

A close-up, black and white portrait of a woman's face, looking slightly to the right. Her hair is pulled back, and her expression is calm and confident. The lighting is soft, highlighting her features.

PRESENT AND STRONG.

More than ever.

ANNUAL MEETING 2021

INFORMATION FOR
PARTICIPATING POLICYHOLDERS
Industrial Alliance Insurance
and Financial Services Inc.

Notice of the 2021 Annual Meeting of the Sole Common Shareholder and of the Participating Policyholders

When?

May 6th, 2021
2:00 p.m. (Eastern time)

Where?

Virtual Meeting only: via live audio webcast online at the following address:
<https://www.icastpro.ca/eia210506>

Please refer to section "Meeting Information" of the Information Document to obtain login instructions to the Virtual Meeting.

Agenda

- 1) receive the consolidated financial statements of Industrial Alliance Insurance and Financial Services Inc. (the "**Corporation**" or "**iA Insurance**") and the report of the external auditor for the year ended December 31, 2020;
- 2) elect the directors for the ensuing year;
- 3) appoint the external auditor for the ensuing year; and
- 4) transact such other business as may be properly brought before the Meeting.

The Annual Meeting of iA Financial Corporation Inc. ("**iA Financial Corporation**") will be held on the same webcast.



For Your Information

- Please note that according to the applicable regulation, only the Sole Common Shareholder and the holders of a participating policy issued or assumed by the Corporation before June 13, 2019 ("**participating policyholders**") are entitled to receive notice and vote at the Meeting. According to the law, the participating policyholders will be invited to vote only on item 2 of the Agenda, as more fully described in this document.
- In order for a proxy to be voted at the Annual Meeting, the properly completed Proxy Form must be received by Computershare Investor Services Inc., 100 University Avenue, 8th floor, Toronto, Ontario, M5J 2Y1, no later than 5:00 p.m. (local time) on May 4, 2021, or at least 48 hours before any adjournment(s) thereof.

Please refer to section "Meeting Information" for all voting information.

Quebec City, Quebec, March 9, 2021

A handwritten signature in cursive script that reads "Jennifer Dibblee".

Jennifer Dibblee
Corporate Secretary of the Corporation

Message from the Chair of the Board of Directors

Resilience, Determination and Success

I am pleased to invite you to the Annual Meeting of iA Insurance, which will take place on Thursday, May 6, 2021, at 2:00 p.m. This will be an opportunity to discuss various aspects of the Corporation's governance.

Because of the pandemic, our Annual Meeting in May 2021, like last year, will be virtual. Rest assured that every measure has been taken to preserve shareholders' and participating policyholders' voting and interaction rights during the event.

Since the beginning of the pandemic, the Corporation has worked tirelessly and has made every effort to mitigate its effects, through many measures taken to protect its employees, clients and communities.

The Corporation adjusted quickly and efficiently, implementing telework for the vast majority of its employees. It also put in place various relief measures to support its clients experiencing financial hardship as a direct result of the pandemic.

Since March 2020, the Corporation has been committed to the fight against COVID-19 and its unprecedented effects on our communities. It increased donations in the areas of health and community services, specifically targeting organizations with urgent needs due to the situation.

A Resilient Business Model

Board members were delighted to see that the results for 2020 eloquently show the resilience and soundness of the Corporation's business model, despite the difficult and unusual situation in which we find ourselves.

The increase in sales was quite significant in almost every sector. This great success is based on the scope and diversity of our distribution networks, the wide range and relevance of the products we offer, the effectiveness of the digital tools available to our representatives, clients and employees as well as their dedication and professionalism.

In addition, iA Financial Corporation, the parent company of the group, completed the largest acquisition in its history, that of U.S. company IAS Parent Holdings, Inc. and its subsidiaries, enabling it to become one of the largest vehicle warranty platforms in the United States.

The Corporation finished 2020 with net income attributed to its Sole Common Shareholder, iA Financial Corporation, of \$638.1 million and maintained a strong solvency ratio above its target.

Ambitious Sustainable Development Objectives

For many years, the Corporation has been committed to supporting the fight against climate change by proactively reducing its carbon footprint. It compensates for its residual greenhouse gas (GHG) emissions with the purchase of carbon credits, while adding new initiatives to reduce its GHG emissions at the source.

The Board of Directors eagerly supports the Corporation's objective of reducing its GHG emissions by 20% per employee by 2025. Sustainable development constitutes a true commitment for Board members, management and the Corporation's employees.

During the 2020 Annual Meeting, iA Financial Corporation committed to adopting sustainable development targets and to using a recognized disclosure framework. That has now been done. I invite you to read more about this initiative in the *2020 Sustainability Report*, which is available on our website at ia.ca.

Please note that in term of governance, both Boards of Directors, whose composition is the same, now have 13 members, 12 of whom are independent directors, and that 42% of the independent members are women.

Mark Your Calendar

This Information Document presents an abundance of information about the Board's governance, which we invite you to read.

I also invite you to exercise your right to vote, either by online ballot during the Annual Meeting, by phone, via the Internet or by completing the Proxy Form attached to this mailing.

We believe that honest, open and continuous discussion with you is very important, in the spirit of sound governance of which we are proud.

On behalf of the Board and the senior management of iA Insurance, I want to extend my sincerest thanks for your trust and support.

I look forward to having a discussion with you at the Annual Meeting of May 6, 2021.



Jacques Martin
Chair of the Board

Meeting Information



For Your Information

- The Information Document is part of the solicitation of proxies by the management of iA Insurance for use at the 2021 Annual Meeting. Herein you shall find important information required to exercise your voting right.
- For a second year, as a precautionary measure to proactively address the public health impact of coronavirus disease (COVID-19), to mitigate health and safety risks to our participating policyholders, employees and other stakeholders, and to abide by some of the Government of Québec's directives and recommendations, we will hold our Meeting in a virtual-only format. We ask you to give preference to the vote by proxy. The Meeting will thus be broadcasted live online. Participating policyholders will have an opportunity to participate in the Meeting online, regardless of their geographic location. At the Meeting, participating policyholders will have the opportunity to ask questions and to exercise their voting right.
- Please note that according to the applicable regulation, the participating policyholders will be invited to vote only on item 2 of the Agenda, as more fully described in this document.
- You have received the Information Document because you held, at the close of business on March 9, 2021, a participating policy issued or assumed by iA Insurance before June 13, 2019. Unless otherwise indicated, the information contained in the Information Document is up to date as of March 9, 2021 and all amounts are in Canadian dollars.
- In order for a proxy to be voted at the Annual Meeting, the properly completed Proxy Form must be received by Computershare Investor Services Inc., 100 University Avenue, 8th floor, Toronto, Ontario, M5J 2Y1, no later than 5:00 p.m. (local time) on May 4, 2021, or at least 48 hours before any adjournment(s) thereof.
- The financial statements presented to the Sole Common Shareholder and to the participating policyholders are those of iA Insurance.
- We will hold the Annual Meeting of Common Shareholders of iA Financial Corporation at the same time. The questions on the agenda of each meeting will be reviewed separately. However, the management's presentation will cover both companies and a joint question and answer session will follow.

