Proposal for Tender 60129594

To provide Training Courses for Government Departments, Offices, Agencies, Boards and Commissions of the Province of Nova Scotia.

Vendor:
Innes, MacIntyre & Associates
7071 Bayers Rd. RPO, Box 22037
Halifax, NS, B3L 4T7

Tel: (902) 857-9338
Fax: (902) 857-1731
Cell: (902) 222-1479
E Mail: jackie.innes@ns.sympatico.ca

4.2 General Corporate Ability

1. Innes MacIntyre & Associates (IMA) is a consulting firm specializing in the design, coordination and delivery of Life Planning and Pre-Retirement seminars. Our NS Joint Stock Registration Number is 3077713.

2. We have been registered and been in operation since 2003.

3. Partners Jacqueline Innes and Allan MacIntyre have more than 50 years combined experience in pension legislation, client counseling, as well as extensive experience in the coordination and implementation of public education activities. Both have been guest speakers and presenters at a number of seminars dealing with life planning and pre-retirement. Over the past three years we have delivered 51 Pre-Retirement seminars. Our clients include the Nova Scotia Public Service Commission, Department of Transportation and Public Works, Province of Nova Scotia; Canada School of Public Service, Government of Canada; Department of Citizenship and Immigration, Government of Canada; Enterprise Cape Breton Corporation (ACOA), Government of Canada and the Cape Breton Regional Municipality. We have also provided specialized pre-retirement seminars for a private sector employer, Maritime Paper Company, Dartmouth, NS. We have provided seminars in the following locations in Nova Scotia: Halifax, Sydney, Truro, Antigonish, Bridgewater, and Baddeck. In addition, we have delivered seminars in Moncton and Fredericton, New Brunswick.

4. Partners Mrs. Innes and Mr. MacIntyre will fill in for each other in the event of illness or incapacity.

5. **General philosophy or approach to business:**

We believe the key to our success is:

- Ongoing research for current and meaningful topic information that will be of interest and value to individuals planning for retirement.
- An informal atmosphere where participants are made comfortable in the seminar setting and encouraged to ask questions. We encourage participants to examine their perceptions, give them a realistic view of the challenges and rewards they may encounter and motivate them to address the personal, as well as the financial challenges of retirement. Participants will be guided through the process using a carefully planned blending of self-exploration, small group discussions, accurate, current and objective information by seminar leaders and other resources, plus guidance in the preparation of an action plan.
- We feel it is important for couples to develop their retirement plans together, so encourage the attendance of spouse/partners. We strive to help the partners feel part of the group and a valuable part of the learning experience.
- We explore issues that single retirees may experience.
- Speedy response to participant's inquiries after the seminar.
- Using both our career and personal experience as retirees to provide participants with information and tools to assist them in making a successful transition to retirement.
- Ongoing consultation with clients and a though review of participants evaluations to ensure we design a program that meets their needs. This includes follow-up and discussion with our clients to improve our program, as required.

6. IMA fully support the Diversity Policy of the Province. Both in the selection of our presenters and in the actual presentation, we strive to be inclusive, and to create the environment of fairness, equality and mutual respect.

7. IMA strives for customer satisfaction. Each participant is provided with an evaluation form and asked to provide an overall assessment of the seminar. They are also asked to provide feedback on the sessions they like best and what modules, if any, did not meet their needs/expectations; and what suggestions they have for improving the program.

   If certain modules are identified as not meeting the participants' needs and/or expectations, we work with that presenter to improve the module content and/or improve their presentation style; or if necessary, replace them.

   We also review suggestions for improving the program and make ongoing changes as necessary. In the unlikely event our overall seminar receives an unsatisfactory evaluation with the majority of participants; we will offer a refund.

Course Information:

Trainer Name: Jackie Innes and/or Al MacIntyre

Course Category:
Personal Wellness

Course Title:
Pre-Retirement Planning

Target Audience:
This course is designed for employees who wish to prepare for a successful retirement. Partners of employees are welcome to attend at no additional charge.

