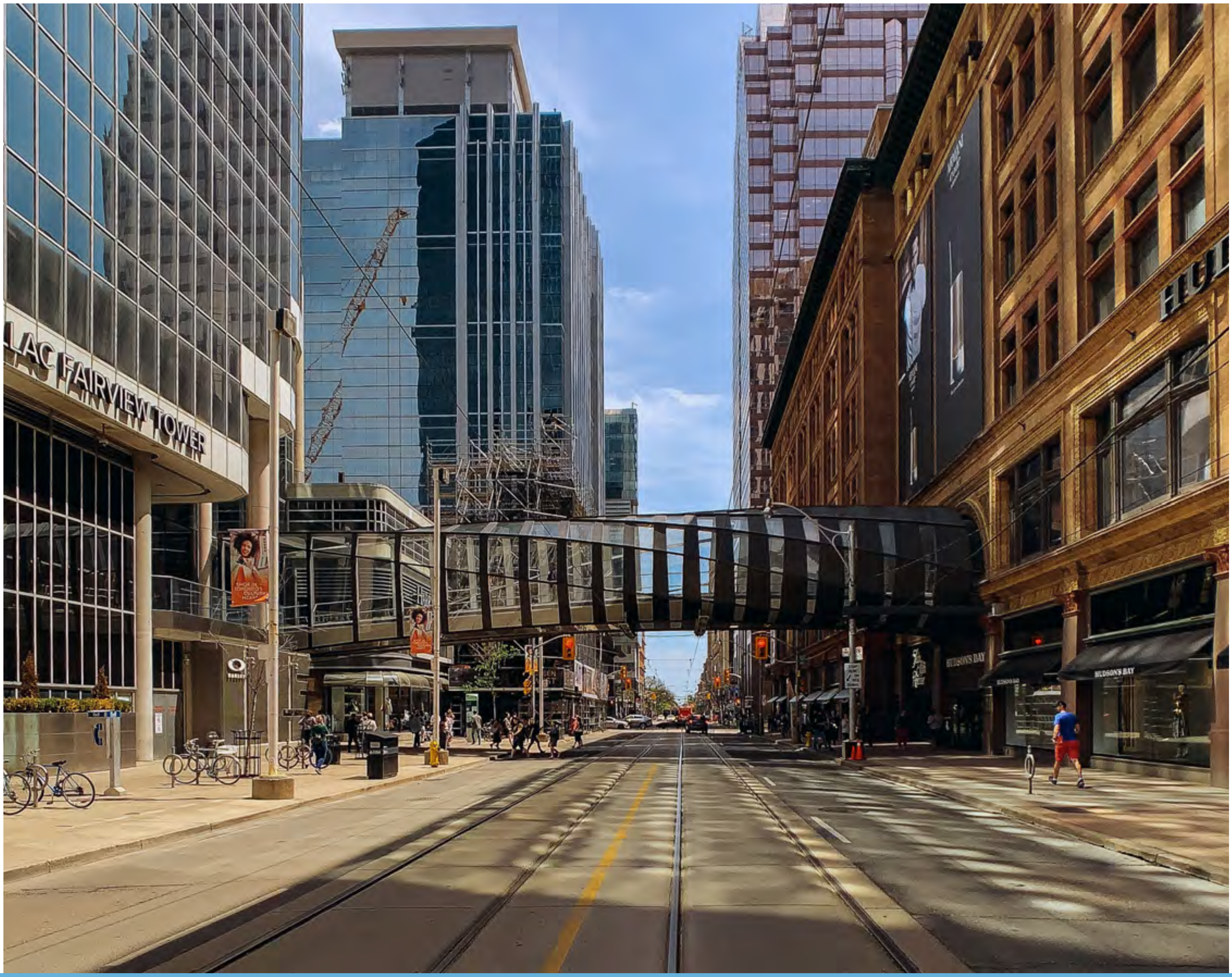
Open Access

Group retirement plans
done differently



We are Canada's leading independent provider of group retirement plans

Retirement plans done differently

More and more Canadians are reaching retirement without sufficient savings in place. At Open Access, we believe investing in the future is the best way to achieve financial wellness. We help our members make smart investment choices so that they can enjoy a lifestyle that works best for them and their loved ones.