Questions Submitted at the Meeting

Our Financial Statements

The consolidated financial statements of iA Insurance for the year ended December 31, 2020 will be presented at the Meeting. You will find our financial statements on our website at ia.ca and on the SEDAR website at sedar.com.

Election of Directors

The term of office of each of the current directors expires at the close of the Meeting. Thirteen directors will be elected at the Meeting. These thirteen director nominees are also proposed for election as directors of iA Financial Corporation, the Sole Common Shareholder of iA Insurance.

Each director elected at the Meeting will hold office until the close of the next Annual Meeting, unless he or she resigns or otherwise vacates his or her office.

In accordance with our *Policy Regarding the Majority Election of Directors*, a candidate who receives a number of abstentions higher than the number of votes in his or her favour is required to submit his or her resignation to the Board.

In accordance with the *Insurers Act* (Quebec), the participating policyholders are entitled to elect at least one third of the Board of Directors' members. Therefore, the participating policyholders are entitled to elect five directors.

All directors, whether elected by the participating policyholders or by the Sole Common Shareholder, have a duty to act in the best interest of the Corporation, taking into account both the interests of the participating policyholders and of the Sole Common Shareholder.

Appointment of the External Auditor

The Sole Common Shareholder will vote regarding the appointment of the external auditors. Deloitte LLP has been our external auditor since 1940.

Consideration of Other Matters

As at the date of this Information Document, iA Insurance is aware of no amendment to the matters discussed above nor of any other matters that may come before the Meeting.



Vote FOR

The Board recommends that you vote FOR each director nominee as proposed by the Corporation.



Delivery of Meeting Material

Notice-and-Access

This year, for the first time, we use Notice-and-Access to deliver this Information Document to participating policyholders. As such, you received by mail a notice indicating how to obtain the Information Document electronically and how to request a paper copy. You also received a Proxy Form enabling you to vote your participating policy.

Notice-and-Access allows for faster access to this Information Document, helps to lower the printing and mailing costs incurred, contributes to environmental protection and is consistent with our sustainability strategy.

You may obtain a copy of the Meeting Materials on our website at ia.ca.

You can request free of charge a paper copy of the Meeting Materials in the year following the date of this Information Document. You can make the request at any time before the Meeting by phone, by calling 1 866 962-0498 (Canada and the United States) or 1 514 982-8216 (other countries) and by following the instructions. After the Meeting, requests can be made by calling 1 800 564-6253 (Canada and the United States) or 1 514 982-7555 (other countries).

If you request a paper copy of the Information Document, you will not receive a new Proxy Form. You should therefore keep the initial form sent to you in order to vote.

If you request it before the date of the Meeting, the Information Document will be sent to you within three business days of receiving your request. To receive the Information Document before the voting deadline and the date of the Meeting, we estimate that your request must be received no later than 5:00 p.m. (EDT) on April 19, 2021. Please note that postal delays could cause you to receive the Information Document after the proxy voting deadline and after the date of the Meeting. If you request it on the day of the Meeting or within the year following the date of this Information Document, it will be sent to you within ten calendar days of receiving your request.



Who Can Vote?

Persons who hold, as of March 9, 2021, a participating policy issued or assumed by the Corporation before June 13, 2019, will be entitled to vote at the Meeting, but only for the election of at least one third of the Board of Directors' members, the whole in accordance with the *Insurers Act* (Quebec). The participating policyholders will be entitled to one vote per person, notwithstanding the number of participating policies they hold.

As of March 9, 2021, the number of participating policyholders is 57 979.

How to Vote?

You may exercise your voting right in one of two ways:



Vote by online ballot during the Virtual Meeting



Vote by proxy before the Virtual Meeting



Vote by online ballot during the Virtual Meeting

If you wish to attend the Meeting and exercise your voting right at that moment, follow the following steps on the day of the Meeting:

- Log in online at <https://www.icastpro.ca/eia210506>. We recommend that you log in at least one hour before the Meeting starts;
- Enter your control number (see below) and password “iA2021” (case sensitive);
- The control number located on the Proxy Form you received is your “control number”.

You are not required to complete the Proxy Form that was sent to you if you choose to vote at the Meeting.

If you attend the Meeting online, it is important to be connected to the Internet at all times during the Meeting in order to vote. It is your responsibility to ensure connectivity for the duration of the Meeting. You should allow ample time to check into the Meeting online and complete the related procedure. The Corporation has published on its website at ia.ca, the rules of conduct applicable to the virtual meeting. These rules are intended to ensure the proper conduct of the Meeting and provide, among other things, the way a participating policyholder may intervene at the Meeting and ask questions. We encourage participating policyholders to consult the rules of conduct and to carefully follow the instructions in this Information Document and on their Proxy Form to attend and participate fully in the Meeting.



Vote by proxy before the Virtual Meeting

The persons named in the accompanying Proxy Form for the participating policyholders are the Chair of the Board of Directors and the President and Chief Executive Officer. They will represent participating policyholders. You are entitled to appoint a person (who need not to be a participating policyholder) other than the persons designated in the Proxy Form to represent you at the Meeting.

If you do not intend to attend the Meeting or, if you simply wish to vote before the Meeting, you must (i) indicate your voting instructions on the Proxy Form; or (ii) appoint another person, called a “Proxy”, to attend the Meeting and exercise your voting right on your behalf. In either case, you must complete and return the Proxy Form by following the instructions indicated therein.

