



CFIB

In business
for your business.™

CFIB Member Savings



SPOTLIGHT


PrimaSure[™]
Group Insurance for CFIB members

Get exclusive group
insurance coverage!


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**CANADIAN FEDERATION
OF INDEPENDENT BUSINESS**
In business for your business.

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CFIB is focused on keeping more of your profits in your business.

We have leveraged the negotiating power of over 97,000 members to give you a range of exclusive discounts on key services to help run your business.

Choosing service providers can be difficult, so we've done the homework for you.

As a CFIB member 

Save **\$5,000+**/year

Leveraging over 97,000 members to get you preferred rates and **DISCOUNTS**

Carefully **SELECTED PROVIDERS** you can trust

PEACE OF MIND
No long-term contracts

Your business keeps **100% OF THE SAVINGS**

SUPPORT from CFIB's Savings Specialists



Wherever CFIB goes, I go. I trust whomever they have partnered with and feel comfortable switching over.”

BILL THORPE, Owner, Backyard by Design Garden Centre
Ingersoll, Ontario

The savings are exclusive to CFIB members



Join today to start saving.

Visit cfib.ca/join or call 1-855-204-9755.

Plus, when you join, you'll enjoy unlimited access to our business advisors and a powerful voice on policies that affect your business.





Save BIG
on amazing
technology for
your business

Business Technology Solutions

*Join our
award-winning
network today.*

Exclusive savings on your business technology needs from TELUS Business

CFIB has partnered with TELUS Business to bring CFIB members exclusive offers on amazing technology solutions to help your business thrive in a digital world.

In addition to mobility offers — CFIB members can now take advantage of additional offers, details below.

CFIB Member Exclusive

TELUS Business Mobility

Save up to 20%¹ per month on select Unlimited for Business smartphone plans and the Owner's Advantage Plan.



TELUS Secure Business

CFIB members **receive a \$100 bill credit²** on TELUS Secure Business Monitor, Protect or Control plans



Raven Fleet Management

Save 20%³ on Raven, a TELUS fleet management solution



Digital Risk Assessment*

Save 70%⁴ on a Digital Risk Assessment from Fully Managed by TELUS Business (Reg.\$800).

*THIS SERVICE IS NOT AVAILABLE IN FRENCH AND IS NOT OFFERED IN QUEBEC



Exclusive offers and discounts on amazing technological solutions

Why choose TELUS Business?

- Exclusive offers on amazing technology for your business
- The more you buy, the more you save
- Keep all of your technology solutions under one provider
- Enjoy exceptional reliability on TELUS' award-winning 5G network
- Access to TELUS Health Virtual Care with every smartphone plan, at no extra cost⁵

How to get your exclusive offer

1. Sign in to your CFIB account to take advantage of these exclusive offers
2. Once you sign into your CFIB member account, click on the specific offer you are interested in to be redirected to the TELUS Business portal.
3. Complete the form by entering your details and clicking the "Submit" button. You will automatically be directed to the TELUS Business offer page, and an email will be sent to your inbox.
4. Simply follow the instructions on the offer page to view and redeem your exclusive CFIB offers. Further details can be found on the offer page.

