

# 2021

Annual report



Assumption Life

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Life honours its  
employees who  
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Thank  
you to our  
employees

*We acknowledge that our head office is located on the unceded traditional territory of the Wolastoqey (Maliseet) and Mi'kmaq since the building's construction in 1970.*



**“ The pandemic continued to be part of our lives for the second consecutive year, but our year in 2021 shows our strength of adaptation through adversity.**

*Our teams demonstrated flexibility and agility to pivot in response to our many daily challenges.*

*Their extraordinary adaptability was reflected in Assumption Life's commitment to our clients, our partners, and our communities. A commitment that remained as infallible as ever.*

*Our strength lies in our teams, as well as in our solid strategic planning upon which we relied once again with confidence over the last year.”*

**- Sébastien Dupuis, CPA, CA  
President and CEO**



# 2021 in one word: collaboration

## Collaboration has been our motto for the last year.

Our team members live collaboration in their daily lives to offer new products and solutions that make a difference for our partners, our advisors, and our clients. This collaboration, together with the trust, the commitment and the leadership of our employees who give their all, make it possible for Assumption Life to offer one of the best experiences.

We also commend the collective effort that led to the progress seen in our country. We wish to particularly commend the devotion and courage of essential workers that helped keep us safe during the last 24 months, as well as those of all the Canadians who answered the important call to solidarity.

**Thank you!**

# Highlights of the year

## Transformation of our Simplified Issue products line

*"Assumption Life is known for the quality of its products and we made them even more competitive to meet the needs of our advisors. We are building on our solutions and the efficient sales process, for which Assumption Life is known, to continue offering a unique experience. Choosing us means choosing a hassle-free process policies issued within a few hours."*

- **Luc Bossé**, Vice-President, Sales and Marketing



## The Maple platform for our group insurance virtual care option

*"This past year has been unlike any other. By providing virtual care, we hope to relieve the stress plan members face when needing to access general practitioners, whether it's because they have a non-urgent care issue, don't have access to a family doctor, or require support for other healthcare needs."*

- **Rachelle Gagnon**, Vice-President, Group Insurance



## Acquisition of a new Canadian portfolio

*"We are a relatively small company in the North American insurance industry, but, once again, we show that we can stand out with our collaboration spirit to create international relations. We are extremely proud of this initiative and of this addition to our capital."*

- **Michel Allain**,  
Vice-President, Chief Financial  
Officer and Chief Actuary



## UV Assurance distributes Assumption Life funds

*"In our company, as well as with UV Assurance, our business strategies relies on a solid network of advisors. We take to heart making a difference by offering them solutions to make their work easier and help them achieve their objectives."*

- **Réjean Boudreau**,  
Vice-President, Chief of Organizational  
Development and Client Experience



# Agility and innovation

## Message from the President and CEO

The COVID-19 pandemic continued to be part of our lives for a second consecutive year, but we have shown our strength of adaptation when facing adversity. Thus, our teams have shown flexibility and agility all through the last year to pivot in response to the many challenges of this pandemic. Their extraordinary ability to adapt was reflected in Assumption Life's unfailing commitment to our clients, our partners, and our communities. Our strength lies in our teams, as well as in our solid strategic planning upon which we relied once again with confidence over the last year.

### ACHIEVEMENTS AND INNOVATIONS

Innovation means pushing the envelope and thinking differently. With agility, we have built our digital capacities to better serve our clients, our advisors, and we have transformed our operational model to be even more competitive.

We have thus launched new products in Individual Insurance with a new suite of Simplified Issue products combined with a streamlined process. Moreover, our product suite and technologies have evolved to offer more effective and simple investment tools, as well as turnkey solutions for our advisors. These new solutions can be found in our investment platform Vesta which successfully combine speed and ease of use.

In group insurance, we have launched a virtual care option.

On the financial side, Assumption Life has acquired the Canadian portfolio of a major American company, a testament to our collaborative spirit and the proof that our Company stands out in our highly competitive industry.

