

Get a clear view
of your retirement.



Who is Open Access?

Of course everyone will retire, but retiring 'well' is a much different story. That's why we believe that all working Canadians, not just the privileged, deserve complete and open access to a retirement that only comes with independent, discretionary money management. Simply put, we make the investment decisions for you, for each and every one of our plan members, at a similar high level offered by the Canada Pension Plan, practiced by large Defined Benefit plans and enjoyed by high-net-worth investors.



Worry-Free Investing

As a discretionary investment manager we make the investment decisions on behalf of your employees. Our team of Portfolio Managers actively manages assets on their behalf so they don't have to worry about monitoring their portfolios daily. As their fiduciary, we always ensure your employees' best interests are aligned with the investments they hold.



100% Conflict-Free

All investment decisions are based purely on the merits of a fund. We don't own any of the investments in the portfolio. We don't accept any referral fees or other incentives. We are structured to solely serve your employees' best interests.



Low Cost & Pooling of Assets

As an institutional manager, we are able to buy all of our funds at institutional prices (substantially cheaper than the average retail fund). That pricing is attained by pooling our members' assets, which allows us to buy in bulk. Because we believe all working Canadians deserve to retire well, we don't require our members to maintain a minimum account balance to benefit from this institutional pricing.



Turnkey, customized solution.

We maintain all facets of member accounts including:

- Comprehensive administration and a world-class record keeping system through Xerox
- Mitigating your fiduciary liability by providing your employees with professionally managed investment portfolios
- Canadian-based bilingual customer service support centre



Transparent Fees

At Open Access we fully disclose both management and fund manager fees so you and your employees know exactly what you are paying for the professional management of your assets. Simply put, we have nothing to hide.



Professionally Managed

Our team of registered Portfolio Managers – the highest level of investment professional registration available in Canada- manages the investments on behalf of your employees. These are the same credentials held by investment managers at private high-net-worth firms, large defined benefit plans, and at the Canada Pension Plan.

Our Products

Defined Contribution Pension Plan (DCPP)

A Defined Contribution Pension Plan (DCPP) is a plan registered with Canada Revenue Agency (CRA). Funds are set aside by an employer, or by an employer and employees, to provide an income to employees when they retire. Your contributions through regular payroll deduction immediately reduce your taxes. This is because they are deducted from your pay first, with taxes applied only on the remaining amount. Also, your contributions to a DCPP are tax deductible. Any interest and dividends you receive, plus the growth in value of your investments, are sheltered from tax while they remain in the plan.

Deferred Profit Sharing Plan (DPSP)

A deferred profit sharing plan (DPSP) is an employer sponsored plan registered with Canada Revenue Agency (CRA) where the employer shares the profits of a business with the employees. Employees do not make contributions to the plan. Any interest and dividends you receive, plus the growth in value of your investments, are sheltered from tax while they remain in the plan.

Group Retirement Savings Plan (GRSP)

A Group Retirement Savings Plan is a retirement plan offered by sponsors to their employees. It is similar to a regular RRSP (Registered Retirement Savings Plan), where RRSP's provide income at retirement, based on accumulated contributions and returns on investments in the plan. The combined total of both contributions cannot exceed your personal limit. Contributions to an RRSP are tax-deductible and you will be issued a Contribution Receipt for all RRSP contributions. Any interest and dividends you receive, plus the growth in the value of your investments, are sheltered from tax while they remain in the plan.



Our Definitions

Fiduciary

Open Access is 100% conflict-free. That means no kickbacks or trailer fees, and unbiased allocation decisions that are solely based on delivering the best performance for our plan members. With no proprietary product, our investment team is free to seek out and assess the universe of index and mutual funds. We act in your best interest, because it is the only interest we have.

Discretionary

Today, Open Access is one of Canada's leading Discretionary Investment Managers in the Group Retirement and Capital Accumulation Plan space – investing on behalf of your employees so they no longer have to. As a discretionary manager, we take the burden of making investment decisions off your employees. Our nine CAP portfolios are based on the risk and personal circumstances of each and every employee. Instead of focusing on how to best invest, they can focus on how best to save.

Transparency

We believe transparency means more than just fee disclosure. It means not only showing our fees, it's about disclosing every fund manager and every transaction we make. Transparency to us isn't just about pulling back the curtain, it's about making sure the curtain was transparent in the first place. Simply put, it's the most effective structure to ensure your best interests, as well as giving you a process you can trust.





Conflict Free.
Fully Disclosed.
Completely Transparent.
Nothing to hide.