For the proxy voting right to be exercised at the Annual Meeting, the duly completed Proxy Form must be received by Computershare Investor Services Inc., 100 University Avenue, 8th Floor, Toronto, Ontario, M5J 2Y1, no later than 5:00 p.m. (local time) on May 4, 2021 or at least 48 hours before any adjournment(s) of the Meeting

Solicitation of Proxies

The solicitation of Proxies will be made primarily by mail. However, our management, our employees or employees of Computershare Investor Services Inc., our transfer agent, may also contact you by telephone. We may also retain the services of solicitation agents to assist us with this process. We will pay all expenses in connection with the solicitation of Proxies.

Amendment of Your Voting Instructions

If you change your mind about how you want to vote, please note that you may change your vote:

- by sending a new Proxy Form, following the instructions and time limit mentioned above; or
- by submitting an instrument in writing executed by you or by your duly authorized attorney to the Secretary of iA Insurance at 1080 Grande Allée West, P.O. Box 1907, Station Terminus, Quebec City, Quebec, G1K 7M3, at any time up to and including the last business day preceding the day of the Meeting at which the proxy is to be used or any adjournment(s) thereof.

How Will Your Proxy Vote?

If you provided voting instructions in your Proxy Form, your Proxy must exercise your voting right in accordance with your instructions.

If you did not provide voting instructions in your Proxy Form, your Proxy will vote FOR the election of the director nominees representing the participating policyholders.

How to Attend the Webcast of the Meeting as a Guest?

In addition to your right to attend the Meeting as a participating policyholder (see instructions above), you may also attend the Meeting as a guest (without the right to vote). You need to log in at the following address: <https://www.icastpro.ca/eia210506b> and then complete the online form. As a guest you can attend the Meeting, but you are not entitled to vote.

The recording of the Meeting will be available at least until the next Meeting is held. It will be accessible on the “Investor Relations” section of our website (ia.ca/investorrelations).

Our Directors

Majority Voting

Our *Policy Regarding the Majority Election of Directors*, which was updated in 2020, provides that a nominee for election as a director for whom the number of votes withheld or abstentions exceeds the number of votes cast in favour will be required to submit his or her resignation to the Board. Within 90 days following the date of the meeting at which a director does not receive a majority of the votes cast in favour of his or her election, the Board, upon recommendation of the Governance and Ethics Committee, must decide if it will accept or refuse the director's resignation. Barring exceptional circumstances, the Board will accept the resignation.

The Corporation must promptly issue a news release announcing the Board's decision. If the Board refuses the resignation, the reasons underlying this decision will be disclosed in the news release. Otherwise, the resignation will take effect upon its acceptance by the Board. This policy does not apply to a director who is not recommended by the Board during a contested election.

Director Nominees

The director nominees for the ensuing year are presented in the following pages.

This year, thirteen directors were nominated for election to the Board for a one-year term. Of these, two are new nominees, namely Ms. Suzanne Rancourt and Mr. William F. Chinery. Mr. Mario Albert, for his part, joined the Board in November 2020. Ms. Agathe Côté and Mr. Claude Lamoureux will retire from the Board as of May 6, 2021.

The table below lists the director nominees representing the participating policyholders and the director nominees who will be elected by the Sole Common Shareholder of iA Insurance.

Director nominees to be elected by the participating policyholders	Director nominees to be elected by the Sole Common Shareholder
Mario Albert	William F. Chinery
Ginette Maillé	Benoit Daignault
Monique Mercier	Nicolas Darveau-Garneau
Danielle G. Morin	Emma K. Griffin
Louis Têtu	Jacques Martin
	Marc Poulin
	Suzanne Rancourt
	Denis Ricard

The Sole Common Shareholder of iA Insurance, iA Financial Corporation, intends to vote FOR the election of each of the director nominees to be elected by the Sole Common Shareholder.

Mario Albert



BA, MA

Age: 64

**Residence:
Quebec (Quebec)
Canada**

Director since
November 2020
Independent

Mario Albert held the position of Executive Vice President and responsible for modernizing systems in the group insurance sector at La Capitale from 2017 until his retirement in 2020. Prior to that, he held several management positions in private, public and parapublic organizations in Quebec. In particular, he was General Manager of Finance Montréal, a not-for-profit corporation formed by financial institutions doing business in Quebec and aimed at the development and influence of the Quebec financial sector. He was President and Chief Executive Officer of Investissement Québec and worked at the Autorité des marchés financiers, where he served as Superintendent, Distribution and, subsequently, as President and Chief Executive Officer. As part of this role, he was a member of the Board of Directors of the International Organization of Securities Commissions (IOSCO) and Chairman of its Audit Committee. Before joining the Autorité des marchés financiers, Mr. Albert was Assistant Deputy Minister responsible for fiscal policy and the economy at the Quebec Ministry of Finance.

Mr. Albert began his career at the Department of Finance Canada in 1982. After holding positions of increasing responsibility, he was Chief, Canadian Economic Forecasting.

Mr. Albert studied at Université Laval where he obtained a Bachelor's degree in Economics in 1979. He also completed the Master's degree program in Economics at Laval University in 1982.

Board/Committee Membership	Attendance	Publicly Traded Company Board Membership During Last Five Years
Board of Directors	2/2 ⁽¹⁾ 100 %	N/A

Areas of Expertise

- Corporate Management
- Legal and Regulatory
- Business Areas
- IT Management

(1) Mr. Albert has been a member of the Board of Directors since November 4, 2020.

William F. Chinery



B.Math. (Hon) FCIA, FSA, ICD.D

Age: 66

**Residence:
Toronto (Ontario)
Canada**

New Nominee
Independent

William F. Chinery is a corporate director. Until early 2013, he was President and Chief Executive Officer of BlackRock Asset Management Canada. During his 13 years with BlackRock and its predecessor, Barclays Global Investors, Mr. Chinery was a Managing Director in both the Toronto and San Francisco offices with various responsibilities including heading the Latin America and the Americas Institutional Business. Prior to BlackRock, he spent 6 years as Senior Vice President Quantitative Products at YMG Capital Management Inc. where he was responsible for managing Tactical Asset Allocation products for pension plans and mutual funds. He started his career at Mercer where he had account responsibility for some of the largest pension plans in Canada. He also started the Mercer Investment Consulting practice.

Mr. Chinery is currently on the Board of the Ontario Teachers' Pension Plan and is Chair of their Investment Committee. He is also a member of the Investment Committee of GreenSky Capital Inc.