We maintained our A- Excellent rating from the agency A. M. Best for the 22<sup>nd</sup> consecutive year, thus confirming once more our financial solidity.

These successes are mainly due to our teams and our fantastic partners who live daily our values of leadership, collaboration, commitment, and trust.

### VALUABLE COLLABORATIONS

For us, 2021 was a year of collaboration. Our company has formed many strategic alliances with partners such as UV Insurance, UNI Financial Cooperation with our subsidiary TKS, as well as a collaboration with a national player in digital distribution. These partnerships will play a key role for our future and will help us achieve our long-term strategic objectives.

Moreover, TKS continued its growth with the creation of a new application, new distribution channels, and a breakthrough in the Quebec market.

Still on our subsidiaries side, Louisbourg Investments continued to grow with offices in Moncton, Halifax and Vancouver. One of its most recent achievements is the launch of the commercial real estate fund GENERATION with DuParc Group and this partnership led to the Terrasses du Marché project in Dieppe.

### COMMUNITY

Even with physical distancing, Assumption Life remained close to its communities to make a difference. From health to education, we supported over 90 organizations and initiatives across Canada. We have supported, among others, the CHU Dumont Foundation as we continued to be the Official Partner of the Tour of Hope for the fourth year in a row, the fundraising campaign for the Coopérative Carrefour Santé Communautaire Inkerman, and also the Atlantic Cancer Research Institute. Moreover, the Assumption Life Foundation awarded scholarships to four educational institutions and to 19 students to help them in their academic success.

For the second consecutive year, we have distinguished ourselves in the Atlantic Provinces with our exceptional culture that made us one of Atlantic Canada's Best Employer for 2022. Let us also mention that Assumption Life has received one of Canada's Volunteer Award from Employment and Social Development Canada for the year 2020. This recognition was accompanied by a donation of \$5,000 that we gave to the Beauséjour Family Crisis Resource Centre.

Finally, the leadership and the real desire to make a difference have inspired our people to give more than 800 volunteer hours. Their devotion humbles us, and we thank them for their extraordinary contribution.

The year 2021 was one of exceptional resilience for the members of our team. To recognize their numerous efforts and to continue to be listening to their needs, we offered an additional day off that, combined with Remembrance Day, offered them an extra-long weekend to relax.

#### FOCUSED ON THE FUTURE

The year 2022 promises to be exciting and, already, we can see that it will rely on diversity in all its facets in response to the large movements that drive our society. Assumption Life's large family will remain true to the image of our clients, our partners, and our communities to offer innovative and inclusive solutions.

Thank you to everyone who contributed directly and indirectly to our great achievements of the last year: our employees, our board of directors, our executive team, our partners, our clients, and our communities. A special thank you to Andrée Savoie. I am personally grateful for her commitment to the company, and for the relationship of trust we have had through her mandate as Chair of our Board of Directors.

Whatever circumstances awaits us in the coming year, I'm convinced that we will rise to the challenge together, find solutions, and move forward with success.

Thank you.

  
SÉBASTIEN DUPUIS, CPA, CA  
President and CEO



# 2021 in a glance

## FEBRUARY

One of the best financial results of our history – 2020 AGM

Among Atlantic Canada's Best 2021 Employers

Internal conference with M. Leyla Sall, Professor of Sociology at Université de Moncton, during Black History Month

## MAY

Presenting Sponsor for the CHU Dumont Foundation Tour of Hope for the 4<sup>th</sup> year

