



To build a bigger business, hire giants.



The day-to-day and long-term success of every business, large or small, hinges on the people who get up in the morning to turn on the lights, and stay behind at night to lock up the shop. You need to attract quality employees who share your vision and your passion. Then you want to keep them. Sometimes, this can be a challenge that goes far beyond offering your key employees the basics of steady hours and reasonable wages.

My advice: Gain an edge on the competition and build a loyal staff by meeting your workers' needs for personal and family security.

My recommendation: Manulife offers health benefits and workplace savings programs that offer big benefits for smaller organizations and their employees. A few attractive features to consider:

- **Extended Health Care** – Day-to-day health needs, such as massage therapy and drug costs, can add up. A group plan can help your employees get the help they need, when they need it.

- **Health Care Spending Accounts (HCSA)** – A great way for you to manage costs and provide flexibility for your employees, an HCSA supplements coverage for expenses that may not be covered by the core plan. It's also a predictable cost, as employee HCSA allocations are set at the beginning of the plan year.
- **Tax efficient savings** – a workplace savings plan offers immediate tax advantages to you and your employees, including immediate reductions on income and tax-deferred growth.

LET'S TALK.

Ask me how attracting and keeping the best employees can be easy, affordable, and good for your business.



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