

As a firm specializing in Group Insurance and Group Retirement products, we take this opportunity to provide, in writing, the commitments we make to you as part of our initial service, and periodically thereafter:

Analyze.

Rigorous analysis of your needs



✦ First, we will conduct an in-dept review of the benefits offered under your group insurance plan, taking into account:

- Employee needs, through an analysis of the current plan's use, comments and suggestions received and, if required, an online survey of participants;
- Company objectives for the plan, including any financial constraints;
- Local employment market, through a benchmarking analysis vs. plans offered by other firms seeking the same labour.

If, in our professional judgment, adjustments are required, we commit ourselves to identify and submit the appropriate alternative proposals.

Plan

Call for tenders and Financial analysis



✦ To ensure that you only pay the premium required to cover the risk that your firm represents for the insurer, as part of our initial service, and periodically thereafter, we conduct a comparative analysis of comprehensive specifications to solicit offers in the market.

It should be noted that, within the framework of the insurance plan exclusive to CPA businesses and firms, this comparative analysis can be carried out globally for all participating organizations

Support.

Plan implementation
Mid-Term analysis report
Plan renewal



✦ In order to ensure an orderly plan implementation and the ongoing satisfaction of participants, we are committed to maintaining an internal customer service team, available during normal hours of operation, able to offer the personalized service you deserve and expect.

We are also committed to providing you with attractive, **personalized communication material** for your staff and remain available for any employee meetings you deem necessary.

We commit ourselves to providing an in-depth **analyses of claims submitted during the first months** of the policy year, in order to identify and trends that may affect pricing at renewal, If required, we will contact you to propose changes and, if we agree on options to be considered, we will obtain insurer pricing on these options to help you make an informed choice at renewal time.

As the appointed broker, VIGILIS, Group Solutions receives the insurer's proposed renewal terms. To ensure that these conditions are fair and to identify any new trends, we continue the mid-term analysis of claims.

We also analyze **the costs and inflation factors used by the insurer to ensure both the accuracy of the offer** and its competitiveness related to the market.



Integrity and Transparency

A matter of trust

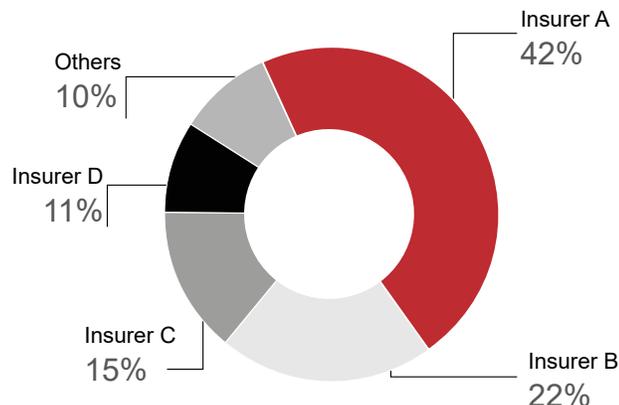
Insurers we deal with in group insurance

- Beneva (SSQ-La Capitale)
- Canada Life
- Desjardins
- Empire Life
- GSC 360
- Humania
- Industrial-Alliance
- Manulife
- Medavie Blue Cross
- Sun Life

Distribution of our business during the 2023 financial year

No insurance or savings companies owns, directly or indirectly, an ownership interest in The VIGILIS Group, nor do they finance our activities in any way.

As shown, we do not favor any insurer, but recommend the insurer whose offer meets the needs of our client.



If you subscribe to one of the offered products, a VIGILIS Group member firm will receive a commission from the insurance or savings company issuing said product. In addition, in some cases, the insurance or savings company may offer a bonus related to the volume of business submitted as well as non-pecuniary benefits.

All VIGILIS Group Solutions advisors are governed by and hold a valid permit issued by the Autorité des marchés financiers, Québec's governing body. We invite you to submit any complaint or dissatisfaction you may have to the VIGILIS Group Complaints Officer, Richard Desormeau, at the address r.desormeau@vigilis.ca.

Personal information protection

Our Policy on the protection of personal information details the following elements: our responsibility with regard to your personal information, the limits of your consent, the reasons and limits for the collection, the use and retention of your personal information, the security measures deployed to protect your personal information, your right to withdraw your consent, subject to certain legal or contractual restrictions. For more information, visit our site at www.vigilis.ca.

Canada anti-spam legislation

Our Anti-Spam Policy details the following elements: the types of communications targeted and excluded by law, procedure for confirming and withdrawing consent, your right to complain & the resources at your disposal. For more information, visit our site at www.vigilis.ca.