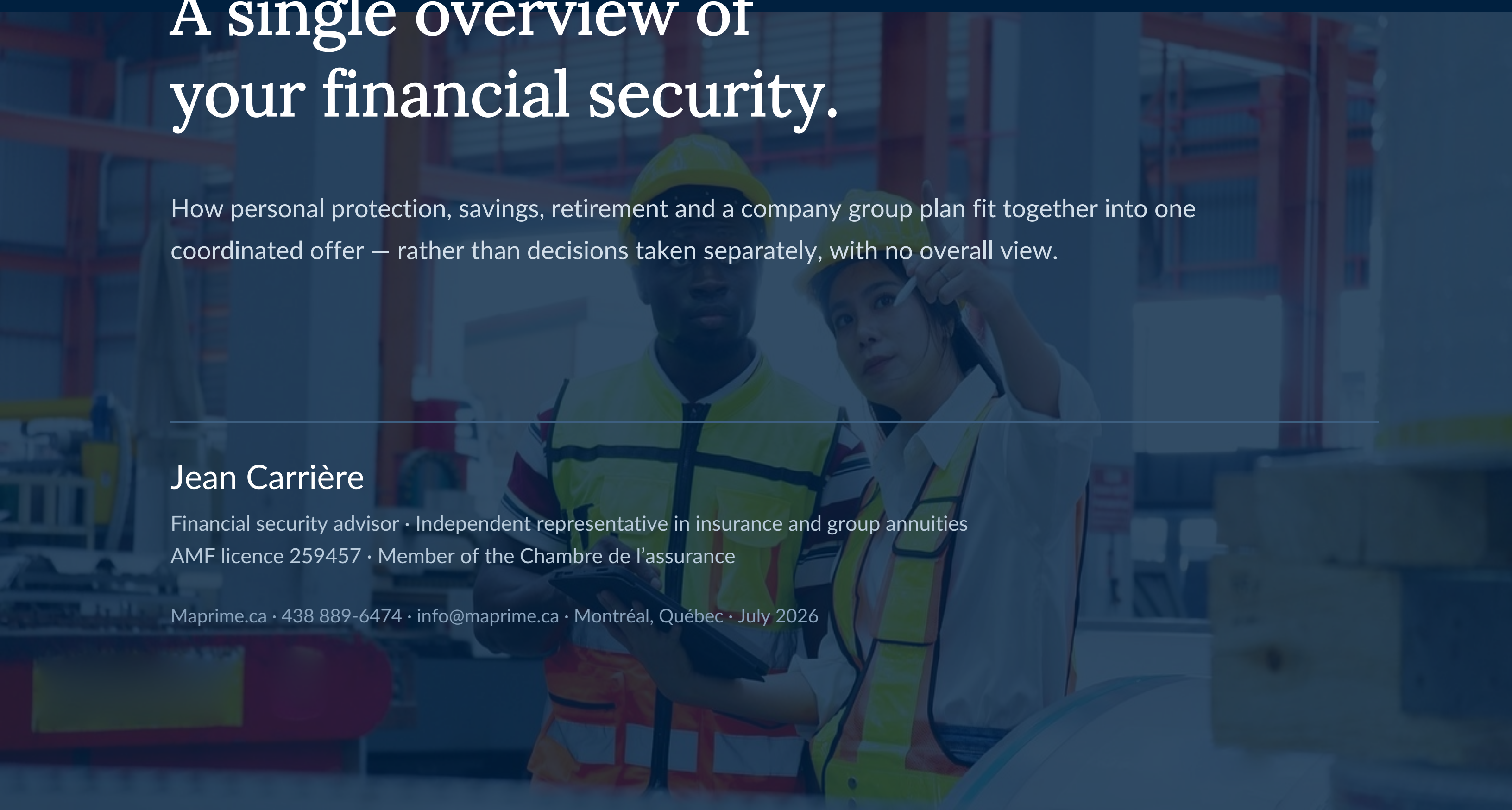
MONTRÉAL · QUÉBEC

THE INTEGRATED OFFER

A single overview of your financial security.