We have over 25 years' experience in helping companies set up and manage group retirement plans that align with their financial goals. Every organization has different needs and expectations which is exactly why our plans are fully customizable. Our plans have the winning combination of professional investment management, personalized service and financial education. These three ingredients are essential for delivering the best retirement outcome for your employees.

What makes us different?

Investing made easy

Your employees do not have to worry about making complex investment decisions. Our investment team actively manage your portfolios and only invest savings into funds that are truly right for your organization.

We offer competitive fees

We access funds at low institutional prices. The cost savings of buying in bulk are passed on directly to your employees.

We'll do the legwork

You have many business priorities to attend to. We get that! That's why we built our turnkey solution to minimize the administrative burden of setting up, transitioning and maintaining a retirement plan.

We'll go above and beyond

Going above and beyond is our mantra. That's why we provide you with a dedicated account manager and a personalized service model catering to your unique needs. That's what we call service excellence!

Attract and retain employees

Your employees benefit from improved financial literacy. Our financial wellness resources focus on the importance of saving, rather than how to invest. When employees feel financially secure, productivity increases. This is essential for motivating and retaining top talent.

We're a fiduciary

As a fiduciary we are legally obligated to serve your best interests. This means no proprietary funds, no conflicts of interest, and transparent fees. We ensure CAP governance and compliance is maintained and mitigate risks associated with a sponsor's fiduciary role.

How we invest

Discretionary Management

We specialize in providing unbiased and conflict-free money management. Member savings are only allocated to fund managers with a proven track record of delivering superior performance. We monitor the markets for opportunities and risks, so you don't have to. Your funds are always safe and protected in the hands of our investment team.

Systematic, not reactionary

Based on a clearly defined investment process, our investment team routinely adjusts the portfolio asset mix. We take the emotion out of investing by focusing on fundamentals, not the latest headlines.

Risk-Adjusted Returns

By focusing on managing risk as opposed to maximizing short-term returns, we are able to produce superior risk-adjusted returns crucial to successfully growing retirement savings.

Best-in-Class Asset Managers

Our due diligence process holds asset managers accountable. Many funds are considered, although only the ones offering the best fit for clients are chosen.

How we serve

We know that retirement planning looks different for everyone, depending on factors such as risk tolerance, income and personal circumstances. That's why we provide you with a dedicated account manager and personalized service model depending on your unique needs. Your Open Access plan offers a single point of contact and a dedicated service team. We prioritize your retirement goals.

Governance

We ensure plan governance is maintained and mitigate corporate risks associated with the sponsor fiduciary role.

Plan Oversight

We meet annually (at a minimum) to review the plan's adherence to the CAP guidelines and monitor compliance with the Canadian regulatory environment.

Personalized Enrollment & Onboarding

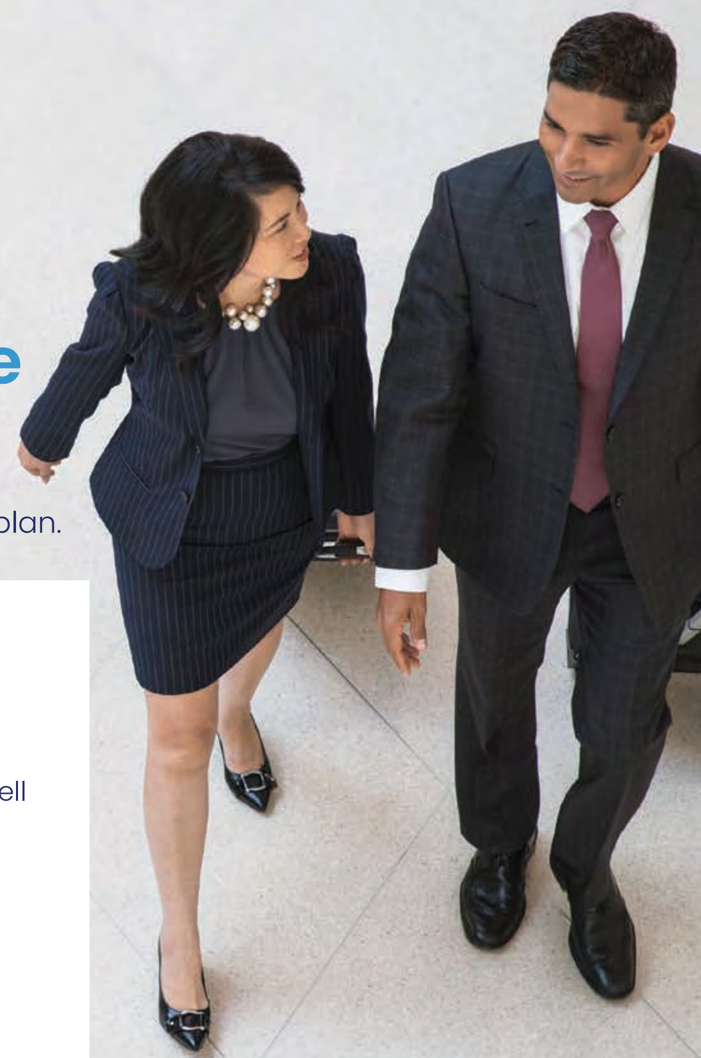
We provide personalized onsite, virtual, group or one-on-one onboarding.

