

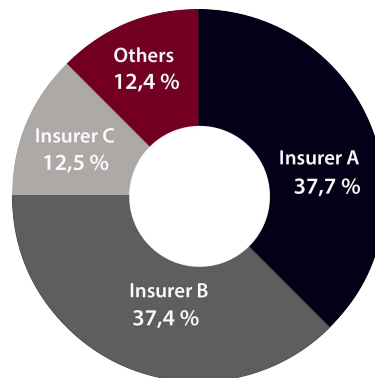
## Our commitment

To find the insurance product that best answer your needs, the salaries advisors of the *Vigilis Group* have access to products of the following insurance companies:

Assumption Life  
Blue Cross  
La Capitale  
Chubb  
Desjardins Financial Security  
Empire Life  
Great-West Life

Humania Assurance  
Industrial Alliance  
Manulife Financial  
RBC Insurance  
SSQ  
Sun Life Financial

During the year ended  
**December 31, 2018**,  
business placed by The Vigilis  
Group was allocated as  
follows :



## CONFLICT OF INTEREST

No insurance company owns an ownership interest in The Vigilis Group, nor do they finance our activities in any way. Our recommendation is solely based on the results of your needs analysis.

Furthermore, we vow to immediately notify you of any potential conflict of interest that could arise.

## COMPENSATION

Our advisor income does not include any commissions or bonuses. However, it is important to note that should you purchase any of proposed products, The Vigilis Group will receive a commission from the issuing insurance company.

Furthermore, in certain cases, the insurance company may offer additional compensation based on the volume of business placed.

---

## Our obligations

We will make every effort to ensure that your group insurance plan answer your business objectives and your staff needs. To do this, our team could be called to :

- analyze your insurance needs;
  - design a custom Group insurance plan or propose you some modification to your current plan;
  - if a market survey is deemed necessary :
    - draft a Group insurance request to solicit the selected insurers;
    - analyze and compare quotes;
  - present you the results of our analysis as well issuing recommendations, including a written comparison of your current plan and the one that we proposed;
  - ensure the establishment of a new regime, including a comprehensive administrative support to policyholders;
  - cooperate to ensure the good running of the contract management for the insured.
- 

## Your involvement?

To enable us to answer our obligations, a thorough understanding of your business and its objectives is required.

### YOUR FIRM HAS NO GROUP INSURANCE PLAN

Please fill out the online «Firm information» Form as well as the «Employee Data Sheet» that you will find at [www.vigilis.ca/docs/VIGILIS-Needs-Analysis.xls](http://www.vigilis.ca/docs/VIGILIS-Needs-Analysis.xls)

### YOUR FIRM ALREADY HAS A GROUP INSURANCE PLAN

In addition to the based information on your company, we need to get by mail :

- an employee benefit booklet for each class of coverage;
- a copy of your current premium statement;
- active and disabled employees tables;
- a copy of the correspondence receives for the last two renewals.

Upon receipt of your signed application request, one of our group insurance advisors will contact you to discuss about your business and your expectations. Then, we will return a signed copy of this commitment, with a schedule for each steps to come.

---

Any questions? One of our specialists will be pleased to assist you.

Tél. 450 682-7772 - 1 888 682-7772