1. Offer is a rate plan discount of 20% when you bring-your-own-device and a rate plan discount of 10% when paired with a 24 month financed smartphone. The selected rate plan discount applies on qualifying Unlimited for Business plans that are valued at a minimum of \$70 per month in Quebec and \$85 per month in the rest of Canada, for up to a maximum of 15 lines. The selected rate plan discount will apply for 24 months, and after this period it will revert to regular price. This selected rate plan discount excludes data-add ons or features and does not include TELUS Easy Payment[®] or the cost of a device. The discount is applied before tax and before other discounts. These offers are only available for new activations or renewals; mid-contract changes are not applicable. These offers are only available on a Business Personal or Business Regular account. Not available for Consumer or Corporate accounts. Offer only available online or through the dedicated inbound line (at 1-866-506-1226). Must show proof of business by presenting an HST/GST number (QST number in Quebec), registration number, incorporation number, and/or other proof of business upon activation. Discount is not stackable with any other code-based offers. Limited time offer. TELUS reserves the right to withdraw or modify this offer at any time.
2. The offer is a \$100 bill credit when you activate or renew on in-market Monitor, Protect or Control plans on a 3-year term. To receive the \$100 bill credit on new activations, customers cannot be currently subscribed to security services by TELUS, Acme, AlarmForce, Ambusch, Curtis-Elite, Graydon, ADT or Paladin. The \$100 bill credit will be applied within 90 days of activating or renewing service. Any add-ons will be an extra cost. The discount is applied before tax and before other discounts. Discount is not stackable with any other code-based offers. TELUS reserves the right to withdraw or modify this offer at any time. Final eligibility for services will be determined by a licensed and certified TELUS technician in accordance to minimum system requirements and location. Satisfactory credit history required. A cancellation fee applies for early termination of the service agreement and will be the monthly bill amount multiplied by the number of months remaining in the term (with a partial month counting as a full month), plus applicable taxes. Equipment is TELUS-owned. Rental equipment must be returned in good condition upon cancellation of service, otherwise the replacement cost will be payable by the customer and will be charged to the customer's account. More information about TELUS Secure Business plans and pricing can be found [here](#).
3. The offer is 20% off the monthly service fee. Offer is only available for eligible new or existing TELUS Small and Medium Business customers who activate or renew on a Raven rate plan (Raven 5GB CAN or Raven 5GB CAN-US) for a two (2) or three (3) year term with a Raven device on Easy Payment at full price. The 20% monthly service discount applies for the duration of the term on the rate plan, and will revert to regular price thereafter. The offer is only available through the dedicated inbound line at 1-888-534-5126. TELUS reserves the right to withdraw or modify this offer at any time. Rate plans start at \$30/month for the 5GB CAN plan and \$50/month for the 5GB CAN-US. Raven data is not sharable with other units, and any other TELUS services. Overage charges of \$10/1GB apply for the first 1000GB, followed by a flat rate of \$0.05/MB once the data bucket is exceeded. Hardware is not included in the monthly service rate plan price and not subjected to any service discounts. Device cost per unit will be applicable over the selected term period starting at \$550 for the 64GB memory card and \$600 for 256GB memory card. Device financing is available on a 24 or 36 month term. Offer not stackable with any other multi-unit discounts, bill credits, or any service discounts from other products. Promotion will be automatically applied during the activation or renewal process. Cancellation charges apply if you cancel before the expiration of the minimum term. For full details refer to TELUS user terms, policies and disclosures <https://www.telus.com/en/about/policies-and-disclosures/user-terms>.
4. Offer available for eligible Small Businesses (10-100 employees). The offer is 70% off a Digital Risk Assessment, valued at \$800. The 70% discount will be applied once eligibility is confirmed by our Managed IT experts. A maximum of one Digital Risk Assessment at 70% will be completed per Small Business. Digital Risk Assessment only available in English. Offer is subject to change without notice.
5. TELUS Health Virtual Care is available at no additional cost for TELUS small business mobility customers on a 1-Year, 2-Year and month-to-month voice and data plan including Unlimited for Business, Owner's Advantage Plan, Peace of Mind or Simple Share plan. This offer is available nationally in Canada. All subscribers in the same account with an active TELUS small business smartphone plan up to a maximum of 100 subscribers, as well as family members including spouses and dependents (26 years old and under) will receive access to TELUS Health Virtual Care. The Virtual Care service will be available until December 31, 2023 or until the rate plan with TELUS is terminated, whichever one comes first. This offer may be extended on a month to month basis, at the sole discretion of TELUS, following the initial promotional period ending December 31, 2023. This extended offer is subject to change without notice.

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Questions? Get more info.

Call our specialists: **1-888-521-0223**

Visit CFIB.ca/savings

GET YOUR OFFER CODE

Visit CFIB.CA/TELUSBUSINESS





Save big

on credit &
debit card fees

Payment Processing

Enjoy exceptional rates on flexible solutions for your business to accept card payments!

Power your business with secure payment solutions 24/7

Chase Payment SolutionsSM is one of Canada's leading payment processors. CFIB's partnership with Chase provides members with exclusive rates for your payment needs.

Securely accept credit cards, debit cards, and mobile wallets with Chase's complete suite of payment solutions — anytime, anywhere. Whether you accept payments online, in-store, or on-the-go, Chase has a solution that works for you.

CFIB Member Exclusive

Interchange Pass-Through (IPT) Pricing

Credit card processing: pay the exact fees credit card brands charge, plus a Chase fee of only **0.20%**

or

Bundled Rate Pricing

Credit card processing: **2.50%** Chase fee.

+

Interac processing: pay **3.3¢** per transaction, plus the Interac fee for contactless transactions

+

No sign-up fees and no cancellation fees

PLUS

Maximize your savings!

When you bank with Scotiabank and process with Chase you can save up to \$498/year with waived bank deposit fees and monthly banking fees*!

Plus, get your money faster with next day funding of deposits.¹

Scotiabank[®]



Exceptional rates and fair contracts

Why work with Chase?

