



Building a better working world

Pension services for private companies

Protecting your financial wellbeing

The pensions and benefits industry is undergoing a dynamic shift, and private companies of all sizes and industries are affected. Economic volatility (investments and low bond rates) combined with longevity changes (aging population) have been disruptive agents for pension planning.

We can help you future-proof your financial wellbeing and support your risk management decisions with real-time insights. Our advisors can model options to help you manage costs and position your business to take advantage of today's opportunities in the pension space.

Our services

Succession planning	Optimizing defined benefit and defined contribution plans	Administrative and actuarial support	M&A assistance	Governance
We provide pension plan design and implementation support and can help you create a total rewards and compensation strategy that aligns to your succession needs.	We can help you design a cost-effective plan for your private company and provide in-depth assistance with a defined benefit (DB) or defined contribution (DC) plan design, analysis, actuarial assistance and strategy when you're moving to or updating a DC plan.	We offer holistic business support services that include preparing options forms when staff retire or terminate employment, preparing annual statements, completing regulatory forms, developing strategies for funding your plan and financial statement disclosures.	We can help you optimize transaction costs, designs and opportunities when starting or winding down pension plans, manage cross-border issues and provide accounting support with pension plans.	We can assist you with all aspects of your governance and regulatory needs, including support with running your pension committee meetings, policy development and advising on all aspects of your committee meeting structure.

Critical questions for you to consider for your private company

Asking some key questions can help you build a pensions and benefits strategy that can protect your financial wellbeing and meet your current and future needs:

- Have you planned your retirement or your management group's retirement to suit your business plan?
- Are you concerned that your employees may not have enough of a pension to retire on?
- Do your employees understand and appreciate the retirement arrangements you have in place?
- Are you worried about running your pension arrangements? Are they in compliance? What risks are you facing in the governance of your plan?
- Are your pension costs escalating or varying wildly from year to year?
- Have you considered a plan redesign, investment review or transfer of risk options?
- Are you acquiring new businesses or divesting parts of your business? Have you received the advice you need to smoothly handle your pension arrangements?

Contact our team

To learn more about how our Private Client Services advisors can support your pensions and benefits needs, contact your local professional today.

Visit ey.com/ca/private.

We help build a better working world for private companies through their entire lifecycle

It all starts with the world that matters most to you – your private company. Whether you're at the beginning of your journey, at a crossroads or simply want to stay on your current path to success, we'll support you at every step.