## JUNE

Launch of the Generation Fund by Louisbourg Investments and DuParc Group

## JULY

Launch of new Simplified Issue products in Individual Insurance

Addition of a virtual care option in Group Insurance

Five new Select Portfolios added in investments

## AUGUST

Presenting Sponsor for the 10<sup>th</sup> edition of the Acadie Rock Festival

Assumption Life Golf Tournament Fundraiser: over \$100,000 raised for ACRI



## ● SEPTEMBER

Partnership with Maple

A- rating from AM Best for the 22<sup>nd</sup> consecutive year

Partnership Assumption Life, UNI Financial Cooperation, and our subsidiary TKS

Partnership with UV Insurance

Transformation of our suite of Simplified Issue products in Individual Insurance

Internal conference with Brian Francis; producer, director and scriptwriter from the Elsipogtog First Nation, as part of Truth and Reconciliation day



KEY EVENTS



COMMUNITY COMMITMENT

## ● NOVEMBER

4-day weekend for the mental health of our employees

Lighting of our building in support of the Tree of Hope Campaign for the CHU Dumont Foundation

## ● DECEMBER

Acquisition of the Canadian portfolio of an American company

Recipient of a National Volunteer Award

Initiative in support of British Columbia communities affected by flooding



# Financial information

\$2.1

BILLION

Assets under management

\$9.5

MILLION

Profit attributable to policyholders

\$170

MILLION

Premium income

156%

Solvency ratio as of December 31, 2021

\$162

MILLION

Policyholders' equity

Our consolidated financial statements can be found at the end of this report or on our website at [assumption.ca](http://assumption.ca).

**A-** (Excellent) from A.M. Best for the 22<sup>nd</sup> consecutive year

“ Our constant results show our capacity to manage risks during the highs and lows of the industry over the last 22 years.

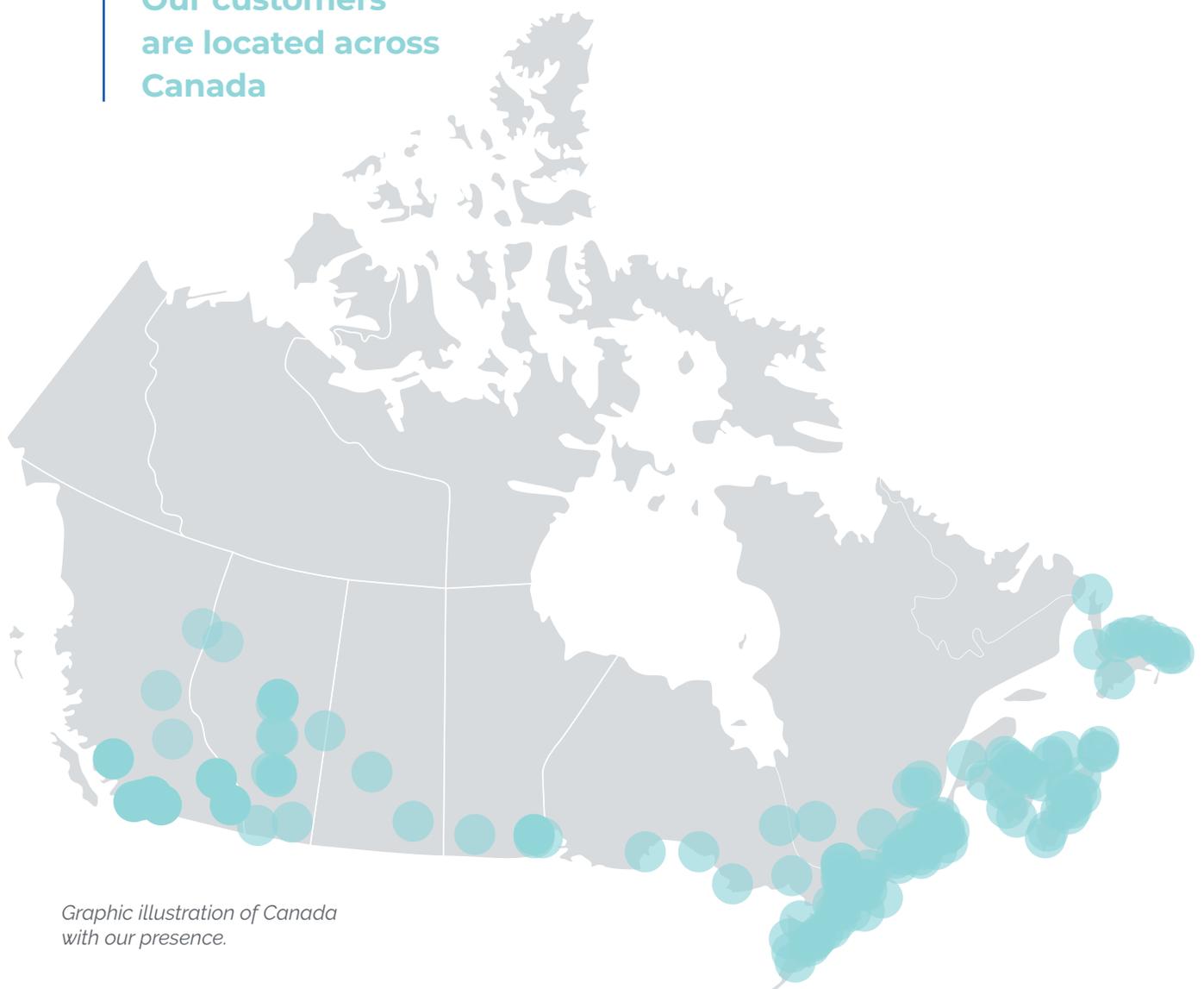
We are extremely proud of this achievement which is one of the highest levels obtained by a company of our size”.

