

MATHEIS

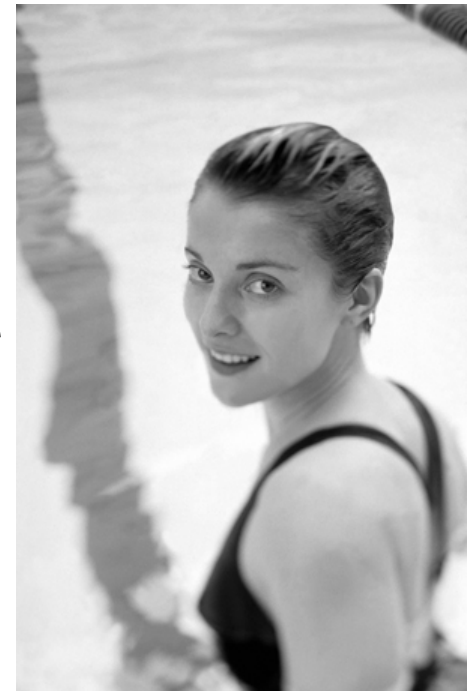


ASSOCIATES
BENEFITS CONSULTANTS INC.

Can-Fit-Pro



Introducing
**Employee Benefit
Program**



Innovative
Thinking,
Outstanding



Leading Edge Benefit Plan Design.



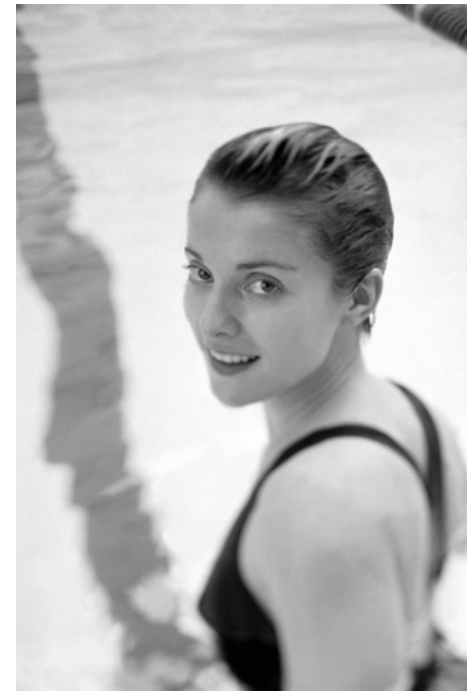
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Can-Fit-Pro Franchise Program

Why? What's in it for:

- Business owner?
- Employees?

Plan designs

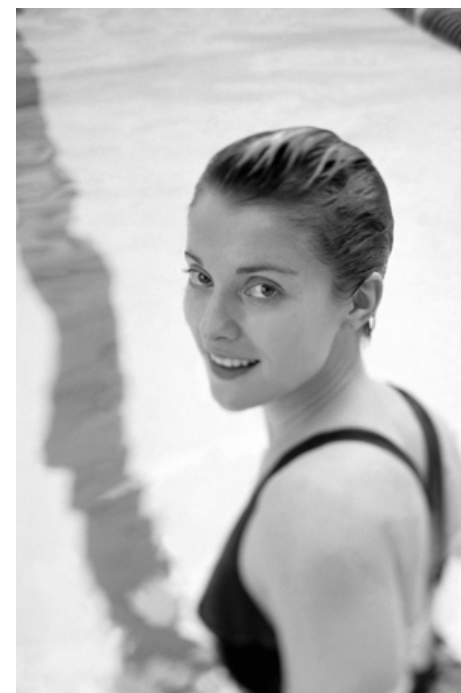




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Can-Fit-Pro Benefit Program

The Employee Benefit Program provides you with the advantage of selecting an employee benefit program that meets the needs of your individual store – with the National purchasing power of the Can-Fit-Pro organization.



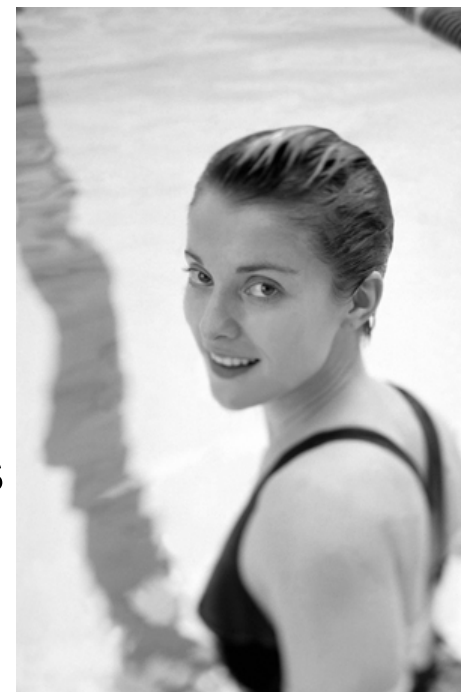


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What's in it for the business?