Mr. Chinery is a Fellow of the Society of Actuaries and a Fellow of the Canadian Institute of Actuaries. He holds a B.Math. with honours from the University of Waterloo and has his ICD.D title from the Institute of Corporate Directors.

Board/Committee Membership	Attendance	Publicly Traded Company Board Membership During Last Five Years
Board of Directors	- -	N/A

Areas of Expertise

- Financial
- Risk Management
- Sales, Distribution and Client Experience
- Business Areas

Benoit Daignault



BBA, CFA

Age: 57

**Residence:
Hudson (Quebec)
Canada**

Director since
May 2019
Independent

Obtained 100 %
of votes FOR by the
Sole Common Shareholder
at the 2020 Annual Meeting

Benoit Daignault is a corporate director. He was President and Chief Executive Officer of EDC between February 2014 and February 2019. Prior to this appointment, Mr. Daignault served as Senior Vice President, Financing and Investments, after having served as Senior Vice President, Business Development. Prior to joining EDC in 2004, Mr. Daignault worked for more than 10 years at General Electric Capital, where he held increasingly senior positions in both Canada and the United States. Mr. Daignault holds a Bachelor of Business Administration from HEC Montréal and is a designated Chartered Financial Analyst (CFA). He completed the Proteus Programme at the London Business School and the Senior Executive Program at Columbia University. He currently serves on the Board of Directors of the Conference Board of Canada.

Board/Committee Membership	Attendance	Publicly Traded Company Board Membership During Last Five Years
Board of Directors	11/11 100 %	N/A
Investment Committee	5/5 100 %	
Human Resources and Compensation Committee	8/8 100 %	

Areas of Expertise

- Corporate Management
- Financial
- Business Areas
- Talent Management

Nicolas Darveau-Garneau



B. Math., MBA

Age: 52

**Residence:
Los Gatos (California)
U.S.A.**

Director since May 2018
Independent

Obtained 100 %
of votes FOR by the
Sole Common Shareholder
at the 2020 Annual Meeting

Nicolas Darveau-Garneau is Chief Strategist at Google Search. Prior to that, he was Director of Sales at Google in charge of a \$1.2 billion division. He started with Google as Manager of the Montreal Office. Prior to Google, Mr. Darveau-Garneau was an Internet entrepreneur, consultant and investor. Since 1995, he has co-founded many Internet companies, including Imix.com, BigDeal and Liquor.com. Mr. Darveau-Garneau is also an angel investor in Silicon Valley, California. He worked as a business analyst at McKinsey & Co. in Montreal and senior analyst at Sanford C. Bernstein & Co., LLC in New York. He specializes in marketing and Internet product development. He holds an MBA with honours from Harvard Business School and a bachelor's degree in mathematics from University of Waterloo. Since 2012, he has been a director of several not-for-profit organizations.

Board/Committee Membership	Attendance		Publicly Traded Company Board Membership During Last Five Years	
Board of Directors	10/11	91%	TMX Group Limited	2018 –
Human Resources and Compensation Committee	8/8	100%		

Areas of Expertise

- Sales, Distribution and Client Experience
- Talent Management
- Business Areas
- IT Management

Emma K. Griffin



BA (Oxon), MA (Oxon)

Age: 48

**Residence:
Henley on Thames
(Oxfordshire) U.K.**

Director since
November 2016
Independent

Obtained 100 %
of votes FOR by the
Sole Common Shareholder
at the 2020 Annual Meeting

Emma K. Griffin is a corporate director. Since November 2017, she acts as director of Claridge Inc., a private investment company. She is also a director at Solotech, an organization that offers audiovisual and entertainment technology services and St. James's Place PLC, an FTSE 100 wealth manager. In October 2020, Ms. Griffin joined the Board of Directors of SDCL Energy Efficiency Income Trust PLC, an investor in the energy efficiency sector and, in December 2020, of ED&F Man Holdings Limited, a marketer of agricultural products. From December 2015 to November 2018, she was a director and strategic advisor for Golder Associates, a global organization offering environmental services. From January 2016 to June 2019, Ms. Griffin was also a director of Aimia Inc. From January 2014 to June 2015, she was managing director and co-founder of Refined Selection Limited, a holding company created to invest in the professional services and recruitment industries. From 2002 to 2013, Ms. Griffin was a founding partner of Oriel Securities, a core brokerage firm recognized for its independence and for providing trusted advice, which was sold to Stifel Financial Corp. in the summer of 2014. Until November 2016, Ms. Griffin was also Chair of the board of Cancer Research UK's Catalyst Club, a pioneering venture that raises money for personalized medicine research. She holds an MA from Oxford University.

Board/Committee Membership	Attendance	Publicly Traded Company Board Membership During Last Five Years
Board of Directors	11/11 100 %	SDCL Energy Efficiency Income Trust PLC 2020 –
Investment Committee (Chair)	5/5 100 %	St. James's Place PLC 2020 –
Human Resources and Compensation Committee	8/8 100 %	Aimia Inc. 2016 – 2019

Areas of Expertise

- Financial
- Corporate Management
- Corporate Governance
- Risk Management

Ginette Maillé



BBA, CPA, CA, ICD.D

Age: 58

**Residence:
Montreal (Quebec)
Canada**

Director since
July 2019
Independent

Obtained 100 %
of votes FOR by the
Sole Common Shareholder
at the 2020 Annual Meeting

Ginette Maillé has been Vice President, Finance and Administration and Chief Financial Officer at Aéroports de Montréal since April 2017. Ms. Maillé has more than 30 years of financial, operational and strategic experience in startups and large companies, both private and publicly listed (TSX and NASDAQ), operating nationally and internationally. In particular, she was with Yellow Pages Ltd. for 14 years, where she held the position of Vice President and Chief Accounting Officer to later be promoted to Executive Vice President and Chief Financial Officer. She has also held several management positions in the field of information technology, particularly in the area of digital transformation. A Chartered Professional Accountant, Ms. Maillé holds a Bachelor of Accounting Science from Université du Québec à Montréal. She sat on the board of Financial Executives International Canada (Quebec chapter) from 2014 to 2017. She is currently a member of the Board of Directors of La Fondation Le Chânon.

