Understand before deciding.

What I do, what I do not do, and how a meeting with me unfolds.

Jean Carrière

Financial security advisor · Group insurance and annuity advisor
Scholarship plan representative · Independent representative
AMF certificate 259457 · Montréal, Québec
438 889-6474 · info@maprime.ca · maprime.ca

HOW I WORK

Four commitments, and you can hold me to every one of them.

An advisor is judged less by what he sells you than by what he refuses to sell you. Here is what I commit to from the first meeting.

No recommendation before the analysis

I propose nothing until I have understood your complete situation: income, debts, coverage already in place, dependants, objectives. It is a regulatory requirement — above all it is the only way not to sell you what you do not need.

No exclusivity with any insurer

Independent representative: I am tied to no company. I compare the contracts of several insurers for the same coverage, through my managing general agent Groupe Cloutier, rather than presenting you with a single catalogue.

What the contract does not cover, I tell you

Exclusions, waiting periods, survival periods, restrictive definitions. These are the points on which claims are denied. You will know them before signing, not at the moment of claiming.

How I am paid

By commission from the insurer selected. It is the usual method of compensation in the profession. You have the right to question me about it at any time, and about any contract.

A legitimate question — ask it.

THE EXACT SCOPE

What my licence allows — and what it does not.

Three practice titles. An advisor can offer only what his licence permits, and you have the right to know where mine stops.

Mon titre	Ce qu'il couvre
Financial security advisor	Life, disability, critical illness, long-term care, supplementary health and travel insurance. Segregated funds, annuities, RRSPs, TFSAs and FHSAs taken out with an insurer.
Group insurance and annuity advisor	Group plans for businesses: group insurance, group RRSP, VRSP, pension plans.
Scholarship plan representative	Scholarship plans and registered education savings plans (RESPs).

And what it does not allow. I prefer to say it up front rather than let you discover it along the way.

Property and casualty insurance — auto, home, business. I do not hold that licence: I refer to Lussier, a firm licensed in those disciplines.
Fonds communs de placement — I do not hold that licence either. My investment offering goes through segregated funds, which are insurance contracts.

Check me. It is free and takes two minutes.

The registration of any insurance representative in Quebec can be verified in the official register of the Autorité des marchés financiers. You will see the disciplines I am registered for and any disciplinary measure, were there one.

lautorite.qc.ca/grand-public/registres — search for « Jean Carrière » or the certificate **259457**.

Do it for me, and do it for any other advisor you meet.

FOR YOU AND THOSE CLOSE TO YOU

Your main asset is not your house.

It is your ability to earn an income for thirty or forty years. It is also the one protected last — when it is thought of at all.

INDIVIDUALS AND FAMILIES

Four questions, in this order.

The order matters. Protecting the savings of a household whose income is not insured amounts to reinforcing the roof before the foundations.

1

If you could no longer work tomorrow, what happens?

Disability insurance

— replaces 60 % to 70 % of gross income. The decisive parameter is neither the amount nor the premium: it is the definition of disability in the contract. « Own occupation » pays you if you can no longer practise *your* trade; « any occupation », only if you cannot hold *any* reasonable employment. For a dentist or a mechanic, the gap can be worth the entire benefit.

Maladies graves

— a tax-free lump sum on diagnosis, whether you are working or not.

2

If you died, who takes on what is left?

Term life

— the most coverage per premium dollar, for a need with a foreseeable end: mortgage, dependent children, business debt.

Permanent, participating or universal life

— for a need that will not disappear: final expenses, estate, equalizing an inheritance when an indivisible asset goes to a single heir.

3

What the public plan does not cover, who pays for it?

Supplementary health

— drugs, dental, vision, physiotherapy, psychology.

Long-term care

— the least subscribed coverage and one of the most decisive. The gap between what the public system assumes and the real cost of a residence is filled out of savings, often the savings meant for the estate.

Voyage

— the RAMQ reimburses only a fraction of the costs incurred abroad.

Once these three questions are settled, and only then, we talk about growing what is left.

FOURTH QUESTION

Growing what is left.

Four vehicles, four tax logics. The right choice depends above all on the gap between your current tax rate and the one you expect in retirement.

Segregated funds

The investment vehicle my licence allows me to offer. They are insurance contracts, with three features a mutual fund does not have: a **garantie** of a percentage of the capital at death and at maturity, a **beneficiary designation** that pays outside the estate, and a **potential protection against creditors**.

The trade-off: higher fees than a comparable mutual fund. Whether those guarantees justify it in your case is a question we answer together.

Annuities

An annuity converts capital into guaranteed periodic income. A life annuity pays until death, however long that is: it is the only solution that truly eliminates the risk of outliving your savings.

