



Halpenny Benefits & Retirement

Benefits that work as hard as your employees

We deliver strategic benefits and retirement consulting that helps employers attract, retain, and support their people while ensuring plans are cost-efficient and competitive. Using data analytics, benchmarking, and insurer advocacy, we optimize design and pricing on behalf of our clients.

In today's labour market, benefits strategy is business strategy. These are the questions every leadership team should be asking:

- Is our benefits budget being optimized?
- Is our plan competitive vs. benchmarks?
- Are we working with top insurers & vendors?
- Are our plan funding financials accurate?
- Can we quantify ROI on our plan spend?
- Are we receiving plan admin support?

If the answers are unclear, we make them clear.

Where Most Plans Break Down

- ⚠️ Talent Risk: Uncompetitive plans lead to turnover and higher replacement costs
- ⚠️ Engagement Risk: Lack of supportive benefits drives absenteeism and disengagement
- ⚠️ Financial Risk: Inaccurate funding means paying for risk that doesn't exist

The good news: fixing it does not require disruption. It requires process.

Your Simple Path to Success:

- Day 1 – Agent of Record appointment
- Week 1 – Full financial + plan design review
- Week 3 – Data-driven recommendations delivered
- Week 4 – Implementation & employee communication

In 30 days, you move from uncertainty to clarity, control and confidence.

Our Offering

Group Benefits Plan

- Custom health and dental programs tailored to employer needs
- Prescription drugs, vision, paramedical and medical equipment coverage
- Disability, life, AD&D and critical illness protection

Retirement & Savings Programs

- Group RRSP, DPSP and pension plan design
- Employee education and retirement readiness support

Executive & Key Person Protection

- Key person, shareholder insurance, and buy-sell succession funding strategies
- Executive life and disability solutions

Individual Insurance Solutions

- Term and permanent life insurance
- Disability and critical illness coverage
- Individual health and dental plans

Employee Support & Wellness

- Employee Assistance Programs
- Mental health and wellbeing resources

- ✓ **Dedicated Advisor Model**
A named advisor and service team who know your business. No call centres!
- ✓ **Integrated Risk Perspective**
Collaboration across commercial, benefits, and personal insurance.
- ✓ **Proactive, Year-Round Governance**
Ongoing claims review, renewal strategy, and plan optimization.