



Live more financially secure

Ever wonder where all your money goes?

Get expert, confidential debt advice today.

Call the Credit Counselling Society at 1-888-527-8999. If you live in Quebec or an Atlantic province, call 1-888-753-2227.

Talk to debt experts for free

They can help you:

- Manage your finances
- Pay off debt
- Find the best solutions for you

The Credit Counselling Society is an award winning, nonprofit service that helps Canadians and their families find the best options to deal with their debt and get their finances back on track.

Help your plan members with financial stress



Financial stress can impact anyone. From the recent grad who sees their loan amount piling up, to individuals wondering how they'll ever be able to get out of debt. For many, it's stressful to even think about, and avoidance can keep this stress in the back of their minds.

Credit counselling

To help your plan members improve their financial wellness, we've partnered with the award-winning, not-for-profits Credit Counselling Society (CCS), and the Credit Counselling Services Atlantic Canada (CCS Atlantic Canada).

These organizations can help members:

- Manage their expenses
- Understand how habits can cost them money
- Set goals for their finances

How it works

Members can connect with accredited counselors by phone, in person or through online chat. Through confidential conversations, they'll get information and guidance to help them make informed decisions about their finances.

The CCS and CCS Atlantic Canada also offer in-office workshops and interactive webinars to help participants learn about the cost of credit, budgeting and spending. Plan sponsors can pay \$250 to book a session.

98% of people who called Credit Counselling Society said they would recommend it to others.

Members get an impactful conversation, for free

During a call with a counselor, members get:

- A budget
- Financial advice based on their situation
- Tips to bring their budget in line with their goals
- An action plan
- Referrals to other services, if needed
- Follow-up appointments and reviews

Fees

Effective immediately, Canada Life is covering the costs of all member service fees. Private plan sponsor workshop fees have been subsidized to \$250.

Help your plan members with financial stress



	Regular credit counselling fees	Fees for Canada Life plan sponsors/members
CCS counselling fee	Free	Free
CCS Atlantic Canada Counselling fee	\$25	Covered by Canada Life
DMP set-up fee	\$75	Covered by Canada Life
DMP monthly fee	10% of deposit up to a maximum of \$75	Covered by Canada Life
Private workshops for plan sponsors	\$500	\$250

Counselors can help with any size of debt

Whether it's \$2,000 or \$200,000, no amount of debt is too low or high to get information and create a plan.

Help is a phone call away

Members can call 1-877-636-8999 to speak with a counselor. If they live in Quebec or an Atlantic province, they can call CCS Atlantic Canada at 1-888-753-2227.

Mental health problems are three times higher among people who have debt.

Source: Clinical Physiology Review, Lockton, MoneyAndMentalHealth.org, Sanofi.ca

You can offer this service to your members before they get their next paycheque. Ask your Canada Life representative how.