



OPTIMUM[®]

Financial Group

“ Building the future
on solid values ”

Corporate
brochure



A word from the President

From an actuarial firm to a privately-owned and diversified group with international operations, we are proud to serve our clients and partners today with the same proximity as in our early days in 1969.

The principles having guided our founders are robust and are still current: the precedence to the financial security of our clients and partners, our pondered growth as symbolized by the nautilus, the promotion of strong corporate values, as well as our entrepreneurial approach.

On behalf of our employees across our subsidiaries, our management team, our Board members and our shareholders, I thank you for your long-term trust. Optimum is engaged to pursue its mission and to achieve its vision for the future.

Look forward to our continued and fruitful collaboration in the coming years.



Anabelle Blondeau

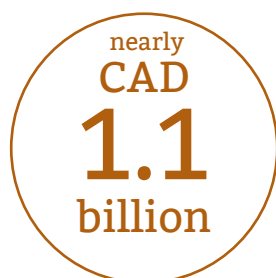
President and Chief Executive Officer
Optimum Group Inc.

About us

Since 1969, we are dedicated to the financial security of our clients. Global and privately-owned, our group is diversified in the sectors of actuarial consulting, asset management, general insurance, information technology, life insurance, life reinsurance and real estate.

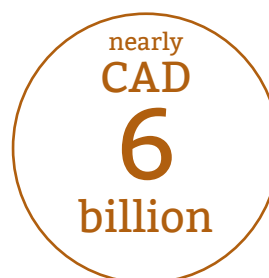


across Canada, the United States and in France



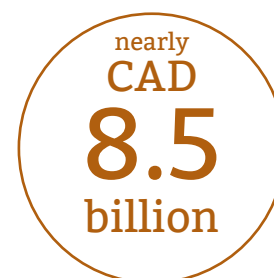
in revenues annually

USD 840 million
EUR 740 million



in assets

USD 4.8 billion
EUR 4.2 billion



in assets under management in Canada, the United States and in France

USD 6.7 billion
EUR 5.9 billion

To December 31, 2021

Our mission

Increase the financial security of our clients through the quality of our products and services as well as our personalized approach, and create value for our business partners and shareholders by supporting the talent and fulfilment of all our team members.

Our vision

Be recognized as a **global and diversified financial group** providing solutions oriented towards the financial security of our long-term clients and on solid values.

Our values

Solidity

Our development is applied in a perspective of measured and profitable growth, which reinforces our financial strength, our stability and our sustainability.

Expertise

Our most precious resource and our capacity to distinguish ourselves reside in the talent, the expertise and the sense of innovation of our team.

Employee focus

We pay special attention to our employees, their expectations and their professional development.

Integrity

We require a high level of ethic, honesty and righteousness in our daily actions, and reflect it in our commitments and our policies.

Client focus

We focus our efforts on client satisfaction and prioritize maintaining long-term relationships with them and with our business partners.

Rigorousness

We distinguish ourselves by our rigor in every activity, and at every level of the organization.

Risk management

We ensure that risk management is an integral part of all our decisions.

Solidity

Expertise

Employee focus

Integrity

Client focus

Rigorousness

Risk management



Key developments

1969 <i>Gilles Blondeau & Compagnie</i> , an actuarial consulting firm, was created.	1971 <i>L'Assurance-vie du St-Laurent</i> was acquired and transformed into a reinsurance business. It will become <i>St-Laurent, Compagnie de Réassurance</i> , and OPTIMUM REASSURANCE INC.	1975 <i>La Solidarité, Compagnie d'Assurances sur la Vie</i> , with its head office in Paris, was acquired. Its name changed a first time for <i>Vie Optimum</i> and later on for OPTIMUM VIE S.A.	1976 <i>Société Nationale d'Assurance inc.</i> was acquired and will become OPTIMUM INSURANCE COMPANY INC.	1978 The holding that would become the parent company of OPTIMUM GROUP INC. was created from a corporate standpoint.
1981 <i>Publicité Synergie inc.</i> was created. Its name changed a first time for <i>Synergie Informatique inc.</i> and later on for OPTIMUM INFORMATIQUE INC.	1982 - 2018 Acquisition of several portfolios in reinsurance, life reinsurance, asset management and actuarial consulting as well as real estate assets in Canada, the United States and in France.	1983 The property and casualty insurance business, <i>British Columbia Insurance Company</i> , was acquired. Its name changed later on for OPTIMUM WEST INSURANCE COMPANY INC.	1985 • <i>Les Conseillers financiers du St-Laurent inc.</i> was created and will become OPTIMUM ASSET MANAGEMENT INC. • The Ontario business, <i>The Northern Frontier General Insurance Company</i> , was acquired. Its name changed later on for <i>National Frontier Insurance Company</i> which merged afterwards with OPTIMUM INSURANCE COMPANY INC.	1987 The American business, <i>Scor Re Life Insurance Company</i> , was acquired and will become OPTIMUM RE INSURANCE COMPANY.
1990 <i>Gore Générale, Compagnie d'Assurance inc.</i> was acquired and merged with <i>Société Nationale d'Assurance inc.</i>	1994 <i>Les Clairvoyants, Compagnie d'Assurance Générale inc.</i> was acquired and merged with <i>Société Nationale d'Assurance inc.</i>	1995 <i>Union Québécoise, Compagnie d'Assurances Générales inc.</i> was acquired. Its name changed later on for OPTIMUM FARM INSURANCE INC.	2018 The business of <i>Les Conseillers en Valeurs Razorbill inc.</i> is acquired and integrated to OPTIMUM ASSET MANAGEMENT INC.	2019 The business of <i>Hillswick Asset Management</i> based in Connecticut is acquired by the new American subsidiary OPTIMUM QUANTVEST CORPORATION.