- Competitive card payment rates that keep more of your hard-earned dollars in your own pockets
- Secure and reliable, because Chase knows protecting your business is as important as growing it
- Chase has flexible, scalable solutions to help your business grow with confidence
- No sign-up or cancellation fees
- 24/7 bilingual client support

Pricing



Interchange Pass-Through (IPT)

Chase® Fee	0.20%		
Interchange/Wholesale Discount + Other Fees	Set by Visa, Mastercard, and Amex		
Assessment/Network Fee	0.09%	0.087%	0.1200%
Acquirer License Fee	NA	0.007%	NA
Connectivity Fee		USD \$0.0045 /authorized + /settled transaction	



Monthly Admin. Fee	\$3.95
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Bundled Rate

Card Present	2.50%
Card Not Present (includes Ecommerce and International)	2.50% + \$0.10



Per Transaction Fee	\$0.033 ($\$0.020148 + \0.0128520 Switch Fee passed-through at cost as set by Interac®)
Interac® Flash Added fee for contactless payment	\$0.02–\$0.035 (Set by Interac)

All fees and rates are subject to change as set out in the Merchant Agreement.

Visit cfib.ca/chase for other fees and additional details.

Existing Chase Customer?

The pricing mentioned above are Interchange Pass-Through (IPT) and Bundled Rate, and may differ from the pricing program that you signed up for. To switch to an IPT or Bundled Rate pricing program, please contact Chase at 1-800-265-5158.

* Chase and the Octagon logo are registered trademarks of JPMorgan Chase Bank, N.A.

* When you combine offers and sign up to become a member with CFIB and use a Scotiabank Right Size Account for business and Chase for merchant services, every per transaction credit and debit bank deposit fee that is normally charged for processing payments with a service provider other than Chase will be waived, as will the minimum monthly account fee on the Scotiabank Right Size Account for business. This saving calculation assumes (1) a \$1 per deposit fee, (2) the merchant submits one credit deposit and one debit deposit on each business day, excluding statutory holidays (total of 249 business days), and (3) the current minimum monthly fee of \$6 is waived on the Right Size Account for business. Actual savings, if any, will vary based on the offer and individual client activity.

1. Next business day funding on Visa, Mastercard, Amex Opt Blue and Interac transactions is available to merchants who bank with Scotiabank and submit transactions prior to applicable settlement cut-off times. Next business day funding is subject to merchant credit approval, fraud monitoring and the terms of the merchant agreement. All eligible funds are deposited on the next business day, excluding weekends and holidays.



Questions? Get more info.

Call our specialists: 1-888-521-0223

Visit CFIB.ca/savings

START SAVING!

Visit CFIB.CA/CHASE



Business Banking

Help to reach your financial goals with leading products and services that work for your business!

Get exclusive rates and discounts on your banking

Scotiabank® is a leading bank in Canada and a leading financial services provider in the Americas. They are helping their customers, their families and their communities achieve success through a broad range of advice, products and services.

CFIB members can benefit from exclusive rates and discounts on select business and personal banking products and services.

Plus, Scotiabank provides you access to a team of dedicated advisors to listen, understand and offer advice tailored to your unique banking needs.

Take advantage of reduced fees and great savings for your business today!

Why work with Scotiabank?

- Access to a dedicated banking advisor
- Preferred rates and discounts on select business products and services
- Convenient online banking available 24 hours a day, 7 days a week

Pricing

Banking	➤	Save the minimum monthly fee on the Right Size Account <i>for business</i> or save the monthly fee on the Basic Business Account
Borrowing	➤	Reduced set-up fees for term loans and lines of credit
Electronic Banking	➤	Included at no charge on select business accounts



Discounts on banking services designed for your business

CFIB Member Exclusive

Monthly fee waived on a Right Size Account *for business*, or on a Basic Business Account



20% discount off the standard monthly fee on the Select Account *for business* (available to both Small Business & Commercial)



Reduced set-up fees for all term loans and lines of credit



Monthly account fee waived for new personal banking customers for the first 12 months on the Ultimate Package, Preferred Package, Basic Plus Bank Account or Basic Bank Account

PLUS



Maximize your savings!

When you partner with Scotiabank for your business banking and Chase for your payment processing, you could save up to \$498/year on waived per transaction deposit fees for Chase deposits into a Scotiabank Right Size Account *for business*. Plus, the minimum monthly fee is also waived on the Scotiabank Right Size Account *for business*, saving you another \$72/year¹.

*Registered trademarks of The Bank of Nova Scotia.

