the YMCA's donor wall. "Thank you very much for your generous investment in our YMCA," writes Jennifer Spears, Specialist, Donor Recognition and Stewardship.

A small addition to the Brady Financial Family

Congratulations and best wishes to our Customer Service Associate Gaby Leveille and her family on the arrival of Jessica, born Feb. 7 at 5:01 p.m. Jessica was five pounds and seven ounces.



Supporting Stronger Kids



Wednesday, September 20
Century Pines Golf Club
Lunch & registration: 11:30 a.m.
Shotgun start: 1 p.m. sharp
Dinner, prizes & silent auction: 6:30 p.m.

We encourage you to join us for our 5th Annual Brady Financial Group/ YMCA Strong Kids Golf Classic.

The tournament has raised more than \$150,000 in the past four years and has helped underprivileged children participate in YMCA programs, giving them experiences and opportunities they might not otherwise have. We thank our many clients and friends for supporting this tremendous cause in the past and hope we will see you again this year.

Don't miss out on this great day of golf and the chance to support this worthy cause. Register early because the tournament is sold out every year.

The golf fee includes: green fees, driving range, cart, lunch, refreshments, dinner and prizes.

For further information, or to register your foursome, please contact Patricia Taylor at 905 317.4920, or by fax at 905 529.6682, or by e-mail at patricia_taylor@ymca.ca

There are a number of sponsorship opportunities available to make your organization's participation even more meaningful.



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