

### Did you know?

41 % of employers struggle to find skilled workers  
80 % of workers will change jobs to get a pension plan

Engage, attract and retain the best employees  
Give your team a pension plan

### Quick sign-up

Less work, risk, fees, and tax

Better performance

Learn more at [bluepier.org](http://bluepier.org)



### MORE RETIREMENT SAVINGS\*

■ Blue Pier  
■ RRSP

## BLUE PIER ADVANTAGES



#### LESS WORK

Employers design the plan and make contributions. Blue Pier does the rest – including employee communications.



#### LESS RISK

Employers outsource fiduciary duties to Blue Pier just like many of the top public sector plans.



#### TAX EFFICIENT

Employers pay less tax. Employees get more RRSP room and more retirement savings.



#### TRANSPARENT

Everyone knows what they are paying –no hidden fees and no trailer fees.



#### INSTITUTIONAL MANAGEMENT

Employees' assets are managed by professional investment teams chosen by Blue Pier's Trustees.



#### LOWER COST

Blue Pier's institutional structure and services deliver better value, for less.

## WHY BLUE PIER DELIVERS BETTER VALUE

Feature	Blue Pier	Group RRSP
Institutional asset management	Active, institutional asset management outperforms RRSPs.	Retail investment products cost more and don't perform as well.
Tax efficiency	Contributions do not increase payroll taxes. Expenses can be tax deductible.	Employer contributions increase payroll taxes. Expenses are never tax deductible.
Low fees	Blue Pier has low fees.	RRSPs have high fees.

\*Over 30 years. Assumptions available upon request. Projections are provided for illustrative purposes and are not a guarantee or a promise of performance.

## EASY ENROLMENT

- 1 PLAN DESIGN**  
Blue Pier captures desired contribution and eligibility features in a short phone or video call with the employer.
- 2 EMPLOYER REVIEW AND APPROVAL**  
Employer reviews plan documentation prepared by Blue Pier, requests changes as needed, and approves by electronic signature – no in-person contact required.
- 3 ONBOARDING**  
Blue Pier manages employee enrolment, capturing employee data by enrolment forms or payroll extract. Employees and employers get online accounts.

## PLAN FEATURES

Feature	Description
Flexible contributions	Employer decides contribution amounts.
Tax deductible expenses (optional)	Tax deductible if paid by the employer.
Transfer assets in and out (optional)	Employees may transfer RRSP assets in and out of the plan, with employer approval.
Eligibility and classes	The employer decides who is eligible to join and can create separate classes with different contributions.
Institutional asset management	Blue Pier manages the money with institutional partners. Our performance mirrors that of Canada's top pension plans.
Low risk	Blue Pier manages plan administration and regulatory compliance. With other plans, the employer does.
More retirement savings room	Blue Pier can deliver more tax-deferred retirement savings and income than RRSPs.
Low cost	Blue Pier clients benefit from lower setup costs, lower fees, and lower payroll taxes.
Portability	Blue Pier members can stay for life, or move their money to another plan. To members who stay, Blue Pier pays a lifetime retirement income.