Ongoing education

Our members get full access to our retirement planning hub – this includes worksheets, articles, video content and more. We're committed to keeping our members on track for a fruitful retirement.

Investor Profile Update

At least annually, members are reminded to refresh their investor profile so that important lifestyle changes are recorded and reflected in their portfolio.



Your dedicated service team

We offer insight and support in each area of your plan.

Your team:

Vice President - Sales & Distribution – Jason Hubbell
jhubbell@openaccessltd.com 416-364-8492

Vice President, Sales Group Retirement & Pension Solutions – Brian McGonegal
bmcgonegal@openaccessltd.com 416-364-5769

Vice President, Client Relations – Julie Boyd
jboyd@openaccessltd.com 416-364-5878

Director, Financial Planning & Education Specialist – Cindy Marques
cmarques@openaccessltd.com 416-364-2494

Director, Sponsor Relations – Lazaros Kotsopoulos
lkotsopoulos@openaccessltd.com 416-364-6519

Senior Customer Service & Relationship Manager – Jules Muhawe
jmuhawe@openaccessltd.com 416-364-1242

A streamlined approach to managing your plan

Our plans are fully customizable in order to meet the unique needs of your organization.

We work with you to develop and implement a plan that best aligns with your goals and corporate objectives. Our team take on the role of setting up, transitioning and maintaining your retirement plan so you don't have to. We do all the legwork with a proven process that is in line with your expectations.

Our service model is member-focused, which is what makes us unique from our competitors. The personalized approach we offer means guidance and support is available whenever you need it.

Your team will provide an annual review of progress toward your goals, then work with you to adjust or reset them for the coming year.

Member resources and tools

Our members benefit from a variety of resources that keep their retirement goals are on track.

Regular communication

We offer high-level service to our members in the form of interactive onboarding, access to support teams and one-on-one sessions with our experts.

Investment commentary

Our members are always kept up-to-date with the latest market trends. We provide a quarterly market commentary that educates and advises members about the twists and turns of the Canadian stock market.

Financial education

Financial education is very important to us, which is why we've developed a wide variety of financial wellness tools for our members to engage with. From webinars and worksheets to presentations and articles, members are always encouraged to learn innovative strategies for saving and retiring well.