Philanthropy

Since 2022, Optimum and its employees support **women who experience violence** by offering financial support, donating various items, and volunteering for four regional organisations that play a key role in supporting and housing victims.

- *La Maison Marguerite* (Quebec)
- Canadian Women's Foundation (Canada)
- Our Friends Place (United States)
- *Halte Aide aux Femmes Battues* (France)



Since our beginnings, Optimum supports social causes in various sectors (social pediatrics, vulnerable people, food banks, youth music, education, health) that contribute to a positive impact in our communities and that promote employee engagement.

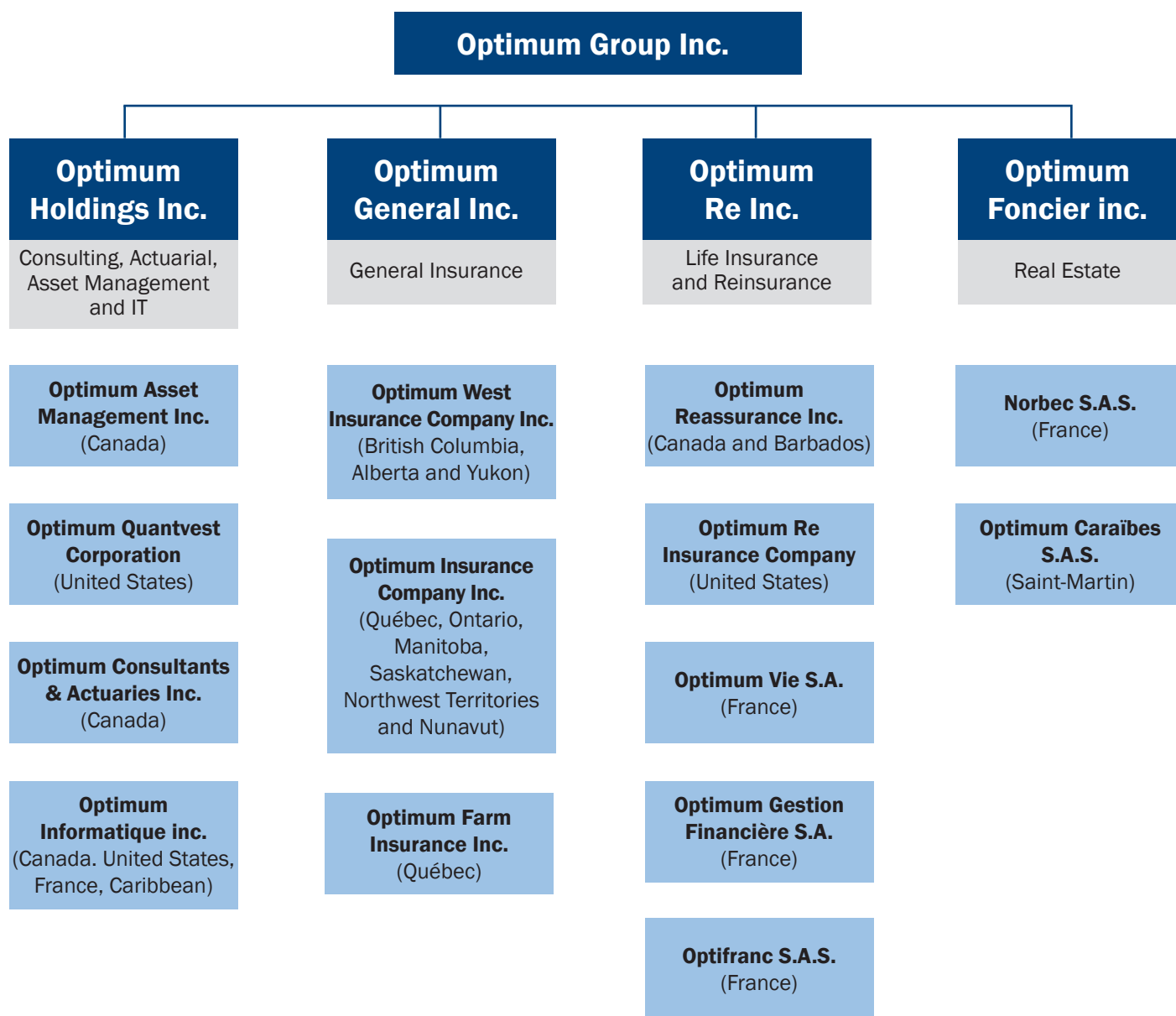
Nautilus symbol

The nautilus is a symbol of stability and sustainability. Much like the nautilus which adds new and larger chambers to its shell at the pace of its growth, the Group continues its measured expansion and consolidates its gains before initiating any new commitment. Since its foundation, the Group seeks a balanced development to ensure its long-term performance.



A well-established structure

Optimum Group Inc. has structured its operations under four distinct holdings. The simplified corporate structure below shows the operating companies by activity sector.



Governance

Our Group and our various companies have established strategies, policies and procedures to ensure our sound governance. During each financial year, some governance practices are adjusted to further evolve and improve our management and control systems.

External and independent Board members are appointed to many of our Boards of directors. Furthermore, the Boards of directors and the management team have set up several committees to oversee auditing, investments, ethics and compliance, risk management, and human resources.

As a financial group, the Optimum Group Inc. prioritizes rigor, risk management as well as compliance with applicable rules and regulations. Our governance practices influence our decision-making process and support the Group's performance, measured growth and sustainability.

Actuarial consulting | Asset management

OPTIMUM CONSULTANTS & ACTUARIES INC. (Canada)



“ An enlightened choice
by versatile experts ”

Multidisciplinary partner of our clients' success, we offer a strategic vision of all spheres of global compensation. In a context of workforce scarcity with talent retention and attraction challenges, our experts team up with leaders and their teams. We tackle human resources challenges entrusted to us, having an impact on our clients' business objectives.

Global compensation is a key factor of our clients' competitiveness and a lever for employee engagement. Our professional advisors guide them in the areas of retirement, group insurance, well-being and compensation, as well as health and occupational safety in the workplace funding. We offer practical and sustainable solutions that are focused on real needs.

