



We thrive on mutual trust

SSQ MERIT PLAN

**THE RIGHT
PLACE
TO GET THE
VERY BEST!**

**DISCOVER
OUR PLAN!**

ADVISOR



**INSURANCE AND
INVESTMENT:
A WINNING PLAN!**

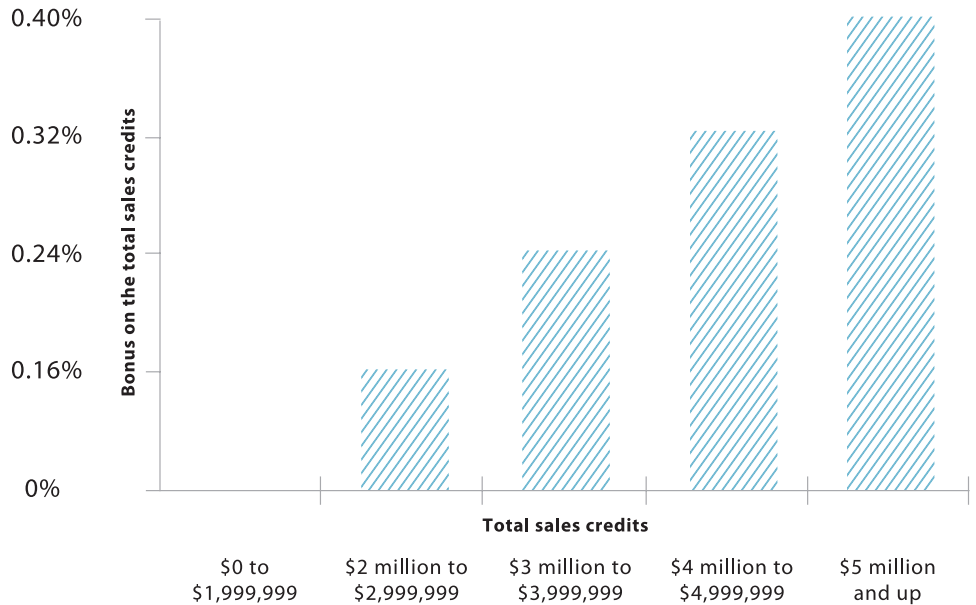
**SSQ
MERIT
PLAN**

DURATION: January 1 to December 31, 2012

For additional information, please contact your representative.

The SSQ Merit Plan

now enables individual insurance advisors to combine their insurance and investment sales and benefit from lucrative bonuses!



WHAT IS A SALES CREDIT?

LIFE AND HEALTH INSURANCE

Net First-year commissions (NFYC)

\$1 in NFYC = \$40 in sales credits

AND/OR

ASTRA FUNDS

Net sales with back-load sales charges

\$1 in sales = \$1 in sales credits

CONSIDER THE FOLLOWING EXAMPLES:

SCENARIO 1: SALES OF LIFE AND HEALTH INSURANCE AND ASTRA FUNDS

\$1,000 in NFYC = \$40,000 in sales credits

\$2 million in net sales of eligible ASTRA Funds with back-load sales charges = \$2 million in sales credits

Total sales credits: \$2,040,000

Bonus on the total sales credits: 0.16%

The advisor will receive a bonus of \$3,264

SCENARIO 2: SALES OF LIFE AND HEALTH INSURANCE ONLY

\$100,000 in NFYC = \$4,000,000 in sales credits

Total sales credits: \$4,000,000

Bonus on the total sales credits: 0.32%

The advisor will receive a bonus of \$12,800

SCENARIO 3: SALES OF ASTRA FUNDS ONLY

\$3.5 million in net sales of eligible ASTRA Funds with back-load sales charges = \$3.5 million in sales credits

Total sales credits: \$3,500,000

Bonus on the total sales credits: 0.24%

The advisor will receive a bonus of \$8,400

RULES

1. DURATION

- a) The promotion will be in effect from January 1 to December 31, 2012, inclusive. With the addition of the life and health insurance portion of the SSQ Merit Plan, please note that all sales of life and health insurance products carried out after January 1, 2012 will be taken into account for bonus purposes.
- b) For sales in eligible ASTRA Funds, amounts must be received by **SSQ, Life Insurance Company Inc.** before December 31 at 2 p.m. and be invested on the same day.
- c) For sales of life and health insurance, the signed insurance contract must be received at the offices of **SSQ Insurance Company Inc.** by December 31 at midnight.