Tailored benefit program delivers:

- Tax deduction for the business
- Helps retain employees
- Cost-effective method of protecting employees
- Tax savings – Cost plus program
- A tax effective way to compensate employees





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Check this out...

If Jessica's employer paid her \$1,000 in salary:



Her employer pays the \$1,000 salary plus \$106 for CPP, EI, Workers' Compensation and the Employer Health Tax.

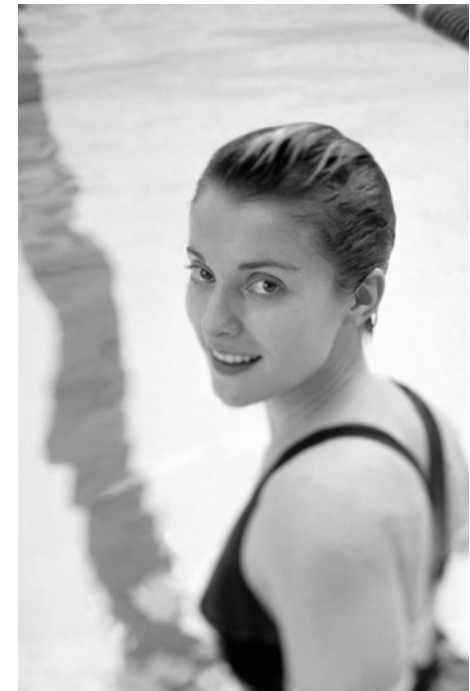
Jessica gets \$1,000, less deductions for CPP, EI, federal and provincial tax.

If Jessica's employer put \$1,000 in a health plan:



Her employer pays the \$1,000 salary plus 8% Ontario Retail Sales Tax and 2% premium tax.

Jessica gets \$1,000 in health coverage, tax-free.

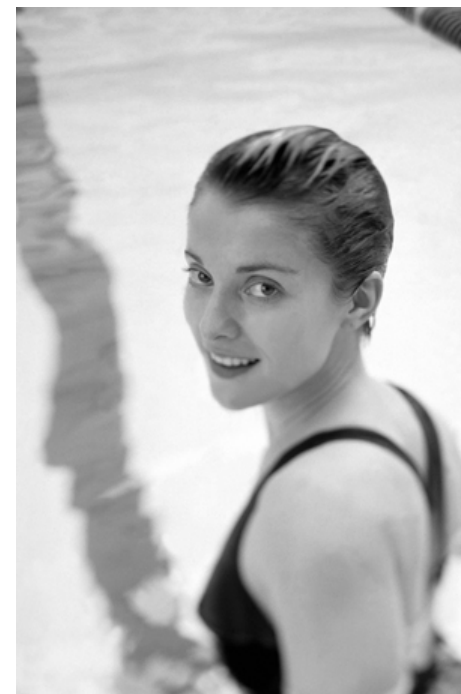




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Employees appreciate their benefit plans

Not only is a group benefits plan a tax-effective use of compensation dollars, employee satisfaction with benefit plans is very high. According to Aventis Pharma/Ipsos Reid's 2002 Healthcare Survey, 65% of Canadians with group health benefits describe their plans as meeting their needs "very well" or "extremely well."





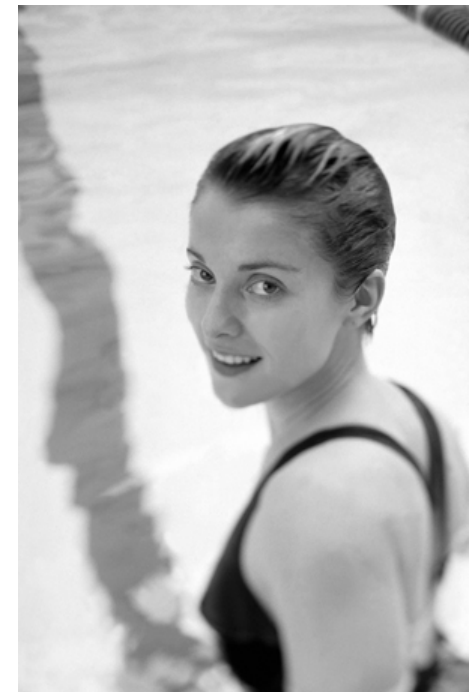
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...as an employee?

Why should I choose an employee benefit program over \$\$

I'm healthy I don't need insurance

None of us likes to think about the possibility of becoming ill, but if an accident or illness occurs, it could cost an employee and their family their entire savings.