- Michel Allain, F.S.A., FCIA – Vice-President, Chief Financial Officer and Chief Actuary



# West to East

Our customers  
are located across  
Canada



*Graphic illustration of Canada  
with our presence.*

# An exemplary collaboration

## Message from the Chair of the Board

**For the second consecutive year, the COVID-19 pandemic has had an impact on our personal and professional lives. With courage and devotion, our teams have demonstrated agility and adaptability through their actions while our corporative value of collaboration was Assumption Life's guiding principle.**

This exemplary collaboration has helped us adapt to changes with flexibility and contributed to everyone's safety. I would also like to highlight the work done to safeguard the health and safety of all the employees, whether they chose to work from our head office, from their home or in a hybrid format.

Last year's successes can be measured with the accomplishments related to our strategic plan. On the corporate culture level, the employees invested a lot of effort as part of our strategic orientation "Align talents and the organization on the 2022 vision". This exercise aims to give tools to all the employees for adopting constructive behaviors that will facilitate achieving strategic objectives as well as growth. The results obtained gave us the "Corporate Award of Merit" from Human Synergistics. This award is given to organizations that have proven the implementation of a constructive culture. This award was received in January.

Another priority will be building upon the solid foundation established to enhance our technological processes and to continue to position ourselves competitively in the market.

Furthermore, our financial success forms another important achievement that we need to celebrate, and the details can be found in this annual report. I would still like to highlight that these results are the best in our history.

Beyond the numbers and business strategies, 2021 was once again a human success. Together, we constantly adapted. We showed extraordinary flexibility and we progressed in an innovative way to continue to meet the needs of our clients and to offer the unparalleled service that sets us apart.

Finally, I bow out with a sense of accomplishment after my third mandate as Chair of the Board of Directors. The experience was extremely rewarding on many levels, and I am happy to have collaborated with highly qualified professionals who really aim to make a difference. The human warmth of Assumption Life's family is an exceptional reality upon which our people build a bright future for our company.

Thank you from the bottom of my heart to my Board colleagues who will continue to work tirelessly to guide Assumption Life towards new horizons. I also want to sincerely thank the executive team, as well as all employees for their unwavering devotion and commitment. Thank you for making a difference every day for your colleagues, for our business partners and for our communities. I will follow with great interest your next achievements and advancement towards the growth of this Acadian jewel across Canada.

Finally, thank you to our loyal clients and to our business partners. You can count on our continued support to achieve financial security.

