

Benefit Index[®]

*Over the Top or Barely Making the Grade—
How Do Your Benefits Measure Up?*

Benefit Index is the premier tool for making factual, meaningful comparisons between benefit programs and modeling the impact of potential changes.

Gauging the true competitive value of a benefit program is more difficult than ever. The sheer number and complexity of benefit plans today make it extremely challenging to draw accurate and meaningful comparisons between companies—and even between different benefit programs within the same company. Knowing exactly how your benefits measure up can give you an unbeatable edge in the marketplace.

Aon Hewitt's Benefit Index is developed from the largest and most comprehensive benefit plan specifications database in Canada. It contains summaries of the benefit plans provided by more than 400 organizations, representing a broad cross-section of industry, size and location.

With a Benefit Index study, you get answers to such critical questions as:

- What is the competitive value of our benefits?
- What are leading employers doing with their benefits?
- Which employers have open defined benefit pension plans?
- Which only provide defined contribution and/or other capital accumulation plans?
- How can we make sense of our conflicting benefit plans resulting from a merger, acquisition, or joint venture?

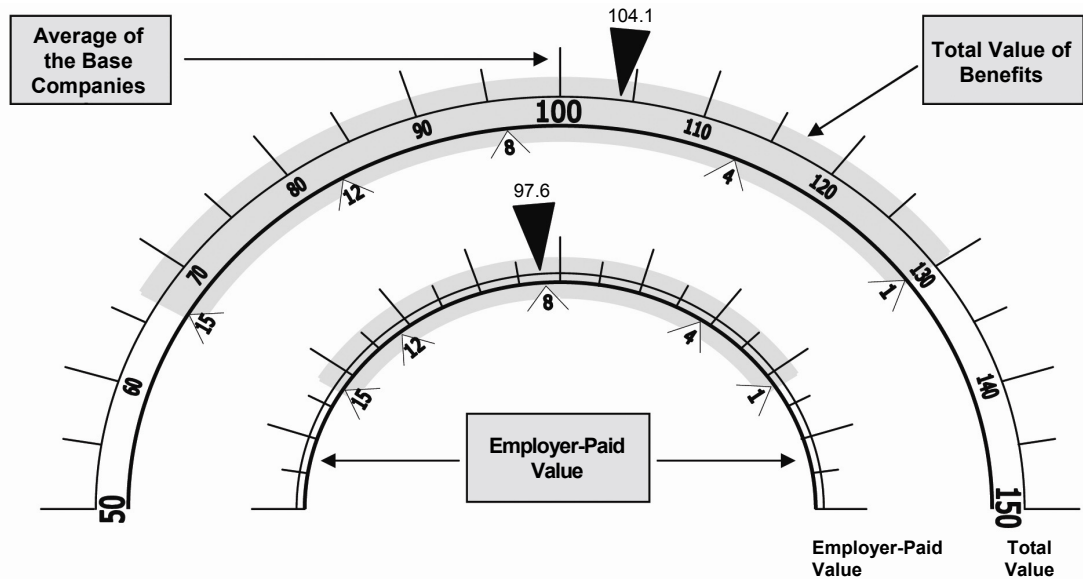
Making Impossible Comparisons Possible

Benefit Index uses actuarial techniques to evaluate your company's benefits relative to a peer group of companies selected by you. The methodology is based on relative value calculated from plan specifications, not cost, eliminating a common source of bias. The analysis details all major benefit areas, including health care, retirement, disability, death, and paid time off.

To illustrate each comparison, Benefit Index uses easy-to-understand "speedometers." You'll be able to determine at a glance which of your benefit programs are above average, below average or at the average mark. In addition, you will learn exactly how the total value of the program stacks up against those offered by other similar organizations.

Get Started

To order your Benefit Index report, simply e-mail us at CanadaSpecSelect@aonhewitt.com, contact your Aon Hewitt consultant or one of our regional representatives listed below. We'll help you define your comparison needs and provide a cost and time estimate for your Index. Your report will be prepared, written, and presented by a consultant who is also available to answer your questions.

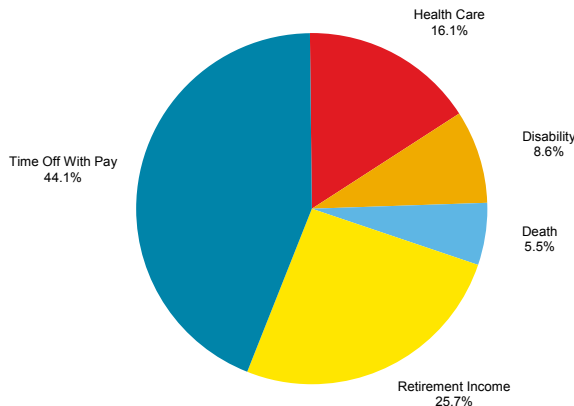


Ranking Among Plans in Study	Employer-Paid Index	Total Index
1 st	131.7	129.6
4 th	118.7	113.4
8 th	98.3	96.1
12 th	78.4	83.2
15 th	67.7	67.0

Benefit Index can also help you identify the distribution of value amongst each of your program's benefit areas relative to your program's overall value. This perspective can be extremely helpful in determining appropriate changes to your benefit plan that will lead to the overall results you are looking for.

Distribution of Benefit Values

Employer-Paid Value



Adaptive to Your Needs

If your situation has more specific requirements, you have the flexibility to design a Benefit Index study that will provide the particular results you need. For instance, you may want to compare benefit programs offered to various employee groups in order to maintain a sense of internal equity. And when used in a merger, acquisition or joint venture situation, an internally-driven Benefit Index study can help the newly-formed organization sort out often conflicting plans and make key decisions about how to proceed with respect to benefits.

You can also refine your Benefit Index by adding different scenarios, such as modeling the impact of future design changes. In addition, because Benefit Index studies can be conducted in many countries worldwide, the methodology may be applied to the programs you offer in various locations to ensure consistent value for your employees globally.

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About Aon Hewitt

Aon Hewitt is the global leader in human capital consulting and outsourcing solutions. The company partners with organizations to solve their most complex benefits, talent and related financial challenges, and improve business performance. Aon Hewitt designs, implements, communicates and administers a wide range of human capital, retirement, investment management, health care, compensation and talent management strategies. With more than 29,000 professionals in 90 countries, Aon Hewitt makes the world a better place to work for clients and their employees.

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