Board/Committee Membership	Attendance	Publicly Traded Company Board Membership During Last Five Years
Board of Directors	11/11 100 %	N/A
Audit Committee	7/7 100 %	

Areas of Expertise

- Financial
- Risk Management
- Corporate Governance
- IT Management

Jacques Martin



Jacques Martin has been the Chair of the Board since September 2018. He is a corporate director and currently a member of the Board of Directors of RGA Life Reinsurance Company of Canada. He spent 17 years at Goldman Sachs in London and New York where he was Managing Director and Head of International Equities at the time of his departure in 2003. From 2004 until 2008, he was Senior Vice President, International Equities, based in New York, for the Caisse de dépôt et placement du Québec. He holds a Bachelor of Commerce from McGill University and a Bachelor of Law from Université de Montréal. Mr. Martin also holds an MBA and a certificate in corporate governance from INSEAD. He is a member of the Quebec Bar.

B. Comm., LL.B., MBA, IDP-C

Chair of the Board

Age: 65

Residence:

**Larchmont (New York)
U.S.A**

Director since
January 2011
Independent

Obtained 100 %
of votes FOR by the
Sole Common Shareholder
at the 2020 Annual Meeting

Board/Committee Membership	Attendance	Publicly Traded Company Board Membership During Last Five Years
Board of Directors (Chair)	11/11 100 %	N/A
Governance and Ethics Committee (Chair)	4/4 100 %	
Human Resources and Compensation Committee	8/8 100 %	

Areas of Expertise

- Business Areas
- Financial
- Talent Management
- Social Responsibility and Sustainable Development

Monique Mercier



LL. B., M. Phil., Ad. E.

Age: 64

**Residence:
Outremont (Quebec)
Canada**

Director since
May 2019
Independent

Obtained 100 %
of votes FOR by the
Sole Common Shareholder
at the 2020 Annual Meeting

Monique Mercier is a corporate director. During her career, she has held various executive roles in the telecommunications and technology industry. From 2014 until she retired in December 2018, she held the position of Executive Vice President, Corporate Affairs and Chief Legal and Governance Officer at TELUS. She oversaw legal and regulatory affairs, government relations, media, real estate and sustainable development. She began her career at Stikeman Elliott as a tax lawyer in 1984. She then worked at BCE and Bell Canada International before joining Emergis in 1999, which was acquired by TELUS in 2008. Ms. Mercier holds a degree from the Faculty of Law at Université de Montréal and a master's degree in political science from Oxford University, where she was awarded the prestigious Commonwealth Scholarship. In June 2018, Ms. Mercier received a Lifetime Achievement Award at the Canadian General Counsel Awards. In 2016, she was honoured as Woman of the Year by the organization Women in Communications and Technology (WCT). In 2015, she was inducted into the Hall of Fame of the Women's Executive Network Top 100 Most Powerful Women in Canada. Ms. Mercier sits on the Board of Directors of the Bank of Canada, Innergex Renewable Energy Inc. and Alamos Gold Inc. She gives back to the community through her involvement on the Boards of Directors of the Canadian Cancer Research Society and the Thoracic Surgery Research Foundation of Montreal.

Board/Committee Membership	Attendance	Publicly Traded Company Board Membership During Last Five Years
Board of Directors	11/11 100 %	Alamos Gold Inc. 2019 –
Audit Committee	7/7 100 %	Innergex Renewable Energy Inc. 2015 –
Governance and Ethics Committee	4/4 100 %	

Areas of Expertise

- Corporate Management
- Legal and Regulatory
- Talent Management
- Corporate Governance

Danielle G. Morin



B. Sc., ICD.D

Age: 65

**Residence:
Longueuil (Quebec)
Canada**

Director since
May 2014
Independent

Obtained 95.85 %
of votes FOR by
participating policyholders
at the 2020 Annual Meeting

Danielle G. Morin has extensive experience in finance, including more than 35 years of experience in various sectors of the financial services industry. She worked for Sun Life Assurance Company of Canada from 1977 until 1990 and for the Laurentian Imperial Company from 1990 until 1994, where she was Senior Vice President and Chief Operating Officer. She then worked for Desjardins Group in the group pensions and pooled investment funds areas, before joining Canagex Inc., a Desjardins Group investment subsidiary, as Vice President, Finance and Operations, in 1999. In 2001, she joined the Public Sector Pension Investment Board as Senior Vice President of Financial Operations. Ms. Morin then worked as Senior Vice President, Distribution and Client Services, at Standard Life Investments Inc., from 2006 until 2013. Ms. Morin has also been on the boards of ASSURIS, Standard Life Investments Inc., Université Laval and the Fondation de l'Université Laval. She graduated from the Institute of Corporate Directors and obtained her bachelor's degree in actuarial science from Université Laval. She was a Fellow of the Canadian Institute of Actuaries from 1980 to 2019.

Board/Committee Membership	Attendance	Publicly Traded Company Board Membership During Last Five Years
Board of Directors	11/11 100 %	N/A
Audit Committee (Chair)	7/7 100 %	
Governance and Ethics Committee	4/4 100 %	

Areas of Expertise

- Business Areas
- Financial
- Sales, Distribution and Client Experience
- Risk Management

Marc Poulin



B. Sc., MBA

Age: 59

**Residence:
Outremont (Quebec)
Canada**

Director since
May 2018
Independent

Obtained 100 %
of votes FOR by the
Sole Common Shareholder
at the 2020 Annual Meeting

Marc Poulin currently serves as a corporate director. Mr. Poulin was a senior-level manager in the food industry in Canada. Over the last 19 years he was at Sobeys Inc., he held, successively, the roles of Vice President, Purchasing and Merchandising, Executive Vice President and Assistant General Manager (Quebec), Head of Operations for Quebec and, from 2012 to 2016, President and Chief Executive Officer. He also served as President and Chief Executive Officer of Empire Company Limited from 2012 to 2016. Prior thereto, Mr. Poulin had held the strategic positions of Vice President at Groupe Vie Desjardins-Laurentienne and at Culinar. Mr. Poulin is a member of the Board of Directors of the Montreal Heart Institute Foundation. He is also a director and member of the Human Resources Committees of Richelieu Hardware Ltd. and Sportscene Group Inc. He holds a bachelor's degree in actuarial science from Université Laval and an MBA from the J.L. Kellogg Graduate School of Management in Evanston (Illinois).

