



Risk & Insurance | Employee Benefits | Retirement & Private Wealth

# Optimize Your Benefits Budget & Win Top Talent

Modern Benefits for Small Business





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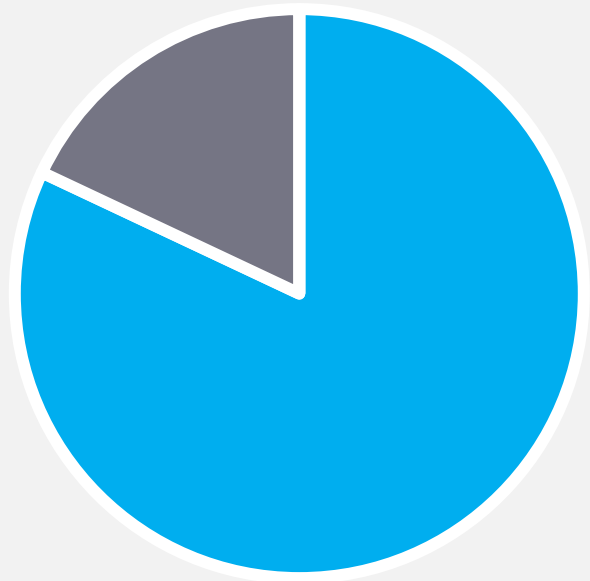
# 1 Headwinds



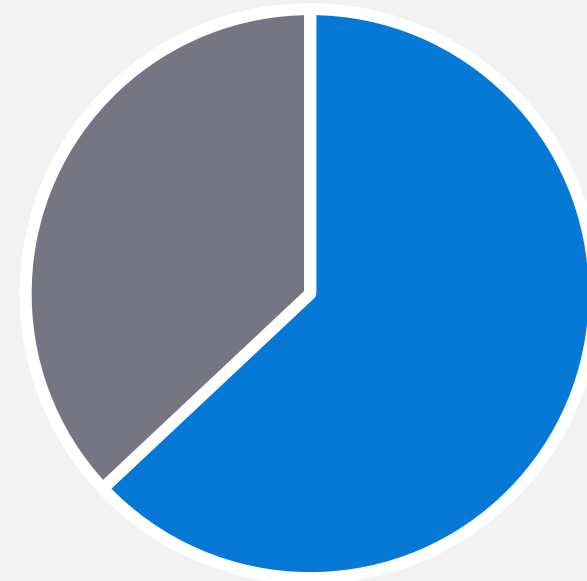
# Overcoming the Perception Gap



Canadian employers and employees see their benefits differently:

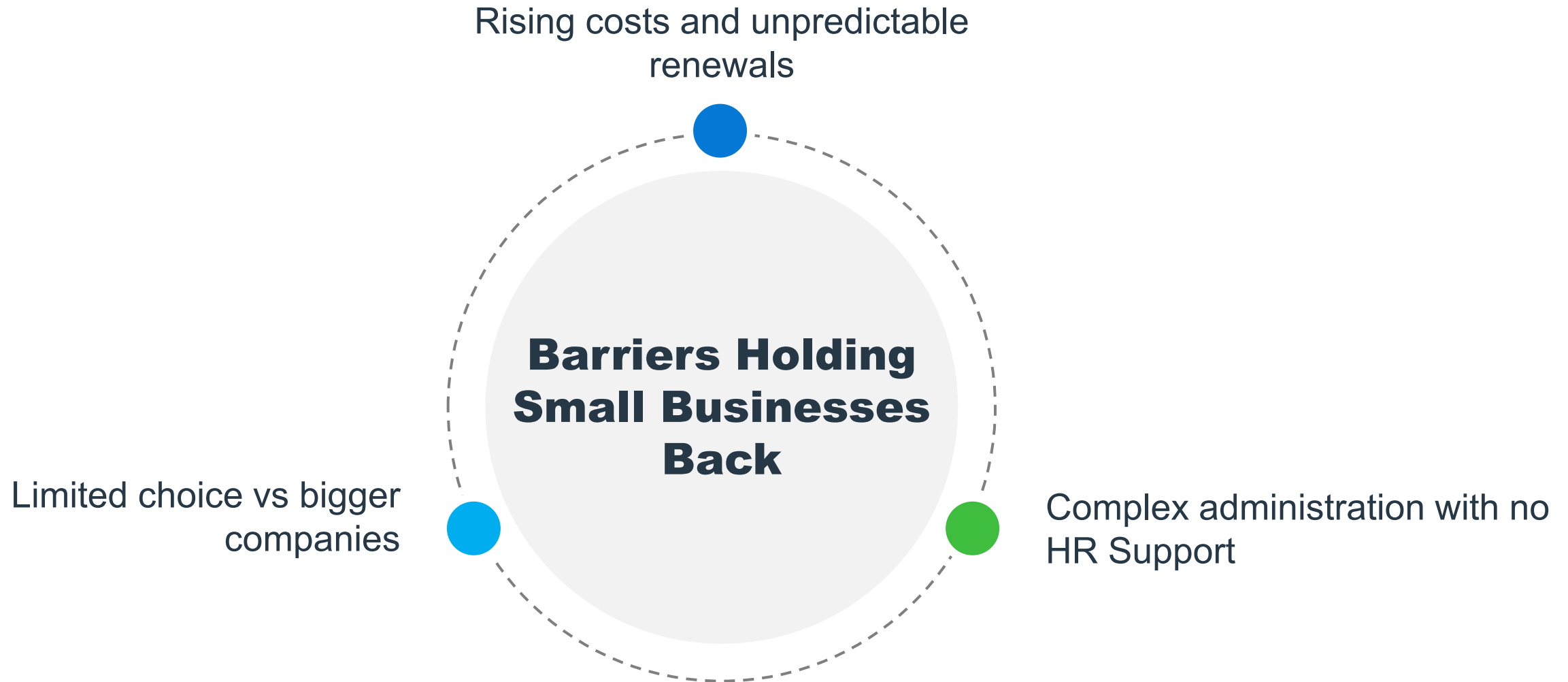


**82%** of employers believe their current benefits reduce stress, boost productivity and improve wellness.



...Only **63%** of employees agree.

# Breaking the Small Business Benefits Barrier



# 2 Digital Transformation



# Closing the Insight Gap



**Better decisions need better inputs.**



# 3 Personalization at Scale

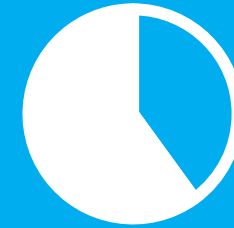


# Personalization as a Retention Driver



## Personalization & Retention

73% of employees say a comprehensive, personalized program makes them more likely to stay.



## Personalization & Flexibility

40% of employees rank flexibility and work-life balance as their top value.

# 4 Pooling & Predictability



# Building Stability Through Pooling

Benefit plans and benefit plan expectations are evolving – how do small businesses offer a stable solution?

## Changes Planned

**72%** of Canadian employers plan to make benefit plan changes this year.

## Plans Growing

**75%** of Canadian employers plan to expand or add benefits.

## Employee Core Values

**40%** of employees rank flexibility and work-life balance as their top value.

# 5 Quick wins & lasting impact



# Quick Wins that Drive Productivity



**Activations can convert intent into productivity gains**

A decorative graphic on the left side of the slide. It features a light gray semi-circle with a blue outline. Two blue dots are placed on the blue outline, one above and one below the text "Listen to Employees".