1. When you combine offers and sign up to become a member with CFIB and use a Scotiabank Right Size Account *for business* and Chase for merchant services, every per transaction credit and debit deposit fee that is normally charged for processing payments with a service provider other than Chase will be waived, as will the minimum monthly account fee on the Scotiabank Right Size Account *for business*. This saving calculation assumes (1) a \$1 per deposit fee, (2) the merchant submits one credit deposit and one debit deposit on each business day, excluding statutory holidays (total of 249 business days), and (3) the current minimum monthly fee of \$6 is waived on the Right Size Account *for business*. Actual savings, if any, will vary based on the offer and individual client activity. In some cases, a referral by CFIB to Scotiabank may result in a commission fee being paid to CFIB.



Questions? Get more info.

Call our specialists: **1-888-521-0223**

Visit [CFIB.ca/savings](https://www.cfib.ca/savings)

START SAVING!

Visit [CFIB.ca/SCOTIABANK](https://www.cfib.ca/SCOTIABANK)



Payworks



Save 40%

on workforce
management solutions

Payroll and Workforce Management

*Simplify your
payroll, HR
and more with
innovative solutions
built for Canadian
employers.*

Simple and stress-free payroll for your business

Canadian-owned and operated Payworks makes paying your employees simple and affordable. From Payroll to HR, including employee time and absence management processes, if you're looking for outstanding expert service paired with modern technology, you're in the right place.

Payworks' cloud-based solutions share a common database, which means that all modules update each other in real-time. Additionally, Payworks' analytics dashboard enables you to evaluate your organization's valuable workforce data at a glance with full control of the information at your disposal.

No matter how you've managed your payroll in the past, switching to Payworks is easy!

CFIB Member Exclusive

40% off on Payworks products



No extra charge for Records of Employment



No extra charge for employee self-service, including online access to pay statements and tax forms



Affordable, secure payroll solutions

Why work with Payworks?

- Online payroll management available 24/7
- Electronic pay stubs, T4s/RL-1s and direct deposits for employees
- No software to purchase, install or maintain
- Complete year-end processing tools, support services and filing options
- One-to-one service model for personalized professional support
- Worry-free compliance, including government remittances, EI, CPP premiums and more
- Tax forms (T4/T4A/RL-1) for the same price as a pay run
- Never upgrade or migrate platforms again because you're always on our most current solution.
- Our system fits you, with options for multiple locations and business numbers, plus user-based security access.

Pricing

Comprehensive payroll processing solutions

\$13.14
per payroll cycle + **\$1.17**
per employee per pay  That's **40%**
off Payworks'
affordable rates¹!

1. Other fees apply. Consult cfib.ca/payworks



Questions? Get more info.

Call our specialists: 1-888-521-0223

Visit CFIB.ca/savings

GET AN INSTANT QUOTE!

Visit CFIB.CA/PAYWORKS





ShipTime
Ship Smarter ▶

Save on average
\$3,200/year

Shipping and Courier Services

Save time and money with service options and quote comparisons to find the best deal for your shipments!

Ship faster and hassle-free, plus save up to 76%

With ShipTime you can compare shipping rates in real time, schedule pick-ups, print shipping labels, offer free return labels and manage your shipments **all in one place**.

ShipTime also allows you to create your very own branded tracking page, manage shipment returns, automate your shipping experience with default preferences, and even export your shipment data for accounting, inventory management, or analytical purposes!

Whether sending shipments across the city or world-wide via envelope, letter or package—or LTL (less-than-truckload) across North America—ShipTime has you covered with over 100 different service options.

ShipTime works with the top national couriers CFIB members love and trust to negotiate steep discounts and provide a multitude of service options.

CFIB Member Exclusive



Up to **76%** off all your shipping costs



Save on average **\$3,200** per year



1 Aeroplan® point for every \$1 spent

Pricing

No charge to sign up and use ShipTime — you pay only for the shipments you create.



Lowest rates on shipping plus the fastest and easiest shipments

Why work with ShipTime?

- Manage your shipments and get discounted rates for your shipping needs in one place
- Save on shipments to and from over 220 countries and territories worldwide
- Quick quote feature to instantly rate shop your favourite couriers
- Insure your shipments of valuable goods with ShipTime insurance to save an additional 50% or more vs. the courier on shipment insurance
- Get great customer care with ShipTime's Heroic Support™
- Get an extra 20% off your first order using coupon code MYSHIPTIME20
- Ship larger items on pallets using Less-Than-Truckload (LTL) Freight. Compare and choose the most trusted freight carriers like FedEx Freight, XPO Logistics, Day & Ross and Yellow to reduce your freight costs
- Easy integration with existing eCommerce platforms to sync orders from the top marketplaces such as BigCommerce, Shopify, WooCommerce, Ecwid, Magento, and many more



- Discounted rates from Top Couriers, including UPS®, Canada Post®, FedEx Express®, Purolator®, Canpar®, DHL®, Loomis®, GLS® and Nationex®
- Easy integration with existing courier company accounts allows you to bring your own rates for the couriers listed below.