Competency Type: N/A

Description:
Retirees today are more physically and mentally active and are living longer, healthier lives. As a result, your retirement years may almost equal your working ones and often create new opportunities and new directions to your life. It is important to plan effectively to ensure financial security, maintain a good lifestyle and prepare for a period of adjustment that should not be underestimated. This program will provide you with information and tools to help you make informed decisions about your future and will encourage you to explore issues you will face in retirement. This program is a "must" for those who believe good planning is the key to a successful retirement but are "too busy" to think about tomorrow. It's never too soon or too late to get the information that will help you make the most of these years!

Course Learning Objectives:
To provide employees with the information and tools to assist them in making a successful transition to retirement. At the end of the course, they should:

- Be able to determine their needs and wishes for retirement, how to achieve their goals and know where to go for additional assistance.
- Have a good understanding of Pension Benefits, Effective Estate Planning, and Financial Planning.
- Have an understanding of how retirement affects their personal income tax.
- Be more mentally prepared for the decision making process as it relates to retirement.
- Be more prepared to make lifestyle changes.
- Have a good understanding of the value of fitness and nutrition.
- Be able to develop a realistic and attainable action plan.

Course Outline/ training methodology:
Our goal is to provide employees with a unique seminar package that addresses the personal, as well as, financial challenges and rewards of retirement. Innes, MacIntyre and Associates (IMA) has brought together a team of professionals with expertise in a

number of retirement planning topics such as financial and estate planning, Canada Pension and Old Age Security benefits, taxation, the psychology of retirement, and health and wellness.

IMA will work with the client to include, in addition to core modules, the strategic financial and lifestyle planning modules that meet their employees' specific needs and/or interests. Other modules are optional depending on the length of the course (2 or 3 days). The time allotted for each module may also be expanded depending on the length of the course.

Mandatory modules:

Group Exercise: Voyage to Retirement
Time: 1 hr

<u>*Objective*</u>: The opening exercise is designed to create a relaxed atmosphere, encourage brainstorming and promote discussion to prepare the participants for the topics that will be covered during the seminar. It is interactive and encourages each participant to identify issues they feel are of importance to address to make their retirement successful.

<u>*Methodology*</u>: Flip Charts, PowerPoint presentation, working groups, interaction with participants.

<u>*Outcome*</u>: Sets an informal atmosphere to help participants be comfortable in the seminar setting and encourages them to be engaged in the process and confident to ask questions. The participants will identify and discuss issues that should be addressed to ensure a successful retirement.

Superannuation Benefits
Time: 1.5 hrs

<u>*Objective*</u>: To provide an awareness of the type of benefits available, the eligibility criteria, benefits available on death, Public Service Award Payments, and the Group Life Insurance and Health Plan after retirement.

<u>*Methodology*</u>: Flip Charts, PowerPoint presentation, Questions & Answers, handouts.

<u>*Outcome*</u>: A greater understanding of the Provincial Superannuation Plan and the benefits it provides. This session will provide participants with an in depth explanation of the Province of Nova Scotia Superannuation Plan. The method of calculating benefits for participants, surviving spouses and children is explained. The participants will also learn about the impact of Canada Pension Plan Retirement Benefits on the amount they receive from Superannuation.

Financial Planning
Time: 1.5 hrs

Objective: Participants learn the importance of financial planning as it relates to retirement. This presentation will encourage the participants to explore how to achieve the standard of living they wish to have in retirement. They will learn how to build a financial plan for retirement, learn about cash flow vs. time line, defining risk, secrets to successful investing, and understand investment options and how to seek a financial advisor.

Methodology: PowerPoint presentation, Questions & Answers, handouts.

Outcome: Participants will learn the significance of planning and the steps necessary to develop a solid financial retirement plan.

Taxation
Time: 1.5 hrs

Objective: Participants will learn how retiring allowances, pension income, post employment income, RRSPs and RRIFs will affect their income tax. They will also learn about their responsibilities with installment tax payments.

Methodology: PowerPoint presentation, Questions & Answers, handouts.

Outcome: Participants will learn the importance of tax planning in retirement.