**Beyond the numbers  
and business strategies,  
2021 was once again a  
human success.**

I leave you with this quote from Mr. Gilbert Finn:  
"Assumption, started from afar, has not started from  
nothing: valiant founders and their successors have  
paved the way for economic mutuality in service of  
those who placed their trust in it."

Thank you for your trust.



ANDRÉE SAVOIE, ing.  
Chair of the Board of Directors



# Board of Directors



**Andrée Savoie**  
ICD.D  
Board Chair  
President and CEO,  
Adelin Properties



**Sébastien Dupuis**  
CPA, CA  
President and CEO,  
Assumption Life



**Yvon Fontaine**  
B.Sc.Soc, LL.B,  
LL.M  
Vice-President  
of the Board  
Corporate Director



**Geneviève Laforge**  
LL.B, ASC  
General Secretary  
of the Board  
Director,  
Organizational  
Development,  
Assumption Life



**Ivan Toner**  
ICD.D  
President,  
MelamTech  
Consulting



**Alain Bossé**  
President and COO,  
Groupe Savoie



**Marc Landry**  
Vice-President, IT  
& Logistics, Major  
Drilling



**Lise Casgrain**  
MBA, ICD.D  
Corporate Director



**Adrienne O'Pray**  
Executive Director,  
McKenna Institute



**Steven Ross**  
Corporate Director



**Bernard Tanguay**  
FCIA, FSA, ASC  
Corporate Director



**Louise-Anne Comeau**  
Vice-President, New  
Energy Markets and  
Innovation, Emera

# Senior Management



**Sébastien Dupuis**  
CPA, CA  
President and CEO



**Michel Allain**  
F.S.A., FICA  
Vice-President,  
Chief Financial  
Officer and Chief  
Actuary



**Réjean Boudreau**  
B.B.A.  
Vice-President,  
Chief of  
Organizational  
Development and  
Client Experience  
Interim Vice-  
President, IT and  
Chief Digital Officer



**Rachelle Gagnon**  
MBA, CHRP  
Vice-President,  
Group Insurance



**Luc Bossé**  
B.B.A.  
Vice-President,  
Sales and Marketing

# We're listening

**At Assumption Life, it's important for us to say that taking care of our mental health and the mental health of others is a daily commitment.**

Our teams, particularly in Human Resources and Group Insurance, are listening and constantly improving our health and well-being offer to meet the needs of our employees, our clients, our families and our communities.

In 2021, Assumption Life employees received an additional day off, Friday November 12, permitting them to benefit from a four-day long weekend. This measure was in response to the stress of the pandemic to help employees take care of their mental health.

**Moreover, we offer to all employees:**

- Virtual health care services with access to free visits
- Floating days
- Family responsibility leave
- ActiVie gym
- Employee Assistance Program
- No interest loan program for fitness and travel

**Together, let's be there for each other as every gesture counts.**



"As an employer of choice in Atlantic Canada, we want to support our employees as much as possible during the pandemic. We encourage other employers to express their gratitude for the efforts of their employees on a daily basis. Our people are the most valuable resource of any company, and we owe it to them to ensure their well-being."

- Réjean Boudreau, Vice-President, Chief Organizational Development and Customer Experience

## Board member attendance

Board of Directors 2021	Board Meeting Attendance	Committee Meeting Attendance	Subsidiary Meetings Attendance
Andrée Savoie	6/6	18/18	3/3
Sébastien Dupuis	6/6	18/18	10/10
Ivan Toner	6/6	9/9	0
Yvon Fontaine	6/6	10/10	8/8
Lise Casgrain	6/6	11/11	7/7
Bernard Tanguay	6/6	9/9	3/3
Marc Landry	6/6	14/14	3/3
Alain Bossé	6/6	8/8	3/3
Steven Ross	6/6	9/9	3/3
Adrienne O'Pray	6/6	8/8	0
Louise-Anne Comeau	5/5	6/6	0



Prize awarded in 2021

## National recognition

Our employees truly make a difference in their communities, and their unwavering dedication was recognized by a national volunteer award.

