



Communication Package for Assuris Member Companies

Today's consumers and policyholders want to know their investments and life and health insurance policies are protected, should the unexpected happen.

Assuris is the not for profit organization that protects Canadian policyholders if their life and health insurance company fails. Every life and health insurance company authorized to sell life and health insurance in Canada is required, by the federal, provincial, and territorial regulators, to become a member of Assuris under the Insurance Companies Act of Canada. Fraternal benefit societies and prepaid medical services companies can opt to become a member of Assuris.

As a member life and health insurance company (member company) of Assuris, you are encouraged to communicate to prospective and current policyholders the added security and safety net provided by Assuris.

Benefits of being a Member of Assuris

- Raises awareness of the safety net provided by Assuris in the unlikely event that a member life insurance company fails
- Promotes the strength of the Canadians life and health insurance industry
- Demonstrates the industry's commitment to the financial wellbeing of all Canadians

Assuris has created this communication package to help you share accurate and consistent information about Assuris. Please use the following tools and resources on your communication channels and networks including your distribution network.

1. Consumer/Policyholder Communication

- Member of Assuris Badge
- Assuris Description
- Assuris Brochure

2. Financial Advisor Communication

- Continuing Education (CE) Training Module
- Financial Advisor Toolkit including:
 - Product benefits one-pagers (Life insurance, health insurance, saving and investments)
 - Assuris protection “placemat”
 - Access to other marketing resources
- Assuris Brochure

1. Consumer/Policyholder Communication

You are encouraged to communicate that you are a Member of Assuris on your website, brochures, statements, and other consumer-directed communication channels. For detailed information on Assuris and its protection, we also encourage you to include a link to the Assuris website (assuris.ca).

Member of Assuris Badge

The Member of Assuris badge was designed, in collaboration with our members, to promote the collective strength of the Canadians life insurance industry, and to raise awareness of the safety net provided by Assuris in the unlikely event that a member life insurance company fails.



You are encouraged to display the Member of Assuris badge on your website, brochures, statements, and other consumer-facing collateral. See the Appendix for details on how to download the badge.

Assuris Description

To ensure that information provided about Assuris' policyholder protection is accurate and consistent, please use the following standard text:

[Official member company name] is a member of Assuris. Assuris is the not for profit organization that protects Canadian policyholders in the unlikely event that their life and health insurance company fails. Details about Assuris protection are available at www.assuris.ca.

Note: Do not make explicit or implicit written or oral statements about Assuris and its protection other than what is stated above unless advanced approval is provided by Assuris. Requests for assistance can be emailed to info@assuris.ca.

Assuris Brochure

The Assuris brochure is available for download and in print format, in both English and French. Member companies, financial advisors and distribution channels are encouraged to display print copies and/or have digital copies for policyholders.

See the Appendix for details on how to download or order printed copies of the brochure.

Policyholder protection

Assuris is the independent not for profit organization that protects Canadian policyholders if their life and health insurance company fails. If you are a Canadian citizen or resident and you purchased a policy from a member life and health insurance company, you are automatically protected by Assuris.

Assuris' protection applies separately to all individual and group policies:

- ✓ Life insurance
- ✓ Health expenses
- ✓ Critical illness
- ✓ Disability income
- ✓ Long Term Care
- ✓ Accumulation annuities
- ✓ Payout annuities
- ✓ Segregated funds
- ✓ Registered investment vehicles

~ RBC / BNP / TFS

The guaranteed levels of protection by policy benefit are as follows:

Benefits	Assuris Protection
Death Benefit	\$1,000,000
Health Expense	\$250,000
Monthly Income	\$5,000/month
Investments / Savings: <ul style="list-style-type: none">• Cash Value• Accumulated Value• Segregated Fund Guarantee	\$100,000

or 90% whichever is higher

Member companies

Every life and health insurance company authorized to sell insurance in Canada is required, by the federal, provincial, and territorial regulators, to become a member of Assuris under the Insurance Companies Act of Canada. Fraternal benefit societies and prepaid medical services companies can opt to become a member of Assuris. Member companies cannot terminate their membership as long as they have active business in Canada.

A complete list of member companies can be found on our website.

You are protected

Canadian policyholders can have peace of mind because Assuris is present throughout the court process representing their interest.