SSQ, Life Insurance Company Inc.
1245 Chemin Sainte-Foy, Suite 210
Quebec QC G1S 4P2

SSQ Insurance Company Inc.
2020, University, 18th floor
Montreal QC H3A 2A5

2. ELIGIBILITY CRITERIA

- a) This promotion is open only to life and health insurance advisors.
- b) All financial security advisors registered as life and health insurance advisors with a general agent endorsed by **SSQ, Life Insurance Company Inc.** and/or **SSQ Insurance Company Inc.** are automatically entered. To receive the commission bonus, financial security advisors must be registered under the terms of the Distribution Agreement of **SSQ, Life Insurance Company Inc.** and/or **SSQ Insurance Company Inc.** that will take effect once the promotion period ends.
- c) A minimum of \$2,000,000 in sales credits must be obtained to be eligible for a bonus. The amounts may come from sales of life and health insurance, sales of eligible ASTRA Funds or a combination thereof.
- d) **Life and health insurance:**
 - Sales credits granted for applications issued only.
 - A minimum of 5 issued applications is required.
 - Sales credits will only be granted for applications issued prior to December 31, 2012.
 - The maximum net first-year commission granted for each application issued has been set at \$50,000.
 - Contracts stemming from new sales must still be in effect at the end of the qualification period for the bonus on the sales credits to be awarded.

3. ELIGIBLE PRODUCTS FOR THE CALCULATION OF NET SALES — ASTRA FUNDS

- a) ASTRA Funds held in individual plans, including the regular product, the fund portion of ASTRA Equity GIA and ASTRA Guaranteed Income.
- b) Only new deposits and external transfers are considered as eligible sales (no internal transfers shall be considered). Any redemption made by existing or future clients will be subtracted from total sales.
- c) Amounts received before 2:00 p.m. on a business day will be invested the same day or on the next business day, if received after 2:00 p.m.

4. ELIGIBLE PRODUCTS FOR CALCULATING THE NFYC — LIFE AND HEALTH INSURANCE

- a) Loan insurance, life insurance (temporary, whole, universal) and critical illness insurance.

5. COMMISSION BONUS

- a) Sales that are eligible for SSQ Merit Plan will be calculated separately for each individual life and health insurance advisor code.
- b) **ASTRA Funds:** The bonus percentage for the applicable sales credits will be determined based on the net sales carried out with the back-load sales charge option only.
- c) **Life and health insurance:** The bonus percentage for the applicable sales credits will be determined based on the total amount of NFYC obtained during the program period.
- d) The cheque for the bonus payment will be mailed by February 28, 2013, at the latest.

6. INCONTESTABILITY

- a) Sales figures will be calculated solely on the basis of **SSQ, Life Insurance Company Inc.** and **SSQ Insurance Company Inc.** ledgers.
- b) **SSQ, Life Insurance Company Inc.** and **SSQ Insurance Company Inc.** may periodically post the results of this promotion and reserves the right to correct any irregularities.

7. RIGHT TO WITHDRAW

The advisor may withdraw from the promotion at any time by exercising his/her right to withdraw. This must be done using a written notice, which the Advisor must sign, date and forward to his/her representative at the address indicated in section 1 of the Rules. The right to withdraw is irrevocable. Advisors who exercise this right automatically renounce their right to any form of bonus related to this promotion.

This promotion may not be combined with any other promotion or bonus.

THE
RIGHT
PLACE

SSQ Financial
Group

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