Canada Pension/Old Age Security
Time: 1.5 hrs

Objective: To educate participants regarding the benefits available under the Canada Pension/Old Age Security programs. This will include information about eligibility requirements, how and when to apply for benefits, documentation required, and how to appeal if an application is denied.

Methodology: PowerPoint presentation, brochures, Questions & Answers, handouts.

Outcome: Greater awareness of the benefits available, documentation required and knowledge of how and when to apply.

Psychological Aspects of Retirement
Time: 1.5 hrs

Objective: To create an awareness of the psychological impact of retirement on the participant and their family, the preparation required for dealing with the lifestyle change and understanding the process of retirement. This module will provide participants the opportunity to explore emotional issues they may face in retirement. It will also help them assess whether or not they can expect to have difficulties adjusting to the transition. It will prompt them to examine their approach to change, how they value work, and help them identify alternative sources of fulfillment. They will learn how retirement may affect their key relationships and the importance of social networks.

<u>Methodology</u>: PowerPoint presentation, interactive exercises, questionnaire, Questions & Answers, handouts.

<u>Outcome</u>: The participants will be better able to anticipate challenges they may face in retirement and learn about strategies that will help them take charge of their lives.

Estate Planning
Time: 1.5 hrs

<u>Objective</u>: To create an awareness and understanding of Estate Planning. This presentation provides a comprehensive look at estate planning by outlining the various tools available to achieve individual goals through a customized plan. Specific topics include disposition of assets, "life interest" to beneficiaries, forgiveness of debts, guardianship, insurance, powers of attorney for property and health care, wills, living wills, responsibilities of executors and other related topics.

<u>Methodology</u>: Handouts, audience participation, Questions & Answers.

<u>Outcome</u>: Participants will become aware of the importance of planning to protect their families and/or estate.

Wellness: Fitness & Nutrition
Time: 1.5 hrs

<u>Objective</u>: To create an awareness of the importance of healthy lifestyle both now and in retirement. This session will cover the components of fitness: flexibility, strength and conditioning, and cardiovascular fitness. It also includes a presentation on Nutrition for Healthy Living which covers why we should focus on nutrition, essential nutrients, meal timing, fiber, fats and meal planning.

<u>Methodology</u>: Lecture, product display, exercise demonstration, audience participation, handouts, Questions & Answers.

<u>Outcome</u>: To motivate participants to adopt a healthy and active lifestyle.

Optional Modules:

Employment Insurance
Time: 45 minutes

<u>Objective</u>: To inform participants of the benefits available under the Employment Insurance Program. This will include information about what type of benefits are

available, eligibility requirements, how and when to apply for benefits, responsibilities & rights, and how to appeal if your claim is denied.

Methodology: Handouts, audience participation, Questions & Answers.

Outcome: Greater awareness of the benefits available, responsibilities & rights, and knowledge of how and when to apply.

Challenges of Aging and Caregiving
Time: 1 hr

Objective: To create an awareness of the challenges of aging, caregiving, what affect caregiving could have on retirement plans, and what resources are in the community to help a caregiver.

Methodology: PowerPoint presentation, Questions & Answers, handouts, brochures, audience participation.

Outcome: Participants will become aware of their role as part of the "sandwich generation"; dealing with grandchildren, adult children and elderly parents. T his module will help them become aware of both the emotional and practical issues of a caregiver and what affect this could have on retirement plans.

Long Term Care
Time: 1 hr

Objective: To create an awareness of the importance of financial protection in the event of debilitating illness.

Methodology: PowerPoint presentation, Questions & Answers, handouts, brochures, audience participation.

Outcome: The audience will learn the challenge and issues of long term care, consequences for caregivers, the financial impact of debilitating illness, and how advance planning is the best way to maintain independence and dignity with peace of mind.

Post Retirement: Utilizing your time through work and/or volunteer work
Time: 1.5 hrs

Objective: This module provides participants the opportunity to explore activities and opportunities that may replace their current career. It will cover leisure, volunteer, and work after retirement. This module helps participants identify their transferable skills such as strengths, personal assets, work and life experiences; explore both external and internal attitudes about aging, where they fit into society at this stage of their lives, look at what impact these attitudes have on their lives and how they affect successful post volunteer and/or work activities; and explore their personal vision by combining values, interests and skills.

