

SSQ FINANCIAL GROUP, VALUES IN THE RIGHT PLACE



ONE OF CANADA'S LEADING FINANCIAL INSTITUTIONS

SSQ Financial Group meets the needs of more than 3 million clients by offering products and services in several lines of business:

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- Group insurance
 - Individual insurance
 - Investment
 - General insurance
 - Real estate
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SSQ Financial Group stands out in the Canadian financial services sector for its continuous commitment to maintaining its status as a mutual company. Given that its clients are also co-owners, SSQ Financial Group has made quality customer service its highest priority; our customer satisfaction rates are among the highest in the industry.

A LEADER IN GROUP INSURANCE

In the Canadian group insurance industry, SSQ Financial Group has clearly demonstrated its ability to remain a modern and visionary company, a company that is different and places its clients as a top priority. With premium products and innovative solutions, SSQ Financial Group remains a leader in group insurance across Canada.

YOUR GROUP'S DISTINCT NEEDS DRIVE OUR GROUP INSURANCE SOLUTIONS

	PRODUCT SUMMARY	KEY FEATURES	WHY SSQ
Accidental Death and Dismemberment (AD&D)	This product is designed to appeal to all types of groups, through two comprehensive and affordable plans: Standard and Enhanced.	<ul style="list-style-type: none"> • 2 comprehensive plans • A wide range of benefits • Flexibility to choose the benefits you want 	An affordable solution with highly competitive rates that can be tailored to your group's needs.
Critical Illness	Our Critical Illness solution is a comprehensive stand-alone living benefit that offers an extensive list of features not widely available in the industry.	<ul style="list-style-type: none"> • Multiple event coverage (indefinite) • Cancer recurrence benefit • Up to 40 covered illnesses • Second medical opinion • 14 days survival period • Only carrier offering protection against autoimmune illnesses 	Industry leading Critical Illness coverage.
Inpatriate and Expatriate Medical	These medical plans are designed for groups of individuals not eligible for an employer's group health plan in Canada and for those working outside of Canada, who may or may not be eligible for Canadian government health plans.	<ul style="list-style-type: none"> • Annual and short-term coverage available • No medical underwriting • No pre-existing condition exclusion • 24/7 multilingual emergency assistance service worldwide 	Comprehensive health care program.
Expatriate Package	<p>An all-inclusive package for Canadian employees posted out of country, who are not covered under a standard group insurance plan.</p> <p>Coverage can be extended to insure third country nationals.</p> <p>Even one single expatriate can be insured.</p>	<ul style="list-style-type: none"> • Included: medical care, dental and vision care, assistance service, life insurance, AD&D and long-term disability • War risk coverage • No medical underwriting • No pre-existing condition exclusion • 24/7 multilingual emergency assistance service worldwide 	An all-inclusive benefits package offering a one stop solution for your group.
Emergency Medical Travel	A stand-alone medical coverage designed for short-term trips for employees and their families, travelling outside their province or country, whether for business or pleasure.	<ul style="list-style-type: none"> • War risk coverage • No pre-existing condition exclusion • 24/7 coverage anywhere in the world 	Full coverage available in all countries and war zones.
Group Travel Accident	A stand-alone product that offers flexible coverage options for employees travelling on company business.	<ul style="list-style-type: none"> • War risk coverage • Weekly accident indemnity • Accident medical expense • Permanent total disability indemnity • 24/7 coverage anywhere in the world 	Special coverage for high risk occupations.
Specialty AD&D Products	Specialty products offering non-traditional group benefits solutions through a focused product line of affordable and innovative products.	<ul style="list-style-type: none"> • Sports accident • Volunteer firefighter coverage • Student accident 	Expertise in group insurance and proven track record with our clients.

The purpose of this document is to provide a summary description. It is not intended to describe all provisions, exclusions and limitations applicable to a benefit or to a specific insurance policy. For complete description of the provisions, exclusions and limitations that apply, please refer to the contract. In this document, SSQ refers to SSQ Insurance Company Inc.