

RETHINK EXECUTIVE BENEFITS



**Reward leadership.
Retain excellence.**



Executive benefit programs are more than just perks, they're strategic investments that:

- Protect leadership income and legacy
- Bridge gaps in standard benefit limits
- Reinforce commitment and retention
- Enhance recruitment strategies



BLOOM BENEFITS



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Invest in your leadership

Your leadership team powers the success of your organization; their health, stability, and loyalty are invaluable.

Executive benefit programs go beyond traditional coverage, offering financial protection, wellness support, and strategic retention solutions that align with the way leaders live and work.

Tailored Coverage

Standard group plans often cap coverage and don't reflect the unique financial and lifestyle needs of senior leaders. Bloom Benefits suite of options bridges that gap by providing enhanced protection, tax-efficient strategies, and personalized wellness solutions. These programs demonstrate a company's commitment to its leaders' wellbeing, strengthen loyalty, and position the organization as an employer of choice in a competitive market.



Scan to initiate your Executive Benefits strategy today!

Suite of Services

- Life Insurance*
- Disability Protection
- Critical Illness Coverage*
- Individual Pension Plan*
- Executive Health Assessments
- Enhanced Health & Dental
- Spending Accounts*
- Lifestyle Enhancements
- Concierge Services



**These services offer potential corporate tax efficiencies depending on the structure of your organization, eligibility under CRA guidelines, and how funds are deployed within approved programs.*

Income Protection



Key Person Insurance

Protection for your company against the financial impact of losing a critical leader or employee whose expertise, relationships, or decision-making directly drive the organization's success. Should that individual pass away, key person insurance provides funds to cover lost revenue, recruit and train a replacement, and maintain business stability, helping ensure the company can continue to operate and thrive through unforeseen challenges.



Life Insurance

Ensure your leadership team has protection that reflects their higher income and financial responsibilities. Standard group life plans often have capped limits that don't provide sufficient coverage for senior leaders. Top-up life insurance bridges that gap, offering additional financial security for executives and their families while reinforcing the company's commitment to their well-being and long-term retention.



Income Protection

Disability Insurance

Ensure executives are adequately protected if they become unable to work due to illness or injury. Similarly to life insurance coverage, standard group disability plans often have income caps that replace only a portion of higher earners' salaries, leaving executives underinsured. Top-up disability coverage provides a higher, more accurate income replacement, protecting both the individual's financial stability and the organization's ability to retain top leadership talent through a strong, competitive benefits offering.



Provide an added layer of financial protection in the event of a serious health diagnosis, such as cancer, heart attack, or stroke. Critical illness insurance delivers a lump-sum payment that can be used towards medical expenses and travel for treatment to personal or family needs. For executives whose time and wellbeing are invaluable to the business, this coverage offers peace of mind and reinforces the company's commitment to their long-term health and security. Benefit from potential tax savings and return of premium in the event no claim is made.

Critical Illness



Individual Pension Plan

For business owners and incorporated professionals, an Individual Pension Plan (IPP) is one of the most powerful retirement strategies available in Canada. Designed for high earners looking to maximize and protect their future income, an IPP offers significantly higher tax-deductible contributions than RRSPs, stable defined-benefit growth, and the ability to build substantial wealth inside a secure, creditor-protected structure.

Beyond enhanced contribution room, IPPs deliver predictable lifetime retirement income, corporate tax savings, past-service funding opportunities, and the peace of mind that comes with a professionally managed, CRA-approved plan. For leaders who want to elevate their retirement strategy and ensure their corporation works as hard as they do, an IPP is a smart, strategic plan that pays off for decades to come.



Enhanced Health & Dental



Executive Health Programs

These comprehensive services go beyond routine care, offering early detection of potential health risks and personalized guidance to maintain long-term wellbeing.

By investing in private care and/or proactive health assessments, companies help ensure their executives stay energized, resilient, and able to lead effectively, protecting both the individual and the organization's overall stability and success.

Health Spending Accounts

Provide your leaders with an added layer of flexibility and personalization to their standard benefit package. These accounts empower executives by integrating choice into how they invest in their health and wellbeing.



By giving leaders control over their health priorities, companies demonstrate a commitment to holistic wellbeing and sustained performance, fostering loyalty and helping executives bring their best selves to work every day.



What is Covered?

CRA eligible medical expenses such as:

- Prescription drugs
- Paramedical services
- Vision care
- Medical equipment & supplies
- Health insurance premiums
- Dental
- Private medical costs
- Medical travel expenses

Lifestyle Enhancements

Enhanced lifestyle offerings designed to attract and retain top executive talent often go beyond what's covered through traditional health care plans or spending accounts. These may include travel or wellness experiences, professional coaching, leadership development programs, financial planning support, gym or golf memberships, and family care services. Partnered with a wellness spending account, you can tailor programs specific to your executive team.



Wellness Spending Accounts



Offer executives the ultimate program in flexibility and personalization, allowing them to invest in what truly enhances their well-being and performance. WSA's extend beyond medical expenses to support all aspects of a balanced lifestyle, covering things like gym memberships, personal training, financial coaching, wellness retreats, mindfulness programs, elective surgeries, and even family or lifestyle services. By offering a WSA, organizations empower their leaders to choose what matters most to them while reinforcing a culture that values holistic wellness, work-life balance, and long-term success.

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Scan the QR code to start building
your personalized program today!



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