Methodology: PowerPoint presentation, flip charts, discussion, interaction with participants, working groups.

Outcome: Participants will recognize how their transferable skills may fit with volunteer organizations, future employers or as entrepreneurs; recognize the importance of attitude and that most negative attitudes are based on myths, not facts; and learn how their vision can be a guide in determining where they fit in a volunteer activity and/or work related field.

Exploring Volunteerism
Time: 30 min

Objective: To create an understanding of what should be considered when thinking about being a volunteer. This will include discussion concerning time commitment, skills and interests, experience and issues, community, location and setting, what questions you need to ask and where to go to search out information.

Methodology: Lecture, audience participation, handouts and Questions & Answers.

Outcome: Participants will become aware of what they should think about, what questions they should ask to define their involvement and where they should go to seek out opportunities.

Course material cost per participant:
IMA is committed to ensuring participants are provided with the tools necessary to make informed decisions about retirement planning and life after retirement. Each participant is provided with a comprehensive manual that contains the material covered during the seminar. It is made up of sections containing copies of overheads used by presenters and also includes tools, tip sheets and reference material. The cost of each participant's manual is $25.00 for a two day seminar and $30.00 for a three day seminar. It is suggested that the employee share the manual with their spouse/partner.

The Department will be responsible for:

- Classroom/meeting room, tent cards, writing paper, pens, pencils
- Audio visual equipment
- Screen
- Flip charts, markers
- Podium and mike (if required)

Trainer:
Jacqueline Innes and/or Al MacIntyre

Trainer Profiles:

Adult Education Expertise:

Jacqueline Innes and Allan MacIntyre have acquired vast experience through on the job training during their careers. Mrs. Innes has extensive experience in the coordination and implementation of public relations and public education activities, training, and information sessions as well as experience in the development and updating of information products. Mr. MacIntyre has written and developed Union/Management training programs, has coordinated numerous training sessions and has acted as facilitator for a large number of conventions, board and committee meetings.

Both Jacqueline Innes and Allan Macintyre have extensive experience with Canada Pension and Old Age Security legislation as well as the federal Superannuation Plan (similar to the provincial superannuation) which is an integral part of retirement planning.

Since their retirement and the development of their business they have designed and facilitated approximately 50 one, two or three day seminars to groups ranging from twelve to fifty participants plus partners. They have three years experience with course design and delivery related to Retirement Planning seminars. The numbers of seminars has increased as follows: 2003- 04 – 10 seminars, 2004- 05 – 17 seminars, 2005 -06- 24 seminars. During the 2005-06 calendar year the average class size was 25 participants plus partners.

Client and participant satisfaction rating is high. We receive positive reactions and comments from both clients and participants.

Both Mrs. Innes and Mr. MacIntyre are available to travel to all areas in Nova Scotia, if required to do so.

Trainer Resumes:

<u>Jacqueline Innes</u>

Skills and Abilities

- Experience in the coordination and implementation of public relations and public education activities, including training, information sessions, managing trade show booths, placement of media articles, advertisements, literature distribution and mailing activities
- Experience in chairing and organizing meetings, participating in various committees, and making presentations to various audiences, including senior management
- Experience in the development and updating of information products (including brochures, articles, advertisements, videos, training and presentation materials) for use in public education activities

- Experience with media interviews in print, radio, and televisions
- Experience in developing/implementing/evaluating strategies, initiatives, activities, and work plans to inform and educate staff, clients, partners, and stakeholders
- Experience in preparing budgets and managing financial resources
- Experience in initiating, establishing, maintaining, monitoring and evaluating partnerships within the federal and provincial governments and in the private sector, with associations, organizations, agencies, stakeholders, and media
- Experience in providing leadership and direction to staff and teams
- Experience in providing expert advice, guidance, and support to the senior management, as well as partners, team members, and staff
- Experience in analyzing legislation and policies
- Computer skills include: MS Word, MS PowerPoint, Windows 2000, E-Mail, Internet

Professional Experience

2003 — Established the consulting firm *Innes, MacIntyre & Associates (IMA)* which specializes in the design, coordination, and delivery of life planning and pre-retirement seminars.

