

WE PAY ATTENTION TO YOUR RIGHTS

Our Company wants to make sure that you know that your rights are our priorities. After all we are a purely mutual company owned by you, the policyholders. Policy holder directors that you elect guide our company. We firmly Adhere to the following principles:

- **Our policyholders' interests come first. Our distributors will put your interests ahead of their own;**
- **We will make sure that you are aware of any conflicts that could be associated with a transaction or recommendation; and**
- **We will ensure that the products that you purchase are "the right fit" to meet your needs.**

Our Company, like all insurers in Ontario is regulated by the Financial Services Commission of Ontario. (www.ontarioinsurance.com)