

## **What will the advisor learn from this presentation?**

A company pension plan can be a great perk of the job. But unfortunately, only a small percentage of employees in Canada have access to a company plan.

In the past, these plans would have been the gold-plated defined benefit pensions. But the shift towards defined contribution pension plans now puts more of the retirement planning responsibility on the shoulders of the employees and not the employer.

Is your client or prospect part of that small majority of Canadian employees who have a pension plan but are not sure precisely what that means?

In this presentation, the advisor will increase their knowledge in the Business, Employer/Employee retirement markets as they learn about the many different pension options that are available to employers and employees who have defined benefit pension plans.

## **Presentation Overview**

Defined benefit plans, also known as pension plans, are retirement plan programs sponsored by employers. They are contrasted with the other common type of retirement plan program, which is the defined contribution plan.

Alex will answer the following question, “Is it possible to commute a pension, and come out with more after-tax income?”

Join Alex as he opens his toolbox and uses all the products at his disposal to answer that question for you.