



Desjardins Insurance refers to Desjardins Financial Security Life Assurance Company..

Dear partner:

Our priority is to provide our valued distribution partners with the highest level of service and to be considered easy to do business with. With this in mind, there are significant changes coming in how we service your business in order to work toward a long-term improvement.

Beginning in Fall 2017 and concluding in Summer 2018, we will transfer a number of activities from Toronto to Quebec in order to improve both service to clients and advisors and the efficiency of our operations. Our analysis shows that keeping operations on multiple sites is inefficient, expensive and adds to the complexity of our operation. During the transition and after its completion, we will offer the best possible service while providing greater flexibility to respond to emerging challenges.

The teams and services that will be impacted by this change are:

- Compensation
- Claims
- Contract administration
- Client contact centre
- New Business
- Systems User Support

In order to ensure that we remain close to our distribution partners, we will be retaining a few key personnel and positions in Toronto including members of the underwriting team and new business and compensation. The objective is to create a small team with the language skills, advisor relationships, product knowledge and familiarity with the market necessary to respond to the specific needs of our distribution networks across Canada.

We will be communicating with you regularly as the transition unfolds to ensure that you have up-to-date contact information for every element of your business with us.

At Desjardins, our vision is to be a leading insurer of choice for our clients and advisors. We are committed to providing our clients and partners with exceptional customer service and

innovative products and solutions for long term sustainability and growth. These changes will assist us in this endeavour. We look forward to working with you over the coming months as we collaborate to achieve this vision.

If you have questions or concerns, please reach out to your Regional Vice-President, Sales (Kim Stanley at kim.stanley@dfs.ca or Mark Studer at mark.studer@dfs.ca). As always, thank you for your business.

Sincerely,

A handwritten signature in black ink, appearing to read 'A. Langlois', with a stylized, flowing script.

Andre Langlois
Vice-President, Individual Insurance
Wealth Management, Life and Health Insurance
Desjardins Group