Our Acadian company was honored in the "Business Leader" category for the Atlantic region for 2020 Canada's Volunteer Awards presented by Employment and Social Development Canada.

As part of this national recognition, a \$5,000 donation was made to a charitable organization on behalf of Assumption Life and we selected the **Beauséjour Family Crisis Resource Centre**.

**Together, let's make a difference.**

Since its foundation in 1903, Assumption Life stayed true to its mission to make a difference in communities. Through its social responsibility program, the company redistributes 6% of its net benefits to non-profit organizations.

Here are a few organizations and initiatives who received a contribution over the years:

- Sistema New Brunswick;
- Atlantic Cancer Research Institute;
- CHU Dumont Foundation Tour of Hope;
- Coopérative Carrefour Santé Communautaire Inkerman;
- Canadian Red Cross.



# Committed to making a difference

Our team is committed to making a difference in our communities every day. This philosophy is expressed in many ways in the company's philanthropic efforts with a particular emphasis on health and education initiatives.



Our recipient of the Denis-Losier 2021 Scholarship, in the amount of \$10,000, is Sue Duguay.



Our golf tournament in support of the Atlantic Cancer Research Institute resulted in a donation of \$100,000.

## Our involvement in numbers

Over the past year, Assumption Life and our employees have shown great generosity by donating their time and supporting various causes and organizations.

Here are a few numbers that attest to the exceptional efforts and commitment of all towards our communities.

More than

**90** ORGANIZATIONS AND INITIATIVES received donations



**6%** OF THE COMPANY'S NET PROFIT

**23** ASSUMPTION LIFE FOUNDATION SCHOLARSHIPS



## Involvement sectors



HEALTH



EDUCATION



SPORT



SOCIO-ECONOMIC



ARTS AND CULTURE

# 800 hours of volunteer work by our employees



Our employees at the heart of our commitment



# Assumption Life honours its employees who have contributed to its success!

Congratulations to all 2021 recipients. And thank you to all the members of our great family for their commitment.

## Team Excellence Award IFRS 17



**President's Award for Excellence**  
Louis-Nicholas Duncan



**Leadership Award**  
Thomas Raffy



**Volunteer Award**  
Shawn Amberman



**Excellence Award**  
Caroline Sippley



**Excellence Award**  
Charles Gervais



**Excellence Award**  
Georges Léger



**Excellence Award**  
Maryse Giard



**Excellence Award**  
Nathalie Joseph



**Excellence Award**  
Rachel Savoie



**Excellence Award**  
Alexis Couture



**Excellence Award**  
Marianne Léger



**Excellence Award**  
Robert Despres



# Thank you to our employees

## *Head office, Louisbourg Investments and TKS employees*

Agnew, Scott  
Aka, Yves-Roger  
Alexander, Varghese  
Allain, Jérémy  
Allain, Keith  
Allain, Michel  
Allain, Nadine  
Amberman, Shawn  
Arsenault, Ashley  
Arsenault, Denis  
Arsenault, Jasmine  
Arsenault, Sophie  
Arsenault, Sylvie  
Arseneault, Amy-Lise  
Audet, Daniel  
Basque, Emilie  
Beefeya, Shalini Divya  
Bélanger, André  
Belliveau, Nicole  
Belliveau, Sylvie  
Benoit, Eric  
Bergevin, Mandy  
Berry, Suzanne  
Berthe, Rene  
Birba, Gloria  
Blanchet, Normand  
Bordage, Lisa  
Borris, Chantal  
Bossé, Christine  
Bossé, Luc  
Bouchard, Pierre-Luc  
Boucher, Stéfany  
Boudreau, Marc  
Boudreau, Patrick  
Boudreau, Rejean  
Boudreau, Sophie  
Bourgeois, Denis  
Bourgeois, Isabelle  
Bourgeois, Megan  
Bourgeois, Renée  
Bourgeois, Zacharie  
Bourque, Lucie  
Bourque, Nicole  
Breau, Brenda  
Breau, Jammy  
Brideau, Lise  
Brideau, Rachelle  
Brun, Dina  
Brun, Renelle  
Brun Leblanc, Monika

