



Our exclusive mission: to help you optimize your group insurance

Our mission at the group insurance division of NBF Financial Services is to help you determine and obtain the most appropriate coverage for your company at the best possible price.

With our help, your company can maximize its group insurance plan and turn it into a solid competitive advantage in the employment market.

Partners you can trust on a matter of prime importance

NBF Financial Services is a wholly owned subsidiary of National Bank Financial. We specialize in the management of corporate group insurance plans and estate planning for individuals and business owners.

For more information,
contact your advisor

NBF Financial Services

A wholly owned
subsidiary of



Group insurance: a prime concern for your company

NBF Financial Services

A wholly owned
subsidiary of



Because insurance is also a competitive advantage

Of all the tools employers use to attract and retain qualified personnel, employee benefits now play a determining role. And topping the list among those benefits is insurance.

Influenced by a number of factors – increased overall awareness of employers' social responsibility, pressure from unions and other sources – an employer's contribution to various employee benefit plans is becoming an increasingly important part of the compensation package offered to employees.

Given the financial commitment involved in life insurance, salary insurance, health insurance, dental insurance and other plans, it is in every employer's interest to see that every dollar invested is put to its best use. And to ensure maximum efficiency, it takes a thorough understanding of the laws governing employee benefits – the kind of expertise few business executives have time to acquire. At NBF Financial Services, acquiring such expertise is what we do. In fact, when we do our job, it frees you to do yours. So let us analyze and manage your group insurance plans, and you can focus on building your business.

The NBF Financial Services group insurance division offers you the following services:

FINANCIAL ANALYSIS

- Calculation of taxable benefits
- Employer/employee premium sharing
- Optimizing the tax aspects of group insurance
- Taxable vs. non-taxable salary insurance benefits – a review of the pros and cons for employer and employees
- Reduction in employment insurance contribution rate
- Review of the benefits of setting up a "Cost Plus" plan for management
- Optimization of group insurance benefits by taking the all-source maximum into account
- Analysis of the group experience in terms of premiums paid vs. benefits paid (quarterly reports on request)
- Evaluation of the benefits of setting up a retention plan (300 employees or more)
- Comprehensive review at renewal time

QUALITATIVE ANALYSIS

- Occasional review of the plan in accordance with needs of the insured, taking into account changes in the group insurance market
- Changes to the plan
- Enhanced plan for management

MARKET STUDY

- Development of specifications
- Analysis of bids received
- Presentation to decision-makers
- Plan set-up
- Meetings with employees
- Support for plan administrator
- Verification of insurance documents
- Administrator training

AFTER-SALES SERVICE

- Free management software to calculate taxable benefits and invoicing
- Technical support for administration problems and claims
- Rigorous, regular follow-up
- Surveys
- Information sessions
- Disability management tools
- Special projects