Board/Committee Membership	Attendance	Publicly Traded Company Board Membership During Last Five Years
Board of Directors	10/11 91 %	Sportscene Group Inc. 2018 –
Audit Committee	7/7 100 %	Richelieu Hardware Ltd. 2013 –
Human Resources and Compensation Committee (Chair)	8/8 100 %	Empire Company Limited 2012 – 2016

Areas of Expertise

- Corporate Management
- Sales, Distribution and Client Experience
- Financial
- Talent Management

Suzanne Rancourt



BAA, CPA, CGA, ICD.D

Age: 62

**Residence:
Verdun, L'Île-des-Soeurs
(Quebec)
Canada**

New Nominee
Independent

Suzanne Rancourt is a corporate director with more than 30 years of experience in consulting and management in finance and information technology. From 2006 to 2016, she was Vice-President Enterprise Risks and Internal Audit at CGI. Since her arrival at CGI in 1985, she held increasingly senior positions in consulting, strategy and information technology, business development, project management and corporate functions in a multinational environment. Prior to her arrival at CGI, Ms. Rancourt began her career as an auditor and worked in operations, finance and accounting in distribution, retail and financial industries.

She holds a bachelor's degree in Business Administration from Université du Québec à Montréal and an ICD.D designation from the Institute of Corporate Directors. She is a Chartered Professional Accountant (CPA, CGA). Ms. Rancourt sits also on the Boards of Directors of WSP and the Institute of Corporate Directors (Quebec).

Board/Committee Membership	Attendance		Publicly Traded Company Board Membership During Last Five Years
Board of Directors	–	–	WSP Global Inc. 2016 –

Areas of Expertise

- IT Management
- Risk Management
- Financial
- Corporate Governance

Denis Ricard



B. Sc., FSA, FCIA

Age: 59

**Residence:
Pont-Rouge (Quebec)
Canada**

Director since
September 2018
Non-independent (Management)

Obtained 100 %
of votes FOR by the
Sole Common Shareholder
at the 2020 Annual Meeting

Denis Ricard is President and Chief Executive Officer of the Corporation, a position that he has held since September 1, 2018. Mr. Ricard began his career with the Corporation in 1985, where he assumed several positions. In 2003, he became Vice President, Marketing, and then in March 2004, Senior Vice President and Chief Actuary, a role that he held until April 2010. He then became Senior Vice President, Business Development. In 2015, he was promoted to Executive Vice President, Individual Insurance and Annuities until November 2017, when he became Chief Operating Officer. Mr. Ricard is also a director of certain subsidiaries of the Corporation. Mr. Ricard obtained a bachelor's degree in actuarial science from Université Laval in 1985 and, in 1988, he became a Fellow of the Canadian Institute of Actuaries and of the Society of Actuaries. He is also a member of the Board of Directors of the Canadian Life and Health Insurance Association (CLHIA) and Chair of its Quebec chapter.

Denis Ricard has been involved in the community for many years. He currently serves on the campaign cabinet of Fondation CERVO, which supports care for mental health issues and research in neuroscience. He is also a member of the campaign cabinet for the Fondation IUCPQ whose primary mission is the health of people with cardiovascular, respiratory and obesity-related diseases. He also serves as honorary chair for various charitable events and campaigns, including the Énergie Scolaire program for the Fondation Forces AVENIR, empowering students to be responsible citizens.

Board/Committee Membership	Attendance	Publicly Traded Company Board Membership During Last Five Years
Board of Directors	11/11 100 %	N/A

Areas of Expertise

- Business Areas
- Corporate Management
- Financial
- Talent Management

Louis Têtu



B. Eng.

Age: 56

**Residence:
Quebec City (Quebec)
Canada**

Director since
May 2016
Independent

Obtained 91.67 %
of votes FOR by
participating policyholders
at the 2020 Annual Meeting

Louis Têtu is President, Chief Executive Officer and a member of the Board of Directors of Coveo Solutions Inc., an artificial intelligence customer experience software company. Mr. Têtu co-founded Taleo Corporation, a company that was acquired by Oracle in 2012, and held the position of Chief Executive Officer and Chair of the Board of Directors from the company's inception in 1999 through 2007. Prior to working for Taleo Corporation, Mr. Têtu was president of Baan Supply Chain Solutions, an international enterprise resource planning software company. Mr. Têtu is a mechanical engineering graduate from Université Laval and was honoured by the university in 1997 for his outstanding social contributions and business achievements. He received the 2006 Ernst & Young Entrepreneur of The Year award in the Technology and Communication category. Mr. Têtu has served on the Board of Directors of Alimentation Couche-Tard inc. since 2019 and is also Chair of the Board of Petal Solutions Inc., a social platform developer for the medical sector. He also served on the Board of Directors of l'Entraide Assurance-vie, a mutual insurance company, from 1998 until 2009, when it was acquired by Union Life, a mutual insurance company, and on the Board of Directors of Aéroport de Québec inc. from 2013 to 2019.

Board/Committee Membership	Attendance	Publicly Traded Company Board Membership During Last Five Years
Board of Directors	11/11 100 %	Alimentation Couche-Tard inc. 2019 –
Governance and Ethics Committee	4/4 100 %	

Areas of Expertise

- IT Management
- Talent Management
- Sales, Distribution and Client Experience
- Corporate Management

Board Member Areas of Expertise and Knowledge

Director nominees offer a wide variety of knowledge and expertise to meet our needs. Each year, the Governance and Ethics Committee ensures that together the nominees possess an array of experience and skill sets that will enable the Board to effectively fulfill its mandate.

The following table presents the diversity of expertise and the knowledge essential to our operations.

Board Competency Profile	Mario Albert	William F. Chinery	Benoît Daignault	Nicolas Darveau-Garneau	Emma K. Griffin	Ginette Mailé	Jacques Martin	Monique Mercier	Danielle G. Morin	Marc Poulin	Suzanne Rancourt	Denis Ricard	Louis Tétu
1. Business areas – knowledge of one or more of the markets in which the Corporation operates, including financial services, the sale and distribution of financial products and services, wealth management, real estate and international financial markets.	○	○	○	○			○		○			○	
2. Key competencies – Business experience in one or more of the following areas:													
– Corporate management: competencies in corporate management (public companies or large corporations operating in heavily regulated industries), strategic planning, organizational development and transformation (CEO experience or similar);	○	○	○		○	○	○	○	○	○	○	○	○
– Corporate governance: competencies in corporate governance practices of large corporations.	○	○	○	○	○	○	○	○	○	○	○		○
3. Functional expertise – Expertise in one or more of the following functions:													
– Financial: expertise in the finance, accounting, actuarial, or investment area;	○	○	○	○	○	○	○	○	○	○	○	○	
– Talent management: expertise in organizational development, compensation, leadership development, talent management and succession planning;		○	○	○			○	○		○		○	○