Burns, Jared  
Caissie, Debbie  
Caissie, Melanie  
Carrier, Mélanie  
Cassidy, Kristine  
Castonguay, Marc André  
Charron, Samuel  
Chiasson, Janique  
Colquhoun, Mélanie  
Comeau, Rachel  
Comeau, Sylvie  
Cormier, Daniel  
Cormier, Daniel F.  
Cormier, Jolène  
Cormier, Tania  
Couture, Alexis  
Cyr, Nathalie  
Daigle, Marie-Josée  
Daniel, Gareth  
Deschênes, Danielle  
Despres, Robert  
Desroches, Gisele  
Deveau, Claire  
Dionne, Nicole  
Drouin, Alexandre  
Duguay, Monique  
Duncan, Louis-Nicholas  
Dupuis, Sébastien  
Fatoki, Akinwale  
Frail, Derek  
Gagnon, Lina  
Gagnon, Rachelle  
Galeano, Patricia  
Gallant, Bernice  
Gallant, Sandra  
Gallien, Pascal  
Gaston, Charline  
Gaudet, Gilles  
Gaudet, Ginette  
Gaudet, Gisèle  
Gaudet, Luc  
Gaudet, Mathieu  
Gaudet, Serge  
Gauthier, Louis  
Gautreau, Nadine  
Gauvin, Jean-Luc  
Gauvin, Joceline  
Gauvin, Mélanie  
Gauvin, Roxanne  
Gervais, Charles

Giard, Maryse  
Godbout, Melissa  
Godin, Maggie  
Goguen, Jacqueline  
Haché, Alyssa  
Haché, Carole  
Hachey, Danie  
Hebert, Luc  
Horsman Benoit, Deborah  
Hounkpe, Koflax  
Hushman, Heather  
Jobin, Jacques  
Jones, Evan  
Jordan, Jacqueline  
Joseph, Nathalie  
Koffi, Ama Jennifer  
Laforge, Geneviève  
Lagacé, Frédéric  
Lahlou, Youssef  
Landry, Emilie  
Landry, Jean-Marc  
Landry, Katherine  
Lanteigne, Pierre-Paul  
Larocque Duplessis, Elza  
Laverdière, Benjamin  
Lavigne, Anne  
Lavigne, Natalie  
Lavigne, Shawn  
Leblanc, Aline  
Leblanc, Brigitte  
Leblanc, Céline  
Leblanc, Charline  
Leblanc, Joline  
Leblanc, Liette  
Leblanc, Lucie  
Leblanc, Marcel  
Leblanc, Marcus  
Leblanc, Monique  
Leblanc, Nadine  
Leblanc, Pauline  
Leblanc, Stéphanie  
Leblanc, Sylvie H.  
Leblanc-Gallant, Nicole  
Léger, Carolyn  
Léger, Georges  
Leger, Joanne  
Leger, Marianne  
Léger, Véronique  
Legere, Antoinette  
Lepage, Carlo