**Listen to  
Employees**

**42%** of Canadian employees say health concerns negatively impact absenteeism and presenteeism.

**50%** of Canadian employees say they would participate in wellbeing programs if offered.

# Case Study – How a 9-Person Firm Broke the Benefits Barrier



## PROBLEM



- 9-person firm, no prior coverage
- Faced high costs, complex admin
- Time lost battling providers

## SOLUTION



- HUB SMB Solution with curated plans
- Digital quotes in ~1 week
- Fast, paperless onboarding

## OUTCOME



- Full benefits live in 3 weeks
- Seamless employee experience
- Predictable, sustainable renewals

# 6 Key Takeaways & Next Steps



# Key Takeaways



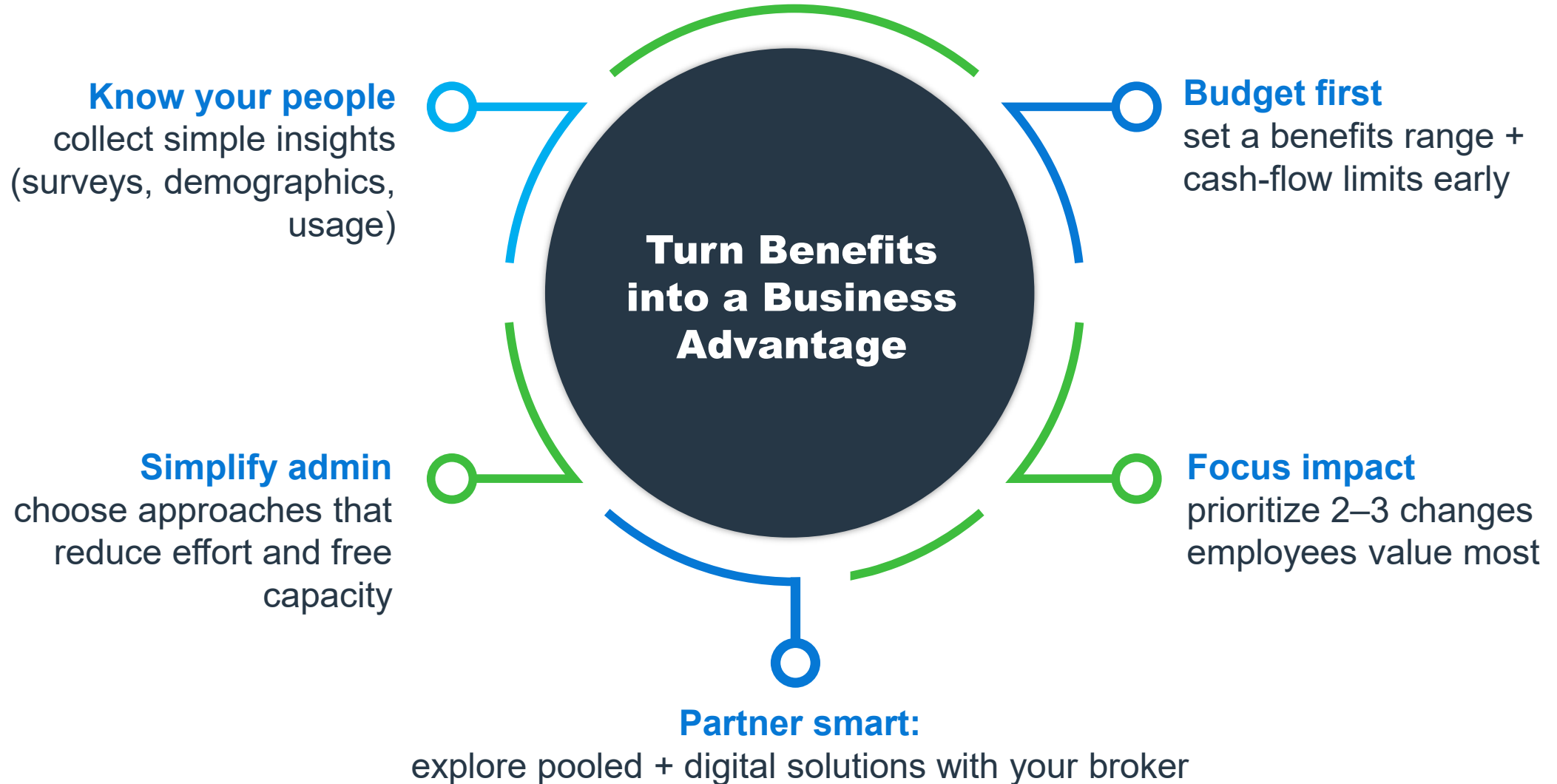
## A Modern Approach to SMB Benefits Unlocks Growth and Retention

