



Demystifying pensions
Empowering individuals
Closing retirement savings gap

The Pension Communication Gap

As an employer, you have invested in the financial health of your employees by offering them a retirement savings plan. The administration, the fiduciary duty and the capital required to match the contributions are a significant commitment. However, your employees aren't as excited as you are! They can neither see nor truly appreciate the potential value in the benefits being offered to them. This is the gap in pension communication and we are here to close it.

Benefits of closing the gap

We believe that once employees have access to engaging and interactive retirement tools, they are better positioned to take advantage of the benefits, translating into future financial stability and wellness. The direct benefits to employees translate into advantageous outcomes for employers.

**Attract & retain
talent**

**Boost in workforce
productivity**

**Higher return on
investment**



Pensionbar Solution

Our solutions are intended for pension funds, plan administrators and companies that offer retirement benefits. We help transform the virtual member experience into a seamless one on par with modern industry customer experience standards.

Pensionbar's digital solutions include but are not limited to generic and bespoke **calculators & simulators, interactive videos, and conversational journeys.**



Our Process

Step 1 - Discovery

Every project starts with a conversation. In this discovery session we try to map your member engagement strategy and identify areas of improvement in different member journeys.

Step 2 - Design & Implementation

We work closely with your team to identify priorities and create a roadmap to achieve your specific engagement objectives. Depending on the project, we engineer a custom solution or offer a white-label one. We plan and manage the project from the beginning to the end, providing regular updates along the way.

Step 3 - Launch and Measure

At the end of the development cycle, the solution is rolled out as a stand-alone product or integrated with your 3rd party administrator software. The product usage is monitored, KPIs measured & analyzed, and refinements made per project requirements.



A Case Study for the Canadian Government Benefits

There are two main sources of retirement income for all Canadians who live and work in the country during their employment period:

- OAS/GIS/Allowance
- Canada Pension Plan (CPP)/ Quebec Pension Plan (QPP)

Despite its importance, many Canadians struggle to grasp the basic rules of CPP/OAS for benefit calculations or qualifications. The objective of this project is to empower the Canadian public with a user-friendly tool to learn about the basic retirement income they receive.



Pensionbar Approach

Based on our analysis, the right solution would require a radically different & innovative approach to user experience. Some of the challenges we faced and solved for include:

- Building the complex set of regulations and interdependencies in the calculation engine without compromising the user experience
- Finding the right balance between simplicity and accuracy
- Multi-layered information flow to enable learning through play



Stressed by Technology?

We understand that technology can be daunting and scary at times; We demystify technology for you just as we demystify pensions for plan members. Our flexible technology solutions can integrate with both modern and legacy systems.

The fusion of deep pension knowledge, behavioral finance, and design thinking augmented by the use of the latest technology enables us to provide easy to use communication tools for plan members while keeping the complexities of plan features in the calculation engine.



Don't know where to start?

We have worked with very small teams such as individual actuaries and financial advisors as well as large organizations with multiple stakeholders and competing objectives. We are happy to share our knowledge and expertise to help guide you in the right direction.

Consider us a tech partner in small to large projects.



Get in touch with us!

We are a remote first company headquartered in Toronto, Canada.

Got an interesting idea to discuss?
Drop us a line at hello@pensionbar.ca

 www.pensionbar.ca

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