In the unlikely event that a member company fails, the court will declare the company insolvent and will appoint a liquidator. As a policyholder your rights are highly protected by the court.

Typically, the court-appointed liquidator will take over the operations of the failed company and will seek to transfer the policies to a stable company where the policyholder benefits will continue to be honoured up to Assuris' protection levels.

Protecting Canadian policyholders - Assuris has your back.

About Assuris

Founded in 1990, Assuris, with the backing of the industry, safeguards the financial well-being of Canadians. Policyholders can feel secure in knowing that Canada has a strong well-regulated financial services sector.

Assuris is designated by the federal Minister of Finance under the Insurance Companies Act of Canada. Assuris is recognized by the Autorité des marchés financiers (AMF) as the compensation body whose members are Quebec-chartered life insurers. Assuris works in partnership with the federal, provincial, and territorial regulators.

As an industry funded organization, Assuris has the financial capacity to deal with any failure.

If you have life and health insurance from a member company, you already have Assuris protection!

Learn more about Assuris and its protection at www.assuris.ca

Assuris
250 King Street
Suite 3110, P.O. Box 21
Toronto, ON M5H 2L7
Email: info@assuris.ca

This brochure is not intended to be a complete description of Assuris and its protection.

Protecting your life and health insurance

Assuris is the not for profit organization that protects Canadian policyholders if their life and health insurance company fails.

Note: Please remove or dispose of our previously issued brochures as the protection levels have changed.

2. Financial Advisor Communication

The following tools and resources have been developed to help financial advisors provide peace of mind and help consumers in making the best decisions for themselves and for their families and their businesses as they move through life. Please share them with your sales distribution network.

Continuing Education (CE) Training Module

Our continuing education (CE) e-learning course was developed to help financial advisors gain the knowledge to reassure policyholders, both at the point of sale and in times of uncertainty.

Do you know how Assuris protects your clients?

If a life and health insurance company fails, financial advisors need to be able to provide reassurance and peace of mind to their clients. This continuing education (CE) module will help advisors gain the knowledge to reassure their clients both at the point of sale and in times of uncertainty. Once the course is successfully completed, financial advisors will earn **1 CE Credit!**

By successfully completing the e-learning course, financial advisors will:

- Understand how Assuris protects Canadian policyholders.
- Understand how protection is applied to life and health insurance benefits.
- Be able to describe to policyholders, in simple terms, how Assuris protects their benefits.
- Be able to calculate Assuris protection for different product benefits.
- Be equipped to provide policyholders with appropriate sources of information, as well as know where to turn to get additional information if required.

Financial advisors will earn one CE credit for completing this course. See the Appendix on page 5 for details on how to access the course.

Financial Advisor Toolkit

Our Financial Advisor Toolkit is a webpage that provides tools and resources that financial advisors can use when talking to their customers about Assuris, including:

- “Insurance means security” one-pagers on life insurance products, health insurance products and insurance-backed savings and investment products.
- “Assuris means security” graphic about Assuris policyholder protection that can be added to presentations or other sales materials.
- Assuris protection one page “placemat” that can be shared with clients and used a reference document
- Pre-approved social media messages and graphics.
- Website shortcuts, including the embed codes for videos and other useful links.

See the Appendix for details on how to access the course.

Appendix: Downloadable Resources

Tool / Resource	Download / Link
Brochure EN	https://assuris.ca/about-us/brochures/
Brochure FR	https://assuris.ca/fr/a-propos-dassuris/depliant-explicatif/
Badge EN	https://assuris.ca/wp-content/uploads/2023/05/Assuris-Member-Badge_EN.jpg
Badge FR	https://assuris.ca/wp-content/uploads/2023/05/Assuris-Member-Badge_FR.jpg
CE Training EN	https://assuris.ca/i-am-a-financial-advisor/continuing-education-accreditation/
CE Training FR	https://assuris.ca/fr/je-suis-un-conseiller-financier/unites-de-formation-continue/
FA Toolkit EN	https://assuris.ca/i-am-a-financial-advisor/financial-advisor-toolkit/
FA Toolkit FR	https://assuris.ca/fr/je-suis-un-conseiller-financier/financial-advisor-toolkit/