1992-2002 — **Provincial Coordinator**
Canada Pension Plan (CPP)/Old Age Security (OAS) Outreach
Human Resources Development Canada (HRDC)

Duties: Responsible for development, coordination, and implementation of communication strategies, outreach, public education, and information services regarding CPP and OAS programs to HRDC staff, clients, partners, federal and provincial government departments, organizations, stakeholders, and the media.

1991-1992 — **Client Service Officer**
Human Resources Development Canada

Duties: Performing all tasks related to serving the public including interviewing and counseling clients regarding CPP/OAS Programs; implementation of public relations activities for the purpose of increasing client awareness; liaising with government officials and agencies; possession of thorough knowledge of Federal, Provincial and Municipal social programs; representation on behalf of the Minister at Review Tribunal hearings and in court proceedings; analyzing and investigating complex cases; conducting field visits to resolve contentious cases and investigate fraud.

1967-1982, 1984-1991 — **Service Delivery Agent**
Health & Welfare

Duties: Determined client eligibility and entitlement for benefits under the CPP and OAS Act & regulations by adjudicating applications and maintaining client accounts. This included the provision of information to clients, their representatives, other federal government departments, MP's, MLA's, private insurers, provincial government agencies and the general public; made decisions concerning complex and contentious applications.

1982-1984 **Human Resource Specialist**
Health & Welfare

Duties: Provided advice, guidance, and interpretation regarding collective agreements, compensation and benefits, superannuation and relevant Acts and Regulations to managers and employees. Performed all tasks related to pay and benefits; preparation and maintenance of employee benefit records.

Education

1964 Halifax West High School, Halifax, NS
Completed grade 12 and received diploma.

Courses

Effective Presentations & Encountering the Media
Persuasive Presentation Skills – A Catalyst Program
Negotiating Skills
Project Management
Frontline Leadership Course
Coaching Workshop
Communicating with Employees
Facilitating Improvement Process & Measuring Client Satisfaction
Creating Successful Work Teams
Making Teams Work

Professional Skills

Forward thinking and goal-oriented, combining strong planning, organizational, interpersonal, and communication skills with the ability to work independently and in a team environment.
Able to effectively lead, coordinate and implement projects on time and within budget.
Highly motivated, flexible, responsive and able to handle multiple tasks simultaneously.
Work respectfully and effectively with clients in a professional manner.

Awards

HRDC Departmental Staff Creativity and Innovation Award
Presented by Claire Morris, Deputy Minister, Human Resources Development Canada

This award is aimed at recognizing, at the corporate level, staff achievements. It is given to employees whose exceptional work reflects HRDC's departmental values. This award was given in recognition of an innovative partnership developed with the Nova Scotia Department of Education.

Allan MacIntyre

Skills & Abilities

- Experienced in developing/implementing strategies and policies
- Experienced in analyzing legislation and policies
- Experienced in conducting meetings and making presentations
- Computer skills include: Word, Windows, E-Mail
- Courses and experience in mediation, negotiation and appeal representation
- Innovative, adaptive, responsive, fiscally responsible

Professional Experience

2003 Established the consulting firm *Innes, MacIntyre & Associates (IMA)* which specializes in the design, coordination, and
Delivery of life planning and pre-retirement seminars.

Aug 1990- National President
May 2000 National Health and Welfare Union, Ottawa, ON

Duties: As the Chief Executive Officer, performed all tasks related to union affairs including: interpretation of union bylaws; ensuring directions and policies established at National convention were implemented; prepared and implemented annual budget of over $1,000,000.00; responsible for all union finances, management and allocation of union staff; chaired meetings of the National Executive of union; member of all standing union committees; represented National Health and Welfare Union on Board of Directors of 170, 000 member Public Service Alliance of Canada (PSAC); member of PSAC standing Finance and Emergency Fund committees; member of PSAC Joint Pension Advisory Board.