Board Competency Profile

	Mario Albert	William F. Chinery	Benoit Daignault	Nicolas Darveau-Garneau	Emma K. Griffin	Ginette Maillé	Jacques Martin	Monique Mercier	Danielle G. Morin	Marc Poulin	Suzanne Rancourt	Denis Ricard	Louis Têtu
– Sales, distribution and client experience: expertise in sales, distribution and the company-client relationship;		○		○	○				○	○		○	○
– IT Management: expertise in digital strategy, online services, information management and security data management;	○			○		○					○		○
– Legal and regulatory: expertise in complex legal systems and relationships with governments in heavily regulated industries;	○						○	○					
– Risk management: expertise in identification, assessment, mitigation and monitoring of risks and their related controls;	○	○			○	○	○		○	○	○	○	
– Social responsibility and sustainable development: experience in corporate social responsibility, sustainable development and repercussions on the various stakeholders.					○	○	○	○			○		

Directors' Compensation

Except for the President and Chief Executive Officer, who does not receive any compensation as a director for attending meetings of the Board or its committees, directors receive the compensation set out in the chart below.

The chart on page 24 shows the total compensation paid to the directors for services rendered to iA Financial Corporation and iA Insurance in 2020. The compensation is divided equally between the two corporations.

In accordance with the current policy, directors' compensation is analysed and revised periodically by the Governance and Ethics Committee, which reviews the adequacy and the form of directors' compensation and makes recommendations in this respect to the Board to ensure that such compensation realistically reflects the responsibilities of the directors and that it is competitive and fair, without compromising directors' independence.

A review of the directors' compensation was performed in 2020. The consulting firm Towers Watson Canada Inc. ("**Towers Watson**") was retained and assisted the Committee with its analysis. This analysis involved reviewing the composition of the comparator group and comparing compensation of non-executive members of the Board of Directors with that of the following comparator group:

Canadian Western Bank	Element Fleet Management Corp.	TMX Group Ltd.
Laurentian Bank of Canada	Fairfax Financial Holdings Limited	Home Capital Group Inc.
National Bank of Canada	Sun Life Financial Inc.	Intact Financial Corporation
CI Financial Corp.	Genworth MI Canada Inc.	IGM Financial Corporation Inc.
E-L Financial Corporation Limited	Great-West Lifeco Inc.	Manulife Financial Corporation

The analysis showed that the compensation offered to the directors of the Corporation was below the market, if compared with the comparator group. Considering the magnitude of the gap observed and the potential competitiveness issues this could cause on the recruitment and retention of talented directors, adjustments had to be made quickly. However, considering the health crisis related to Covid-19, the Committee recommended filling only part of the gap observed with the market. The Committee will reassess in the future whether further adjustments should be made to close the remaining gap.

Our compensation structure:

- is competitive;
- is simple and easy to administer;
- takes an egalitarian approach between the committees; and
- ensures mobility between the committees.

The following increases, effective October 1, 2020, were recommended by the Governance and Ethics Committee to fill part of the gap with the market and were accepted by the Board of Directors:

- The annual retainer for the Chairman of the Board was increased from \$220,000 to \$270,000. Of this amount, \$50,000 is paid in Deferred Share Units (DSUs);
- The annual retainer for directors serving on the Board of Directors was increased from \$100,000 to \$120,000. Of this amount, \$20,000 is paid in DSUs.

Since October 1, 2020, compensation offered to U.S. directors is now paid in U.S. dollars, regardless of the exchange rate between the Canadian and the U.S. dollar. This change was adopted in order to maintain the competitiveness of the Corporation's director compensation policy compared to the U.S. market to be able to attract and retain directors residing in the United States.

Finally, the additional annual compensation paid to the Chairman and members of the Audit Committee increased from \$25,000 to \$35,000 and from \$15,000 to \$20,000 respectively, considering the number of committee meetings as well as the time allocated for committee members to prepare for and attend meetings.

The following table summarizes the various elements of compensation paid to the Board and committee members for 2020 :

	From January 1, 2020 to September 30, 2020 (\$)	From October 1, 2020 to December 31, 2020 (\$) ⁽¹⁾
Board Chair Annual Retainer	220,000	270,000
Directors' Annual Retainer ⁽²⁾	100,000	120,000
Additional Committee Chair Retainer⁽³⁾		
Audit Committee	25,000	35,000
Investment Committee	25,000	25,000
Human Resources and Compensation Committee	25,000	25,000
Governance and Ethics Committee	25,000	25,000
Additional Committee Member Retainer⁽⁴⁾		
Audit Committee	15,000	20,000
Investment Committee	15,000	15,000
Human Resources and Compensation Committee	15,000	15,000
Governance and Ethics Committee	15,000	15,000
Board or Committee Attendance Fees in the event of more than two additional meetings (not planned in the directors' approved schedule) per year ⁽⁵⁾	1,500 in person 1,000 by telephone	1,500 in person 1,000 by telephone
Attendance Fees for Special Non-Meeting Mandates upon Chair of the Board Approval	1,500	1,500
Travel Allowance ⁽⁶⁾	1,500	1,500

(1) All fees for a director residing in the United States, including attendance fees and travel allowances, are paid in U.S. currency without taking into account the exchange rate between the Canadian dollar and the U.S. dollar. For greater certainty, the fees for U.S. resident directors are the same as those for other directors.

(2) Other than the Chair of the Board.

(3) The Chair of the Board does not receive this compensation.

(4) The Chair of the Board and the Committee Chairs do not receive additional fees as committee members.

(5) If a meeting is spread over two days, attendance fees shall be paid for each of the days.

(6) Applies to a director who resides outside of the provinces of Quebec and Ontario, to attend one or more Board and/or committee meetings in Quebec.

Directors' compensation is paid in cash and in Deferred Share Units ("DSU"). A DSU is a bookkeeping entry, which equals to the value of iA Financial Corporation's common shares credited to an account in the name of the director and accumulates notional dividends. DSUs accumulated by a director are payable in cash on a specified date after the director leaves the Board.