**Use data to decide earlier:**  
Simple surveys + demographics avoid last-minute, misaligned spend

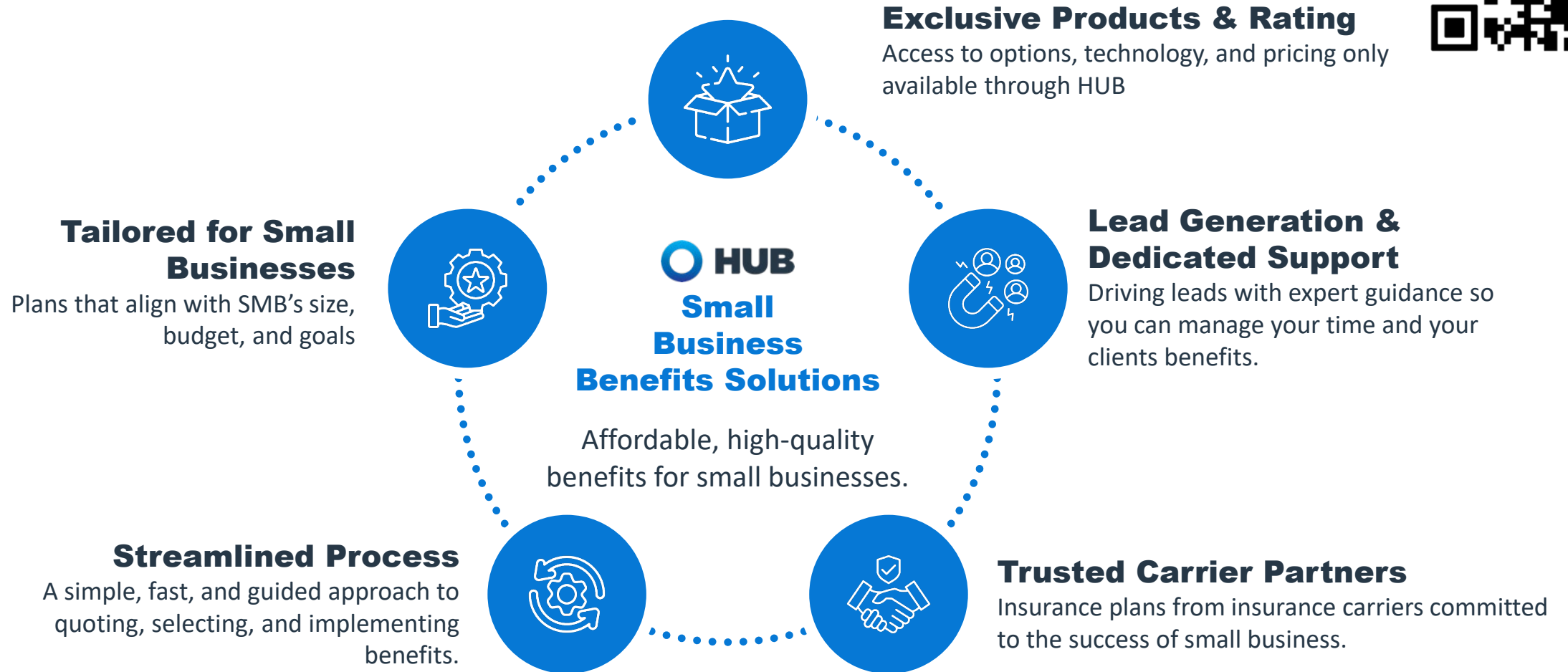
**Personalization where it counts:**  
Flexibility and modular options drive retention more than blanket spend.

**Stabilize the renewal:**  
Pooling/cohorts + digital admin create predictability  
SMBs can budget around.

# What Small Business Leaders Should Do Next



# Big Benefits for Small Businesses – Simplified.



*\*unique Quebec solutions in development.*



Thank you.

