



Employee Benefits Plan

Dealer-driven solutions created exclusively for you and your employees



CADA 360 Difference: Dealer-Managed

"It is the only employee benefits plan in Canada that is managed and monitored by Dealer Principals. The Dealer Trustee Committee constantly fine-tunes the Plan to ensure it meets the changing needs of dealers and their employees. Without dealer management, I can't imagine any other plan could meet dealer needs as effectively."

- Bert Hickman
Dealer Principal
Hickman Auto Group
St. John's, NL

It's Custom-Made

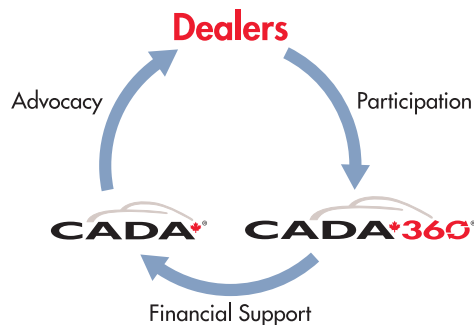
Don't settle for just any benefits plan. Only the CADA 360 Employee Benefits Plan is custom-made for new car and truck dealers. With an impressive list of exclusive features and a 60-year history of financial strength and stability, it's the ideal plan for dealers.

It's Dealer-Managed

The Dealer Trustee Committee is a group of respected Dealer Principals who volunteer their time to ensure the needs of association member dealers always come first. If you ever have a concern or question, you can contact any member of the Committee or the dedicated experts at CADA.

It All Comes Back to You®

It's more than a tag line, it's CADA's guarantee to you as an association member dealer. Your participation in CADA 360 programs provides financial support to CADA for your advocacy initiatives. The more dealers who participate, the greater the level of funding available for CADA advocacy.





CADA 360 Difference: Dealer Savings

"With over half the dealers in Canada now participating in CADA 360 Employee Benefits, the Plan delivers rates and expenses that reflect CADA's significant buying power. In just a few years, more than 400 dealers have joined the Plan. That's impressive. Plus, the Retired Dealers Plan is a real benefit to my father who is now enjoying his retirement."

*– Brent Kennedy
Dealer Principal
Edwards Garage
Rocky Mountain House, AB*

The #1 Employee Benefits Plan for Dealers

Choosing a provider for your employee benefits plan is an important decision, one that can directly affect your ability to attract and retain valued employees. Don't take chances when it comes to your future and that of your employees – choose CADA 360 Employee Benefits, the number one plan for new car and truck dealers in Canada.

The Difference is Clear

It's easy to see why more than half of all new car and truck dealers in Canada choose CADA 360 for their employee benefits.

- It's the most cost-effective plan for dealers
- The Plan offers comprehensive coverage and is flexible to meet individual dealer needs
- Dealer input drives innovation, including exclusive retiree plans
- The Plan has authorized specialty Employee Benefits Advisors who have expertise in employee benefits and specialized knowledge of the unique features of the CADA 360 Employee Benefits Plan
- The 95%-plus annual renewal rate is testament to a high level of dealer satisfaction
- The Plan continues to grow... over 400 dealers made the switch to CADA 360 in just the past few years

Q: Our employees are used to our current plan and provider. Will it be difficult to switch?

A: Not at all. The CADA 360 team of experts makes plan setup and administration easy and simple for you and your employees.

Experience the CADA 360 Difference

Most Cost-Effective Plan for Dealers

Put an end to searching for lower rates, or trying to guess what your benefits will cost next year – switch to CADA 360 and relax, knowing you've found the most cost-effective plan for dealers in Canada.

With more than 1,600 participating dealers and 60,000 employees, the Plan's rates and expenses reflect the significant buying power of CADA. And lower expenses means more of your premium dollars are available to pay claims. Plus, dealers benefit from cost-containment features such as Stop-Loss Drug Pooling and Health Case Management, which assists claimants who have been prescribed complex drug therapies.

As a Health and Welfare Trust, the Dealer Trustee Committee manages the Plan on a not-for-profit basis. Any surplus is re-invested in the form of rate decreases, expense reductions or added benefits. Over the years this has amounted to millions of dollars. No other group insurance plan offers this guarantee.

Comprehensive and Flexible

Every dealership is unique, which is why no two CADA 360 employee benefit plans are the same. Dealers choose their own plan design, much like choosing from an extensive à la carte menu. And every dealership plan comes with an impressive list of standard features that ensure accessibility for dealers and their employees.

As a Dealer Principal, you will also enjoy exclusive provisions such as higher maximums for Life Insurance and Long-Term Disability, and the ability to include other businesses you own.



CADA 360 Difference: Dealer Exclusivity

"A number of Plan elements were developed exclusively for Dealer Principals, including higher insurance maximums, the treatment of dividend income for calculating Life and Disability insurance and more. The Dealer Trustee Committee ensures that the unique needs of Dealer Principals are always addressed."

*– Bob Stephen
Chairman*

*CADA 360 Employee Benefits
Dealer Principal, Markham Infiniti
Markham, ON*

Exclusive Retiree Plans

Only CADA 360 has the Retired Dealers Plan and the Retired Employees Plan. With medical costs rising and provincial coverage declining, dealers and employees can now look forward to retirement knowing they have exceptional retiree coverage.

CADA 360 retiree plans provide outstanding health and dental coverage for retired dealers, employees and surviving spouses. For those planning to travel, the out-of-country/province emergency medical coverage is exceptional.

Q: Who pays the monthly premiums for the Retired Employees Plan?

A: The monthly premiums are paid by the plan participant or their surviving spouse. There is no cost to the dealership.

Exceptional Service

As a dealer, you understand the importance of providing a consistently outstanding customer experience. The CADA 360 Employee Benefits Plan is administered by Great-West Life, one of Canada's leading insurance companies.

Combining online administration tools and mobile applications with dedicated personal service, Great-West delivers an exceptional experience to dealers, plan administrators and employees.



CADA 360 Difference: Dealer-Driven

"I believe the CADA 360 Employee Benefits Plan continues to grow because their Trustee Committee really listens to dealers and responds to their needs. The Retired Dealers Plan and Retired Employees Plan are examples of two products that came into place directly through dealer input. You can't get that with any other provider."

– Pierre Spinelli
Dealer Principal
Le Groupe Spinelli
Montreal, QC

More Information?



For additional information on the CADA 360 Employee Benefits Plan, or to request an enrolment package, please contact your CADA 360 Advisor or Catherine Jay at CADA – Tel: 1-800-463-5289 x234, Email: cjay@cada.ca.

PGI Financial

Phone:(905) 876-0562



More Dealers Turn to CADA 360

"It simply made sense to switch."

"We joined the CADA 360 Employee Benefits Plan after a thorough review of our options. The Plan offers exceptional benefits for our employees, with the flexibility to customize the coverage to meet our dealership needs. When you factor in the very attractive rates and the cost-containment features, there's simply no better plan on the market for new car and truck dealers."

*- Brent Marshall
Dealer Principal
Northland Auto Group
Prince George, BC*

This brochure is provided solely for the purpose of explaining the principal features of the CADA 360 Employee Benefits Plan. This brochure does not apply in Quebec. All rights with respect to the benefits of participants covered under the CADA 360 Employee Benefits Plan will be governed by the group contracts issued to the Canadian Automobile Dealers Association, as the trustee of the Benefits 360 Health and Welfare Trust, by The Great-West Life Assurance Company. If there are variations between the information contained in this brochure and the provisions of the group contracts, the group contracts will prevail.



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