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9 in 10 will develop Back Problems

2 in 5 will develop High Cholesterol

1 in 13 will develop Diabetes

1 in 13 will develop Cancer

1 in 20 will develop Bronchitis

1 in 30 will develop Osteoarthritis

1 in 50 will develop Epilepsy

1 in 100 will develop Alzheimer's

1 in 500 will develop Heart Disease

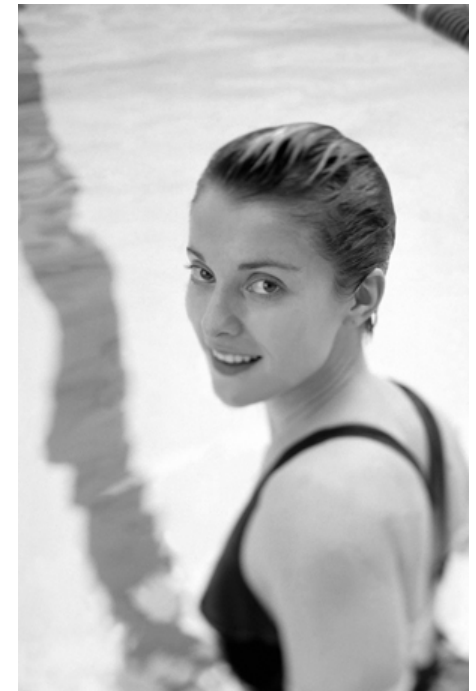
1 in 1,000 will develop Multiple Sclerosis

7 in 10,000 will develop AIDS

1 in 10,000 will develop Parkinson's

7 in 100,000 will develop ALS

*Statistics
relating to the
frequency of
serious illness
amongst
Canadians.*





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Typical health insurance premium	\$1050.00
Tax saving at a 40% level	-(420.00)
Prescription drug expenses per year	- 180.00
Dental expenses per year	- 200.00
Contact lenses expense per year	- 100.00
Chiropractor/Registered Massage Therapist expenses per year	- <u>150.00</u>
	\$0.00

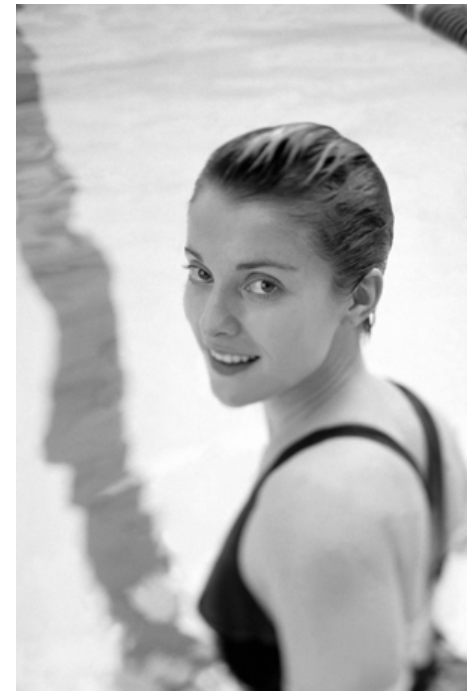
Peace of mind..... priceless



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Plan Designs –

designed specifically for
Can-Fit-Pro affiliates...

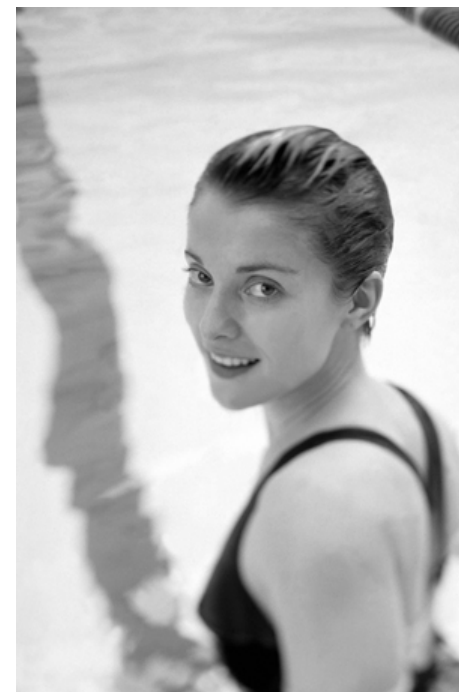




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Available to:

- Franchises with 2 or more covered employees
- Management only or
- All Full time employees
- Full-time Employees must work:
 - 25 hrs/week
 - 45 weeks per year





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Benefits Available

- Employee Life Insurance
- Accidental Death and Dismemberment (AD&D)
- Dependent Life insurance
- Extended Health Care (EHC)
- Dental Care