Lessard, Rebecca  
Levesque, Louis-Philippe  
Lewis, Scott  
Liang, Xiuneng  
Losier, Kaylee  
Maillet, Mireille  
Maillet, Monique  
Maillet, Natalie  
Maillet-Gendron, Donna  
Mailman, Liette  
Mallet, Liette  
Mansour, Doha  
Marr, Beau  
Martin, Marie-Pier  
Martin, Michel  
Martin, Pierre  
Mazerolle, Roger  
McLeod, Renée  
Melanson, Chantal  
Melanson, Cinthia  
Melanson, Sophie  
Melanson, Sylvie  
Melanson, Yvette C.  
Michaud, Claudine  
Moores, Michel Andrew  
Morin, Christa  
Morin, Lynne  
Mukeya, Arthson  
Niles, Odette  
Noel, Ghislain  
Noël, Sophie Julie  
Nsikam Nkeuna, Constantin  
Ntseukwa Wandji, Gaëlle  
Ouellet, Allain  
Ouellette, Anick  
Parker, Lynn  
Pelletier, Scott  
Pilon, Michel  
Pitre, Jean-Lou  
Poirier, Emmanuelle  
Poirier, Philippe  
Poirier, Rachel  
Poirier, Serge  
Pountney (Koshul), Jennifer  
Raffy, Thomas  
Randrianirina, Emmanuel  
Richard, Anne  
Richard, Claudette  
Richard, Monica  
Richard, Pierre



“ Our employees are the very essence of our company's success. With our values of leadership, commitment, trust and collaboration, we listen to our employees to provide them with a positive work environment in which they can prosper.”

- Sébastien Dupuis, CPA, CA  
President and CEO



Richard, Sheila  
Robichaud, Chantal  
Robichaud, Claudette  
Robichaud, Daniel  
Robichaud, Dominic  
Robichaud, Julie Louise  
Robichaud, Sandra  
Robichaud, Timmy  
Rouillard, Daniel  
Roussel, Sébastien  
Roy, Angela  
Roy, Judy  
Roy, Mathieu  
Ryan, Jennifer  
Sadler, Angela  
Saghir, El Mehdi  
Saiepour, Mohammed  
Sarrasin, Nicolas  
Savoie, Rachel

Savoie, Sylvie  
Sippley, Caroline  
Sonier, Michael  
Soucy, Tina  
Souma, Jenny  
Sow, Awa  
Sriramula, Priyanka  
Surette, Yvette  
Thébeau, Patrick  
Thériault, Alain  
Thériault, Josée  
Thériault, Yves  
Thibodeau, Amy  
Thibodeau, Karilyn  
Thibodeau, Marie-Claude  
Tibrewala, Rachit  
Tidd, Christine  
Toussaint, Charles  
Vallee, Jennifer

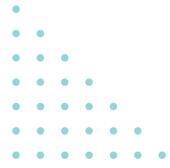
Vautour, Isabelle  
Vautour, Joshua  
Vicent (Loyola), Paola  
Walker, Cameron  
Xu, Carl  
Yardy, Christopher  
Benoit, Christian  
Dufils, Yannick  
Grass, Malcolm  
LeBel, Chris  
Mackenzie, Joel  
Palmer, Brian  
Cook, Sean  
Fortman, Catherine  
Caissie, Mireille  
Devereaux, Taylor  
Thibodeau, Eric  
Paradis Bolduc, Laurence  
Matthews, Vanessa

McManaman, Jason  
Poduval, Dhvanit  
Clark, Dawson  
Gligor, Cosmin  
Jaber, Ibrahim  
Awad, Samir  
Okposio, Roland  
Dorzilmé, Guéber  
Oladunni, Tobi  
McCullum, Sean  
McCauley, Lindsay  
Samlioglu, Aliemir  
Awad, Roddy  
Guitard, Jeff  
Richard, Sheila  
Zeeshan, Syed

**ASSUMPTION MUTUAL LIFE  
INSURANCE COMPANY**

770 Main Street / PO Box 160  
Moncton, NB E1C 8L1

Phone: 506.853.6040  
Toll free: 1.800.455.7337  
Fax: 506.853.5428



**ATLANTIC HOLDINGS (1987) LTD.**

770 Main Street  
Moncton, NB E1C 8L1

Phone: 506.853.5420  
Fax: 506.853.5449

**LOUISBOURG INVESTMENTS INC.**

770 Main Street / PO Box 160  
Moncton, NB E1C 8L1

Phone: 1.888.608.7070

**TECH KNOWLEDGE SOLUTIONS (TKS)**

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