

The Many Nations Story

A strong desire to bring about change and to protect the future of aboriginal people led to the inception of **Many Nations Benefit Co-operative**, a member-run financial services organization tailored to meet the needs of aboriginal communities. **Many Nations** came into being as a result of dedicated leadership and a strong vision.

The vision began almost 20 years ago in Onion Lake, Saskatchewan, when that First Nation exercised its right to self-determination by taking direct control of their education system. The Director of Education for Onion Lake at that time, Joe Carter, believed that, "There had to be a way to provide aboriginal organizations and their employees with affordable and culturally appropriate group benefits, including pensions."

The solution was to create a pension plan that specifically addressed the needs of First Nations employees. This was an innovative idea and was soon adopted. The efforts of an inspired network of leaders and business professionals resulted in the creation of **Many Nations Benefit Co-operative**. Joe Carter became the first Chairperson and continues to be actively involved in that role.

Many Nations Benefit Co-operative developed and implemented its wholly owned brokerage subsidiary, **Many Nations Financial Services**. **Many Nations** represents the buying power of First Nations communities and organizations through the economic strength of its national client base.

Many Nations is not only dedicated to providing the best possible pensions and group benefits; it also represents your voice, your community and a common vision of self-determination.

Our Mission

Our mission is to assist our customers and members in achieving the best possible culturally appropriate solutions for their needs in pensions, employee benefits, insurance, retirement planning, and risk management.

Our Vision

Security and prosperity for Aboriginal people in Canada.

Our Values

Membership

We value our members and provide the highest quality products and services.

Accountability

We are accountable, transparent and accessible to our members, community, business partners, and the public.

Respect

We adhere to the principles of honesty, respect and tolerance for all nations, cultures, and peoples.

Advocacy

We actively promote and protect the best interests of our membership.

Professionalism

We strive to be a model of business success and conduct ourselves to the highest industry standards of professionalism and governance.

Many Nations Board of Directors

Joe Carter, Chair joe@manynations.com
Loretta J. Pete loretta@manynations.com
Herb Strongeagle herb@manynations.com



Superior Customer Service

Our Customer Service specialists are available for regular on-site service. Call **1-800-667-7830** and one of our trained staff will provide assistance.

Many Nations



Customer Service Centre

300 Edson Street
Saskatoon, Saskatchewan S7J 0P9

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First Nations Owned and Operated

Many Nations Financial Services Ltd.

A subsidiary of Many Nations
Benefit Co-operative Ltd.



Employee Benefits Specialists



*"The strength of Many Nations
protecting our future"*

Many Nations is proud to offer the following Products & Services

- Group Pension Plans
- Group Life and Health Insurance
- Chief and Council Coverage
- Casual Employees Coverage
- Individual Life Insurance
- Financial Planning
- Individual Disability Insurance
- Critical Illness Insurance
- Long Term Care Insurance

Statistics

- Nationwide Local Representation
- 300 First Nations Organizations
- \$157 Million in Pension Assets
- 7,000 Employees

Investing in Your Future

Many Nations has established a scholarship fund with First Nations University of Canada supporting the education initiative and encouraging First Nations students to choose careers in the areas of Finance and Accounting.



The Retirement Plan for the Employees of the Participating Employers of the Many Nations Pension Plan

Become a member of the largest National First Nations Multi Employer Registered Pension Plan.

The growing value of the plan translates into economic power. Therefore, we are able to negotiate lower management fees and pass the savings along to you, our members. Offering a wide variety of “no load” investment options provides our members with choices.

Benefits of being a member in the plan:

- No fees with contribution remittances (no cash flow charges and no member fees)
- Annual Information Returns filed by Many Nations Multi-Employer Pension Committee
- Lower Annual Information Return member fees
- Completion of BEB Funding Forms
- Plan Governance is the responsibility of the Many Nations Multi-Employer Pension Committee.
 - Investment Analysis
 - SIP&P Review
 - Investment Management Fees Review
 - Audits by OSFI
 - CAPSA Guidelines

New Many Nations Multi Employer Benefit Plan

Benefits include:

- Life Insurance
- Accidental Death and Dismemberment Insurance
- Dependent Life Insurance
- Short and Long Term Disability Insurance
- Health and Medical Insurance
- Dental Insurance
- Vision Care Coverage
- Employee and Family Assistance Programs
- Critical Illness Insurance

Specialized Features include:

- Coordination with FNIHB for status members
- 80% non-taxable disability income replacement for status employees earning their income tax free
- Remote Travel Package
- Traditional Wellness / Herbal Medicine
- Mail Order Pharmacy

Seeking new ways to enhance the coverage that is available to our clients is an ongoing goal.



Many Nations ensures that its members are prepared and protected for their needs today and into the future!

Many Nations



“The strength of Many Nations protecting our future”