Questions? Get more info.

Call our specialists: 1-888-521-0223

Visit [CFIB.ca/savings](https://www.cfib.ca/savings)

GET A QUOTE!

Visit [CFIB.CA/SHIPTIME](https://www.cfib.ca/shiptime)



Business Insurance

*Help keep your
business safe,
secure and
successful with
simple and flexible
insurance coverage.*

Built for your business

With over 100 years of experience protecting Canadian independent businesses like yours, Northbridge Insurance is proud to partner with CFIB to provide a comprehensive insurance package that includes the coverage your business needs with exclusive savings and benefits, plus extra features for added peace of mind.

Working with a network of leading commercial insurance brokers, Northbridge understands your industry and the challenges you face, and together they deliver exceptional service to thousands of satisfied customers from coast to coast.

Why work with Northbridge Insurance?

Your business rests on your workspace, people and operations. That's why Northbridge offers these core coverages to help support your long-term success:

- Commercial Property Insurance
- Commercial General Liability Insurance
- Business Interruption Insurance
- Auto Coverage for Non-Owned Vehicles

If you have more specific needs, Northbridge also offers a wide range of add-on coverages from commercial auto insurance and product liability to professional liability and coverage for contractors.

Northbridge Insurance, Northbridge Insurance logo, and Risk Management Assist are trademarks of Northbridge Financial Corporation, licensed by Northbridge General Insurance Corporation (insurer of Northbridge Insurance policies). Terms, conditions, and exclusions apply. See policy for details.

1. Premium discount on business insurance is not applicable to auto coverage(s). Transportation and logistics, resource industries (e.g. farms, logging, oil/gas) and course of construction (builder's risk) are not eligible.
2. Higher limits are available for purchase, subject to application, terms and conditions. Premium discount does not apply for coverage above \$50,000. Speak with your broker for more information.
3. Legal helpline service is not provided for criminal, personal or insurance issues, does not provide representation in legal proceedings or legal fees coverage, and is provided by Assistenza International, through lawyers licensed in your jurisdiction. Legal Assist services are not provided for criminal, personal or insurance issues, do not provide representation in legal proceedings or legal fees coverage and are not an insurance policy. Legal Assist services are provided through ARAG Legal Solutions Inc. or Assistenza International by lawyers licensed in the province or territory of your residence. Refer to your policy for more details. Risk Assist provided by our Risk Services specialists and are intended to augment your internal safety, compliance and risk management practices, and are not a substitute for professional or legal advice. Trauma Assist provided by independent third-party professionals, long-term and specialized counseling not included. Cyber Assist provided by CyberScout, LLC, services are not included in any cyber extension or endorsements. Services are not an insurance policy, not all policies are eligible, contact us for details.



Tailored protection for your business

CFIB Member Exclusive

Premium discounts for eligible businesses

- 10% premium discount on business insurance¹
- 50% premium discount on optional cyber risk coverage with \$50,000 limit and no application required²

Premium discounts apply only to businesses with less than or equal to \$5M CAD in revenue (\$3M CAD for Manufacturing and Contracting), less than or equal to \$10M CAD in total insured value (maximum \$5M CAD per location), and a maximum of four vehicles.



Special perks available for all businesses

Legal helpline³: Receive one year of complimentary telephone legal advice just for requesting a quote – no obligation to purchase a policy.

Flexible payment options:

- 0% interest
- Variety of payment methods accepted, including credit card
- Ability to pay all at once, monthly or in installments

No penalties: Revise coverage as your needs change. If you need to cancel the policy, you only pay for coverage up to the cancellation date.

More than just a policy—added peace of mind

CFIB members benefit from the following services at **no additional charge**:

Legal Assist³



Provides access to a telephone legal helpline, document review and drafting services, plus a library of customizable legal templates — a savings of \$260 or more!

Risk Management Assist³



Gives you on-call access to Northbridge's risk management specialists who can provide loss prevention guidance to help you mitigate risks to your business.

Trauma Assist³



Offers confidential counselling services to help you and your employees cope with the traumatic effects of an insured loss.

Claims Experts

Claims specialists who are experts in a variety of commercial segments and available 24/7 can help get you back to business quickly.



Questions? Get more info.