How personal protection, savings, retirement and a company group plan fit together into one coordinated offer — rather than decisions taken separately, with no overall view.



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01 — INTRODUCTION

Why an integrated offer?

An exploratory meeting, with no obligation: the full picture before any recommendation.

Most people build their financial security in fragments: a policy bought ten years ago, an RRSP opened with no clear plan, a group plan set up for employees without the owner ever revisiting their own protection. Each decision, taken on its own, may well be reasonable — but the whole often contains costly overlaps and blind spots that only become visible at the worst possible moment.

My role is to assemble those pieces into a single overview: protection for your income and your family, your savings and investment strategy, your retirement projection and — if you own a business — the group plan covering your employees. One process, one follow-up, one coherent set of decisions.

> **Worth remembering :** the integrated offer is not a product — it is a method. It rests on the same four pillars for everyone, but the order of priority and the weight given to each vary entirely with your situation.

02 — THE FOUR PILLARS

Personal financial governance, in four parts

Each part answers a distinct need. Together, they form a complete view of your financial situation.

1 · Risk management

Individual life, disability and critical illness insurance — protection for your income and your family against the unforeseen. See the Personal Insurance Guide.

2 · Savings and investments

RRSP, TFSA, FHSA and non-registered accounts — a disciplined, diversified strategy aligned with your tax situation, with no promise of return.

3 · Retirement planning

A projection combining personal savings, employer plans and public benefits (Quebec Pension Plan, Old Age Security), reviewed periodically.

4 · Group plans and employee benefits

For business owners: group insurance, company retirement plans and group annuities for your employees. See the Group Insurance Plan Guide.

> **Every mandate begins with a full diagnostic :** income, assets, obligations, existing protection and short-, medium- and long-term objectives. This step identifies areas of vulnerability and duplicated coverage before any recommendation is made.

03 — COORDINATE RATHER THAN FRAGMENT

The blind spot business owners hit most often

A business owner who sets up a group insurance plan is usually thinking about protecting employees — and often overlooks their own situation. A few reasons come up again and again:

- The principal shareholder sometimes chooses not to join the company plan, for reasons of cost or compensation structure, and ends up without adequate disability or life protection as an individual.
- The disability portion of a standard group plan rarely replaces a business owner's income, which is often made up in part of dividends that fall outside the contract's definition of "salary".
- Company retirement savings (group RRSP, DPSP) are structured for employees. The owner's personal retirement strategy requires separate planning, frequently tied to the value of the business itself.

> **In practice :** a coordinated review frequently shows that a business owner has protected their employees better than themselves. This is never intentional — it is simply what happens when decisions are taken separately, with no overall review.

Coordination does not necessarily mean more protection or more products. It means each decision is made with the whole picture in view, so as to avoid both costly overlaps and blind spots.

Diagnostic, analysis, recommendation, follow-up

The same method applies to all four pillars, individually or together.

1 · Diagnostic

A thorough understanding of your objectives, your risk tolerance, your planning horizon and your existing protection — both individual and group.

2 · Analysis

Identifying areas of vulnerability, duplicated coverage and opportunities to optimise across the four pillars.

3 · Recommendation

A documented roadmap, prioritised according to your actual needs — never a generic offer or an imposed product.

4 · Follow-up

An annual review of the plan, adjusted for life events: a change of job, a property purchase, the arrival of a child, the transition to retirement or the transfer of a business.

> **Independence :** as an independent representative affiliated with Groupe Cloutier, I have direct access to the main insurers and managers in the market, with no exclusive tie to any single provider — across all four pillars of your situation.

05 — NEXT STEPS

An exploratory meeting, with no obligation

1. Write to me — briefly describe your situation at info@maprime.ca: individual, family, or business owner with employees to cover.
2. Receive an overview — a first look at the areas most relevant to your situation, before any meeting takes place.
3. Schedule the exploratory meeting — to take stock of where you stand and determine the appropriate next steps, with no obligation.

Ready for an overview of your financial security?

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