Sept 1971- Client Service Officer
Aug 1990 National Health and Welfare, Sydney, NS

Duties: Performing all tasks related to serving the public including: interviewing and counseling clients regarding various benefits administered by Income Security Programs and represented the Minister at Review Tribunal hearings and in court proceedings. Also implemented public relation activities for the purpose of increasing client awareness; and liaising with other government officials and agencies; possess thorough knowledge of Federal, Provincial and Municipal social programs.

Nov 1959- Pay & Benefits Advisor - Pension Analyst
Sept 1971 National Health and Welfare & Department of Finance, Ottawa, ON, and Halifax & Sydney, NS

Duties: Performing all tasks related to pension affairs including: interpretation of relevant Acts and Regulations; counseling clients in writing regarding benefits and appeal rights; calculating pensions. Worked in Appeals section as first level departmental appeal representative. Prepare and maintain employee benefit record, analyzed payroll records for accuracy.

Volunteer Contributions

2002 - Pres **Chair** **Cape Breton Miners Museum Society**
Purpose: To preserve and promote the mining heritage of Cape Breton.

2000- Pres **Chair** **Cape Breton County Economic Dev. Authority**
Purpose: To promote industrial growth in Cape Breton.

2002 – Pres. **Director** **Glace Bay Savoy Theatre Commission**
1989 – 1990 **Chairperson** Purpose: To promote community theatre, while
1986 – 1989 **Director** ensuring financial independence.

1994 – Pres **Board Member** **Cape Breton Development Corporation**
Purpose: To set policies and provide direction for Crown Corporation involved in coal mining.

1990 – 1999 **Board Member** **Public Service Disability Plan Management Board, National Joint Council**

Purpose: To manage disability plan for over 240,000 federal employees. To act as last stage appeal process for applicants.

1990 – 1999 **Director** **Public Service Alliance of Canada**
Purpose: To ensure policies and directions set at Triennial Convention were carried out.

1986 – 1990 **Board Member** **Glace Bay Enterprise YMCA Centre**
Purpose: To develop and provide training for new business venture applicants. To provide technical assistance after startup.

1985 – 1990	**Board Member**	**<u>Glace Bay and Area Community Futures</u>** Purpose: To develop and implement long range development plans for the area. To provide funding for innovative ideas not covered by regular programs.
1985 - 1988	**Councilor**	**<u>Town of Glace Bay, NS</u>** Committees: Finance Public Works Social Services – Chairperson Recreation – Chairperson

Education

1957 — Empire Business College, Sydney, NS
Received Business Diploma

1956 — Saint Ann's High School, Glace Bay, NS
Completed Grade 12

Professional Skills

- Maintain excellent interpersonal, public, and written communication skills.
- Perform well in both team and independent approach work environments.
- Embody a flexible mindset and able to handle multiple tasks simultaneously.
- Work effectively with client and customer service in a professional manner to resolve tense situations.
- Possess exceptional organizational skills as required in planning and managing projects.
- Developed and implemented strategy for Employer/Employee consultation process.

IMA References:

Kenda MacFadyen
Consultant, Organization Design and Effectiveness
HR Innovation & Growth Division
Nova Scotia Public Service Commission
2nd Floor, 1700 Granville Street
Halifax, NS B3J 1X5

Tel: 902-424-8384
Fax: 902-424-0755
macfadk@gov.ns.ca

Lorna Morrison
Continuous Learning Coordinator
Citizenship and Immigration Canada
Case Processing Center
47-49 Dorchester St
Sydney, NS B1P 6V6

Tel: 902-564-3733
Fax: 902-564-3735
Lorna.Morrison@cic.gc.ca

Annie Therriault
Manager Client Services & Partnerships
Canada School of Public Service

Angus Fleming
Director of Human Resources
Cape Breton Regional Municipality

Atlantic Region
777 Main St, 5th Floor Suite 520
Moncton NB
E1C 1E9

Tel: (506) 851-7996
Fax. (506) 851-3881
Annie.Therriault@csps-efpc.gc.ca

320 Esplanade St
Sydney, NS
B1P 7B2

Tel: (902)563-5059
Fax: (902) 563-5582
ACFleming@cbrm.ns.ca