Call our specialists: 1-888-521-0223

Visit [CFIB.ca/savings](https://www.cfib.ca/savings)

GET A QUOTE!

Visit [CFIB.CA/NORTHBRIDGE](https://www.cfib.ca/northbridge)



PrimaSure™

Group Insurance for CFIB members

Low-Cost
Benefits
for your employees

Group Insurance

*Attract and retain
employees with
flexible and
affordable health
coverage!*

Provide group benefits on any budget

As an independent business, it can be hard to offer employee benefits that compete with big corporations. PrimaSure is a revolution in low-cost group benefits, providing flexible and affordable insurance for you and your employees.

Underwritten by Sun Life Assurance Company of Canada and administered by Nexim Canada, PrimaSure is offered to groups as well as individuals and is exclusively available to CFIB members.



Give PrimaSure your budget and they will find a product that works for you!

CFIB Member Exclusive

Free second opinion on your current coverage — no quote required!



Customized coverage at preferred rates



Almost **no limitations** or restrictions



Free no-obligation quote



Reliable support in the event of a claim



Added-value options usually reserved for big corporations



Network of local **advisors** who are also CFIB members to help you with your coverage needs



Affordable group insurance for you and your employees

Why work with PrimaSure?

- Cancel anytime with no penalties¹
- Insurance for businesses starting from 1 employee¹
- No restrictions on groups composed primarily of family members
- Health Spending Account available to businesses with as few as 3 employees
- Get honest opinions from local advisors who are also CFIB members

Start your plan with:

Health insurance

+

Life insurance

+

Accidental death and dismemberment insurance

Want more? Consider these additional options:

Dental Insurance



Coverage for dental care can be added to complement the health plans.

Salary or Critical Illness Insurance



Income replacement benefits in the event of unexpected illness or accident.

Health Spending Account



Designate an annual amount that employees can use to reimburse health and dental expenses not covered by their plan.

Other Services



Tele-Medical: New feature provides access to speak to a medical professional within minutes through an app!

Employee Assistance Plan: Program designed to assist employees in resolving personal issues.

Owner Assistance Plan*: Program designed to help business owners better manage the personal aspects of owning a business. Business owners can join this program at no additional cost.

Concerned about costs?

Consider exclusive products that can work with your budget!

- Plans that can be offered to specific people in the company only—such as the owners or key employees you may want to retain.
- Plans that are 100% employee-funded (you're not required to pay)*!
- If you are worried about the possibility of increasing costs, why not offer a standalone Health Spending Account??

* Might require proof of good health.
1. Certain restrictions may apply.
2. May differ in Quebec.



Questions? Get more info.

Call our specialists: 1-888-521-0223

Visit [CFIB.ca/savings](https://www.cfib.ca/savings)

GET A QUOTE!

Visit [CFIB.CA/PRIMASURE](https://www.cfib.ca/PRIMASURE)





Access **50+**
courses
for free

Online Training

Empower your employees to do their best work, be compliant with regulations, and stay safe with online learning!

Keep your employees motivated and grow your business

Training is critical to the success of any business. Whether you want to create a better overall work environment, ensure a harassment-free workplace, or help your employees provide an outstanding customer experience, Vubiz offers a FREE course¹ for you!

CFIB members have 24/7 access to a library of self-directed online training that is especially tailored to small business owners and their employees.

As a leader in e-learning, Vubiz's online platform offers dozens of courses and certificates that can empower you and your employees with the knowledge and skills needed to deliver meaningful outcomes for your business.

CFIB Member Exclusive

More than 50 free online courses,
valued at \$2,000 per employee



Free employee accounts
to keep track of which courses they have completed



75% off comprehensive
certificate programs recognized by Athabasca University



Free online courses for you and your employees

Why work with Vubiz?

- Courses in everything from health and safety to customer relations — including WHMIS training!
- Flexible platform lets your employees gain more knowledge at any time
- Plus, access courses on financial education for children with vuKidz — designed to capture their attention with learning that is visual, fun and engaging

In addition, small business certificate courses accredited by Athabasca University are available for your employees and can be applied towards their Bachelor of Management and Bachelor of Commerce degrees. See the different options below.

Small Business Health and Safety Certificate



This comprehensive program provides managers, supervisors and workplace health and safety champions with an understanding of health and safety in Canada and with training on how to keep workplaces safe.

Small Business Human Resources Certificate



This unique program addresses key topics such as recruitment, staff compensation and benefits, leadership, performance development and team building, and much, much more.

Small Business Marketing and Sales Certificate



This program explores fundamental and advanced marketing concepts, and addresses communication and selling techniques to develop, grow and maintain valuable customer relationships.