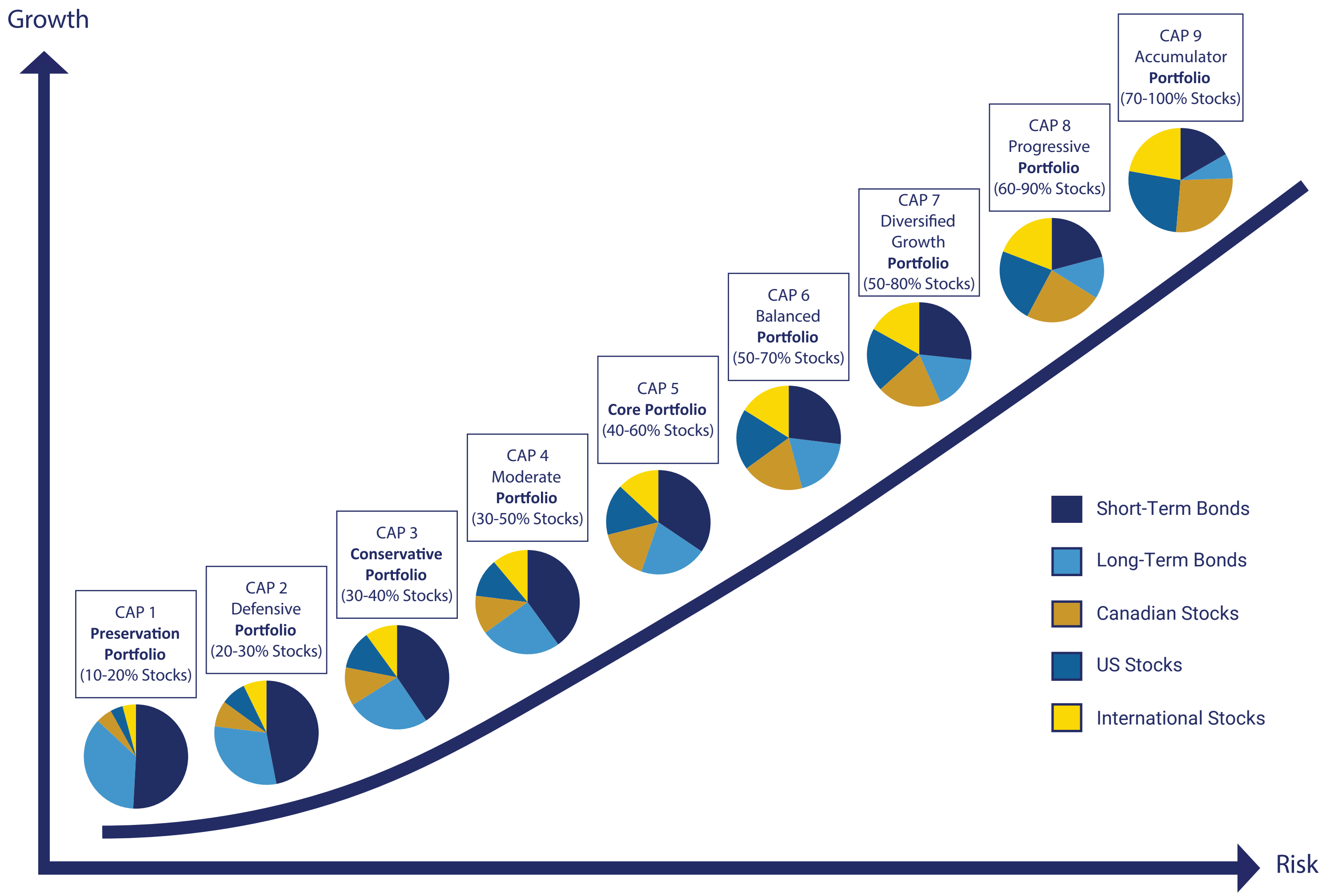
Services delivered the way your participants prefer

Online

In person

Videos

The Open Access Capital Accumulation Plan (CAP) Portfolios



Complimentary plan assessment

To help you understand how well your current plan is doing, we would be happy to provide you with a complimentary review. This would include the following:

- Assessment of fund performance
- Review of plan structure and ways to increase employee engagement
- Recommendations to lower or eliminate unnecessary fees
- Suggestions to improve service levels
- A comparison of your plan to industry standards
- Recommendations to ensure your plan adheres to the Capital Accumulation Plan (CAP) Guidelines

Ready to get started?

Contact our sales team:

Jason Hubbell
Email: jhubbell@openaccessltd.com
Phone: (416) 364-8492

Brian McGonegal
Email: bmcgonegal@openaccessltd.com
Phone: (416) 364-5769

Have any more questions?

Speak with our client relations team:

Monday to Friday
8:30 am – 5:00 pm ET.

Toll Free: 1-866-625-4777
Main: (416) 364-8877
Fax: (416) 955-4878
Email: inquiry@openaccessltd.com
Or visit www.openaccessltd.com

For news and announcements follow us on our social media:

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