

# FAIR TREATMENT OF CLIENTS STATEMENT



## **Our commitment**

At iA Financial Group, clients are entitled to fair treatment throughout all stages of the product life cycle, from design to after-sales service. In the event that clients feel they have not been given the right to fair treatment, they must be able to express their concerns. Complaints and disputes must be handled in a fair and timely manner.

Fair treatment of clients is implemented in all of the company's business lines.

## ***Our Fair Treatment of Clients Policy***

iA Financial Group has adopted a policy on the fair treatment of clients. This policy sets out the principles underlying the framework for business practices with respect to the fair treatment of clients within the insurance companies of iA Financial Group.

## Our principles

Through this policy, iA Financial Group considers that every interaction with clients is an opportunity to add value and offer clients peace of mind. Consequently, the client is at the centre of our concerns, both in the development of strategies and throughout product life cycles, from design to after-sales service.

The following principles outline expected behaviours and concrete actions at all levels of the organization, which are an integral part of our client experience vision.

- 1. Governance and culture:** Senior management's belief in the importance of integrating fair treatment of clients principles into its values, strategic objectives, decisions and activities.
- 2. Conflicts of interest:** In the context of business relationships with clients, reasonable steps are taken to identify, avoid and manage conflicts of interest that may arise.
- 3. Outsourcing:** Processes and controls are put in place to ensure that outsourced functions do not compromise the ability of the targeted companies to treat clients fairly.

**4. Design and marketing:** Products and services are designed, offered and distributed taking into account the interests and needs of clients at all stages of the product and service life cycle.

**5. Representations, advertisements and communications:** In all representations, advertisements and communications to clients, information is to be simple, clear, accurate and not misleading.

**6. Processing of client requests:** Processes related to client requests, including claims and complaints, must be simple, accessible by various means and effective in managing deadlines and ensuring confidentiality of information.

**7. Protection of personal information:** Policies, procedures and controls are put in place to ensure the confidentiality of personal information held by the targeted companies in the course of their operations.

**8. Incentive management:** Incentives offered do not conflict with obligations to act fairly in client relationships and are not likely to create conflicts of interest.

## Our client experience vision



## Our indicators

Common indicators are developed to analyze the fair treatment of clients in the conduct of our operations. These indicators provide an overall and accurate picture of fair treatment of clients practices for each business line and allow us to identify gaps in applying the principles and take steps to address them.

## Scope of our policy and our responsibilities

The *Fair Treatment of Clients Policy* applies to all employees, intermediaries and service providers who deal with clients or are involved in the design of business solutions and processes.

Everyone, including, but not limited to, the Board of Directors, senior management, management and employees, has a role to play in this policy.

## INVESTED IN YOU.