Small Business Management Certificate



This program was created to provide the managers of small and medium-sized businesses easy-to-access training to enhance and expand their business skills, knowledge and expertise.

1. For a list of courses with descriptions, visit cfib.ca/vubiz



Questions? Get more info.

Call our specialists: 1-888-521-0223

Visit CFIB.ca/savings

START LEARNING!
Visit CFIB.CA/VUBIZ





Save
up to **40%**
on CNESST premiums

OFFERED IN QUEBEC ONLY

Occupational Health & Safety

Invest in the future, join our safety group: Protect your employees, boost your productivity – our expertise in health and safety at work makes the difference!

Join a safety group and take advantage of our partner's OHS expertise

TELUS Health is the largest manager of safety groups. A safety group is a group of employers who are committed to taking measures aimed at promoting the prevention of injuries and the return to work of injured workers. In addition to enhancing the safety of your workplace, the safety group helps lower your CNESST¹ premiums, depending on the extent of your efforts.

More than 4,000 businesses in Quebec are members of the CFIB program. In fact, more than 30% of all companies that are members of a safety group in Quebec have chosen TELUS Health.

CFIB Member Exclusive

62% discount² for the first year, with a two-year commitment

26.5% discount in 2024 on the standard fees

+

Additional **10% discount** compared to other safety groups managers

+

15% discount on other OHS services (i.e., training)



Help lower premiums through exclusive health and safety programs

Why work with TELUS Health?

- Most advantageous pricing in the marketplace
- 92% satisfaction rate among service users
- Experienced, committed team available across all regions of Quebec
- Secure client portal providing access to:
 - Video content to educate your employees
 - More than 40 online OHS trainings included
 - Turnkey OHS support materials and tools
 - Workplace injury online reporting
 - Employee critical incident support (trauma)

Pricing*

Industries	Rate per \$100 of payroll		
	Regular 2024	CFIB (26.5% discount)	CFIB 1st year (62% discount)
Mechanical workshop	\$0.30	\$0.22	\$0.11
Truck transport	\$0.51	\$0.37	\$0.19
Machine shop	\$0.23	\$0.17	\$0.09
Retail business	\$0.16	\$0.12	\$0.06
Construction, general contractor	\$0.61	\$0.45	\$0.23

Scan the QR code to find out what your custom rate is based on your industry and payroll.



* Consider this pricing grid as an example of the most common industries. The discount is 26.5%.

1. CNESST is the Commission des normes, de l'équité, de la santé et de la sécurité du travail.

2. The discount on the initial fee does not apply to members who have a current safety group contract with TELUS Health (Canada) Ltd. or who had a safety group contract with TELUS Health (Canada) Ltd. less than three years ago (including continuators). The employer may benefit from this reduction only once.