Since October 1, 2020, except for the Chairman of the Board who receives \$50,000 of his annual retainer in DSUs, all directors must receive \$20,000 of their annual retainer in DSUs. The number of DSUs that is granted is determined by dividing the amount of compensation payable in DSUs by the weighted average closing price of a Common Share of iA Financial Corporation on the Toronto Stock Exchange for the five trading days preceding the grant date. For directors who receive their compensation in U.S. dollars, the amount payable in DSUs will be converted into Canadian dollars using the daily average exchange rate applicable on the date of grant of the DSUs.

If directors wish to receive all or a greater portion of their annual cash compensation, in DSUs, they must notify the Secretary of the Corporation before December 31 of a given year, for the compensation that is payable the following year, failing which, the election applicable for the year that ends will be applicable for the following year.

Directors are also entitled to be reimbursed for expenses incurred to attend Board meetings or committee meetings. Directors other than the President and Chief Executive Officer do not receive pension benefits and are not eligible for stock options.

Denis Ricard, President and Chief Executive Officer of the Corporation, does not receive any compensation in his capacity as Director of the Corporation

The Corporation and iA Financial Corporation have implemented a group insurance policy that guarantees, at no charge, \$20,000 in life insurance to each independent director in office and \$10,000 in life insurance to each independent director who leaves these Boards of Directors after 10 years of service, also at no charge.

The following table shows total compensation paid to the directors for the year ended December 31, 2020:

	Fees ⁽¹⁾ Received in Cash	Fees ⁽¹⁾ Received in DSUs	Percentage in DSU	Total
	\$	\$	%	\$
Mario Albert	15,833	3,167	17	19,000
Agathe Côté	93,625	45,625	33	139,250
Benoit Daignault	22,750	119,750	84	142,500
Nicolas Darveau-Garneau	0	137,540	100	137,540 ⁽²⁾
Emma K. Griffin	53,850	100,150	65	154,000
Claude Lamoureux	78,833	59,167	43	138,000
Ginette Maillé	47,917	77,833	62	125,750
Jacques Martin	250,794	15,915	6	266,709 ⁽³⁾
Monique Mercier	19,271	124,479	87	143,750
Danielle G. Morin	147,000	5,000	3	152,000
Marc Poulin	43,750	110,000	72	153,750
Denis Ricard	0	0	0	0
Louis Têtu	0	123,000	100	123,000
Total	773,623	921,626		1,695,249

(1) Includes attendance fees, if applicable, and travel allowances, but does not include reimbursement of expenses.

(2) Mr. Darveau-Garneau's compensation for the fourth quarter of 2020 payable in US dollars (US\$36,750), was paid in DSU (this amount has been converted into Canadian dollars using the exchange rate at the time of payment, being 1.2732 = CAN\$46,790).

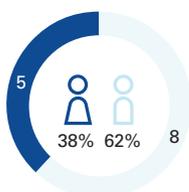
(3) Mr. Martin's compensation for the fourth quarter of 2020 was paid in US dollars (US\$73,500) and converted into Canadian dollars using the exchange rate at the time of payment (for the portion payable in cash, being US\$61,000 at a rate of 1.2835 = CAN\$78,294 and for the portion payable in DSU, being US\$12,500 at a rate of 1.2732 = CAN\$15,915).

Board of Directors and its Committees

As at December 31, 2020

12 of our 13 directors are independent

Diversity fosters a variety of ideas and opinions



Average age:

60

Attendance rate at Board and committee meetings:

Average tenure:

4.09 years

Board:

99 %

Committees:

100 %

Board Meetings and Board Committee Meetings

The table below indicates the number of meetings held by the Board and its committees in 2020 and directors' overall attendance at these meetings.

	Meetings	Attendance
Board of Directors	11	99%
Audit Committee	7	100%
Human Resources and Compensation Committee	8	100%
Governance and Ethics Committee	4	100%
Investment Committee	5	100%
Total	35	99%

Composition of the Committees

The table below indicates the composition of the different committees as of March 9, 2021.

	Audit Committee	Human Resources and Compensation Committee	Governance and Ethics Committee	Investment Committee
Mario Albert				
Agathe Côté	○			○
Benoit Daignault		○		○
Nicolas Darveau-Garneau		○		
Emma K. Griffin		○		○ (Chair)
Claude Lamoureux			○	○
Ginette Maillé	○			
Jacques Martin ⁽¹⁾		○	○ (Chair)	
Monique Mercier	○		○	
Danielle G. Morin	○ (Chair)		○	
Marc Poulin	○	○ (Chair)		
Denis Ricard				
Louis Têtu			○	

(1) As Chair of the Board of Directors, Mr. Martin is an ex officio member of all the committees.

Director Attendance at Meetings

The table below presents an attendance record for directors at Board meetings and Board committee meetings.

Name of Director	Board of Directors		Audit Committee		Human Resources and Compensation Committee		Governance and Ethics Committee		Investment Committee		Total
	Number	%	Number	%	Number	%	Number	%	Number	%	%
Mario Albert ⁽¹⁾	2/2	100	-	-	-	-	-	-	-	-	100
Agathe Côté	11/11	100	7/7	100	-	-	-	-	5/5	100	100
Benoit Daignault	11/11	100	-	-	8/8	100	-	-	5/5	100	100
Nicolas Darveau-Garneau	10/11	91	-	-	8/8	100	-	-	-	-	95
Emma K. Griffin	11/11	100	-	-	8/8	100	-	-	5/5	100	100
Claude Lamoureux	11/11	100	-	-	-	-	4/4	100	5/5	100	100
Ginette Maillé	11/11	100	7/7	100	-	-	-	-	-	-	100
Jacques Martin ⁽²⁾	11/11	100	-	-	8/8	100	4/4	100	-	-	100
Monique Mercier	11/11	100	7/7	100	-	-	4/4	100	-	-	100
Danielle G. Morin	11/11	100	7/7	100	-	-	4/4	100	-	-	100
Marc Poulin	10/11	91	7/7	100	8/8	100	-	-	-	-	96
Denis Ricard	11/11	100	-	-	-	-	-	-	-	-	100
Louis Têtu	11/11	100	-	-	-	-	4/4	100	-	-	100
Total	132/134	99	35/35	100	40/40	100	20/20	100	20/20	100	99

(1) Mr. Albert has been a member of the Board of Directors since November 4, 2020.

(2) Mr. Martin is an ex officio member of all the committees. He attended all meetings.

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