Often considered to cover the non-compressible expenses of retirement, leaving the rest invested. A largely irreversible decision; the amount depends on the rates in force at purchase.

And in which plan should they be held?

Plan	On contribution	On withdrawal	Often relevant for
REER	Deductible from taxable income	Fully taxable as income	A high current income, with a more modest anticipated retirement
CELI	No deduction	Tax-free; the room is restored the following year	Almost everyone — especially retirees: withdrawals affect neither OAS nor GIS
CELIAPP	Deductible, like the RRSP	Tax-free for the purchase of an eligible first home	Future first-time buyers — the only one to combine both advantages
Non-registered	No advantage, no limit	Income taxable annually according to its nature	The savings that exceed the limits of the other three

FOR YOUR BUSINESS

A well-built plan retains people. Badly built, no one notices it.

And you pay for it all the same.

Group insurance and annuities

My second title. What you offer your employees costs you either way — the question is how much value they get per dollar spent.

Group insurance

Life, supplementary health — drugs, dental, paramedical — and short- and long-term disability, under a single contract.

Access often without an individual medical questionnaire.

REER collectif

Payroll deduction, most often with a matching contribution. The employee gets the tax advantage at each pay rather than at the tax refund the following year.

Management fees reduced by the volume of the group.

RVER

A plan governed by Quebec law, mandatory for certain employers without an existing plan. Automatic enrolment of employees, with the option to opt out.

The employer is not required to contribute.

Group annuities and pension plans

The most powerful long-term retention lever, and a signal of soundness to candidates.

It requires governance: communication, review, fiduciary choices.

The tax advantage many employers overlook. The value of the premiums you pay for the health and dental portion is generally **not a taxable benefit** for the employee — unlike an equivalent salary increase, which is fully taxed. An employee covered by a compliant private plan is moreover required to join it rather than the public prescription drug plan, which generally exempts them from the annual premium payable to the RAMQ for that coverage.

At equal cost to you, the employee receives more. That is rare.

The appropriate plan — or combination of plans — depends on the size of the business, its legal obligations, its benefits budget and its retention objectives. This assessment precedes any recommendation on structure.

THE MEETING

How it works, concretely.

No surprises, no pressure, no commitment at the first meeting.

1

Diagnostic

A complete picture: income, assets, debts, coverage already in place — individual and group —, dependants, short-, medium- and long-term objectives. About an hour.

2

Analyse

Identification of vulnerabilities, but also of

redondances

: it happens that you pay twice for the same thing, between employer group coverage and an individual policy. That work is done on my side.

3

Recommandation

Every strategy proposed is tied to a need identified at step 1, with a comparison between the contracts of several insurers. If a need is already covered, I tell you so and we leave it alone.

4

Suivi

Periodic review and adjustment as events occur: change of job, property purchase, birth, separation, retirement, business transfer. Planning is measured over time.

What you should ask me — as you should ask any other advisor

- **Why this coverage rather than another**, and which precise need it answers
- **What would happen if I did not take it out**
- **How are you compensated** on this contract
- **What the contract does not cover** — exclusions, waiting periods, survival periods
- **What happens if I stop paying**

An advisor who dodges any one of these questions does not deserve your signature.

VOS DROITS

What I do with your information, and what to do if things go wrong.

Vos renseignements personnels

The information collected is used exclusively for the analysis of your needs, the formulation of recommendations and the follow-up of your file. It is kept securely for the period required by regulatory obligations, then destroyed or anonymized. Nothing is disclosed without your consent, except in the cases provided for by law. You may at any time request access to it or its correction.

If you are dissatisfied

Any complaint can be sent to me in writing. An acknowledgement of receipt is sent to you as promptly as possible, and a written response follows within the regulatory time limits. If it does not satisfy you, you may ask that your file be transferred to the Autorité des marchés financiers, which offers a free complaint examination service — **1 877 525-0337**.

No promise of return

No recommendation I make rests on a projection of return presented as a given. Every savings strategy comes with an explanation of the risks; diversification, tax alignment and periodic review are its basis. Contribution limits are set by the tax authorities and validated at the time of your analysis.

The next step

An exploratory meeting, with no obligation and no fee. You leave with a clear picture of your current coverage — even if we do not work together afterwards.

PHONE 438 889-6474

COURRIEL info@maprime.ca

EN LIGNE maprime.ca

Information of a general nature. It constitutes neither personalized financial advice nor a product recommendation. The exact terms — definitions, exclusions, waiting periods, survival periods, amounts, limits — vary from one insurer to another and are set out in each contract; only the contract governs. A needs analysis is required before any recommendation. Jean Carrière, independent representative in insurance of persons and group insurance of persons, AMF certificate 259457, member of the Chambre de l'assurance. Groupe Cloutier, managing general agent. July 2026 edition.