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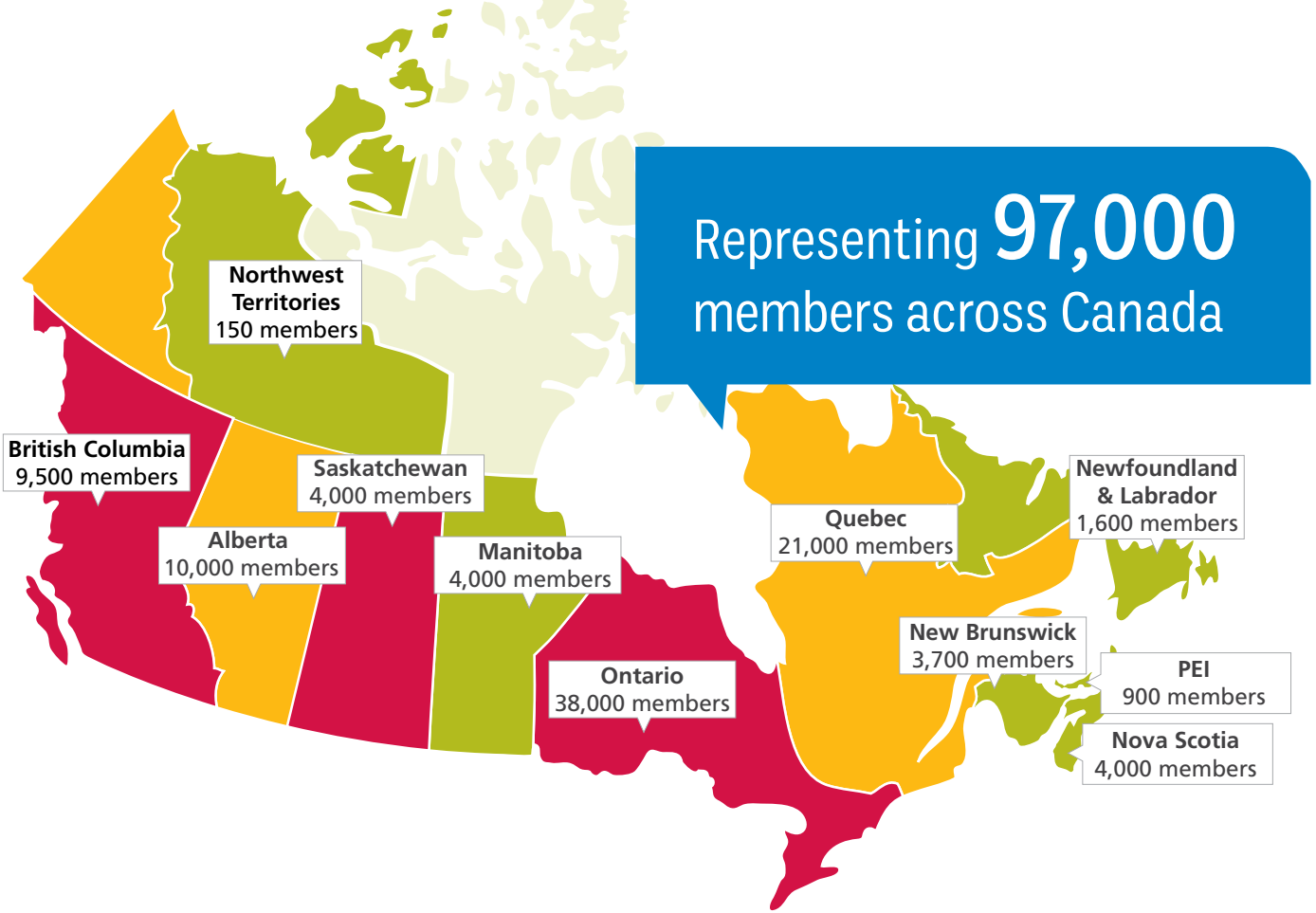
With over 97,000 members, the Canadian Federation of Independent Business (CFIB) is Canada’s largest non-profit organization devoted to creating and supporting an environment where your business can succeed.

We support businesses in three key ways:

 <p>ADVOCACY</p>	 <p>RESOURCES</p>	 <p>SAVINGS</p>
<p>We fight for policy change at all levels of government to benefit your business.</p>	<p>We provide 1-on-1 advice and a library of resources to make running your business easier.</p>	<p>We offer exclusive savings with carefully selected partners on key services to help run your business.</p>

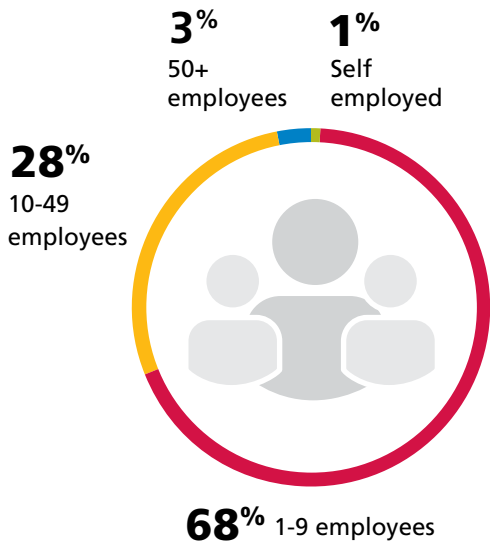
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is to increase your chances of success.





From the self-employed to the booming enterprise with hundreds of employees, from coast to coast and in all industries, CFIB supports all kinds of small and medium-sized businesses.

Number of employees



CFIB members in all major sectors of the economy

Agriculture	4,500	Professional & Business Services	10,700
Construction	9,400	Retail	22,600
Health, Education and Social Services	6,400	Transportation & Communication	2,900
Hospitality	8,800	Wholesale	4,800
Manufacturing	9,000	Arts, Recreation & Information	4,200
Personal and Miscellaneous Services	10,800	Natural Resources	1,200
Primary Industries	1,500	Other	2,400



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ADVOCACY



Fill out CFIB surveys to have your voice heard on important issues affecting your business.

We'll make sure politicians and decision-makers hear you.

Have your voice heard

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who take your views to government and the media



Influence

to drive policy change



Regular updates

on issues that impact your business

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- Reducing exorbitant credit card fees and pushing for a more level playing field for small merchants
- Stopping the growth of excessive regulations
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RESOURCES



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