



We put communities at the heart of insurance





Our mission

Our mission is to serve the interests of our members and clients by offering high-quality products and services to help them plan and protect their financial security throughout their lives, while drawing inspiration from the mutualist values that place people and social development at the very heart of what we do.

- **Solidarity**
- **Accessibility**
- **Expertise**
- **Social commitment**
- **Integrity**
- **Respect**

Our profile

Founded in 1944 by a progressive doctor, SSQ Insurance is a collective success story. Even today, the company has remained solidly committed to its original core values.

Our purpose is simple: we put communities at the heart of insurance because stronger communities make every person stronger.



A national presence



As the 6th largest life insurer in Canada*, we work closely with our partners to meet the needs of our community of insureds.

*Total Premiums in 2017, MSA Research

A comprehensive offer

We offer a wide range of products and services to ensure peace of mind for Canadian families.



Group insurance

- Traditional and specialized coverages
- Health and wellness program
- Life insurance
- Accidental death and dismemberment insurance
- Disability insurance
- Prescription drug insurance
- Health insurance
- Travel insurance
- Credit insurance
- Dental care insurance
- Individual insurance – retirement and end of employment
- Critical illness insurance



Individual insurance

- Term life insurance
- Universal life insurance
- Permanent life insurance
- Critical illness insurance
- Travel insurance



Investment

- Segregated funds
- Guaranteed interest accounts (GIAs)
- Individual savings and retirement plans
- Private wealth management
- Registered pension plans without member administration



Auto and home insurance (Quebec only)

- Auto insurance
- Home insurance
- Replacement insurance
- Business insurance

Company overview

2,000

employees

Over

3 million
customers

\$12 billion

in assets under management
and administration

\$2.5 billion
in gross premiums

A

(excellent) for our
financial strength rating
and an issuer credit rating of "a"*

*Credit ratings assigned to SSQ, Life Insurance Company Inc.
by A.M. Best, issued on September 19, 2019.

Awards and distinctions

- 2019** SSQ Insurance CEO Jean-François Chalifoux named "2018 Financial Personality of the Year" (*Finance et Investissement*)
- 2018** For a second consecutive year, SSQ Insurance CEO Jean-François Chalifoux was one of the five finalists in the insurance category among the Top 25 financial services personalities (*Finance et Investissement*)
- 2017** Canada's Best Employers List – Forbes

Promotion of health and wellness at work

Annually Massive participation of employees at the SSQ Insurance Quebec City Marathon and the *Marathon SSQ Assurance de Longueuil* (Montreal area)

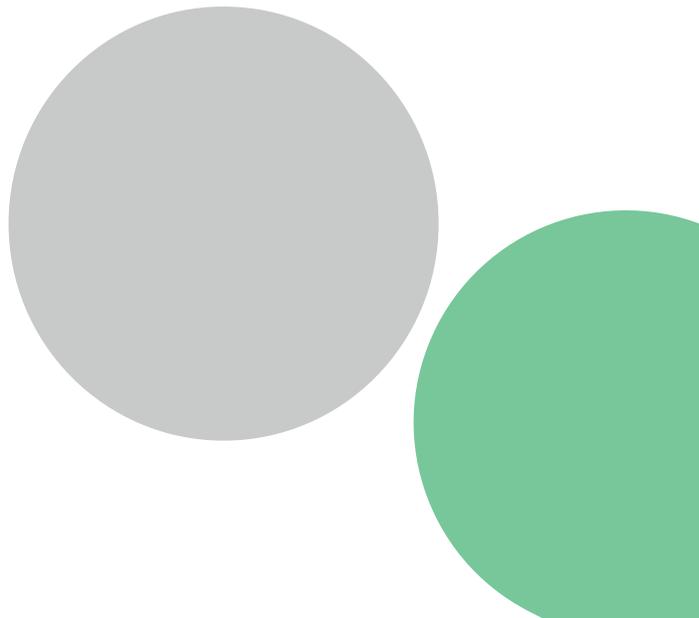
- 2018** SSQ Insurance's Elite Healthy Enterprise certification renewed by the *Bureau de normalisation du Québec*
- 2017** Our HealthWise Program wins the *Coup de coeur* prize (CRHA)
- 2013** GoodLife Fitness Health & Wellness Leadership Award



Participation of children from La Maison de Jonathan in the 5K Marathon SSQ Assurance de Longueuil (Montreal area).



Massive participation of over 400 employees and their family members at the SSQ Insurance Quebec City Marathon and the Marathon SSQ Assurance de Longueuil (Montreal area).



Our commitments

Local initiatives

- 2018-** Employees volunteering in diverse activities
- 2016** held by United Way partner organizations
- 2018** Participation in the *5K Marathon SSQ Assurance de Longueuil* - an impressive challenge for the members of *La Maison de Jonathan* (Montreal area)
- 2018** Participation of a group of employees for a half-day of volunteering for 360°Kids (Toronto)
- 2017** Participation of employees to accompany the children of the *Association de parents de l'enfance en difficulté (APED)* at the Granby Zoo and *La Ronde* trips (Montreal area)



Our CEO Jean-François Chalifoux with SSQ Insurance ambassadors during the United Way campaign in 2018



United Way 2018 SSQ Insurance Campaign **\$368,196**

- 2018** SSQ Insurance receives a *Coup de cœur* prize for its 2018 campaign



Environment

- 2018-** Beehives installed on the rooftops of our buildings in
- 2016** Toronto, Longueuil (Montreal area) and Quebec City
- 2017** LEED™ Gold (Leadership in Energy and Environmental Design) Certification from Canada Green Building Council for the SSQ Tower, Longueuil office (Montreal area)

Notice to reader

The information contained in this document is provided for general information only and cannot be construed as legal, tax, financial or professional advice. For more information on the company, please refer to the complete financial statements published on [ssq.ca](https://www.ssq.ca).

SSQ Insurance is a trademark of SSQ, Life Insurance Company Inc.

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