For over 50 years, our human-size consulting firm is attentive, close to our clients and proactive to enlighten you in complete independence. Our team of seasoned actuaries includes Fellows from the Canadian Institute of Actuaries (FCIA) and the Society of Actuaries (FSA).



OPTIMUM ASSET MANAGEMENT INC. (Canada)



“ Talent-driven
investments ”

Optimum Asset Management is a firm that focuses on quantitative and credit analysis, and that combines micro and macroeconomic analysis. We redefine investment strategies by combining the high technicality of our experts with our business intelligence technology, while incorporating responsible investment principles into our portfolio management.

Our strategies are elaborated both to design the future and to meet today's needs. We work closely with our clients to provide enlightening advice that meets their specific needs, regardless of the complexity. We use information modeling in our decision-making process to maximize returns, while incorporating one of the most advanced risk management processes. Our strategies are based on a proprietary intelligence technology, stemming from research and in-house development, to optimize our portfolio management operations. This technology gives us a distinct advantage in that it allows us to quickly assess the intrinsic value of securities and make the most of attractive investment opportunities in real time.

With a track record of over 30 years of tradition, client focus and excellence, we have assembled a team of professionals with a very high level of expertise from various spheres of the financial and technological industries. By combining our talents with those of our sister companies *Optimum Gestion Financière S.A.* in France and Optimum Quantvest Corporation in the United States, the presence of our teams in three countries gives us privileged access to different markets.

OPTIMUM GESTION FINANCIÈRE S.A. (France)



“ Partner of your
financial future ”

Close to our clients and entirely at their service, our experienced team applies a structured and rigorous investment process. As strategic and tactical than quantitative, our experts have deep knowledge in asset management and financial modeling. They focus on risk management and favour a management philosophy that is both oriented towards creating long-term value and capital preservation.

Our company manages several mutual investment funds for institutional or private investors and is one of the only French asset management companies to actively manage a Canadian equity fund. We also invest in European equities and bonds. Aiming to help our clients achieve their goals, our tailored investment strategies are consistent with their risk tolerance and investment horizon.

Our human-size investment management company works closely with our sister companies, Optimum Asset Management Inc. in Canada and Optimum Quantvest Corporation in the United States, to integrate an international vision into our economic forecasts.



OPTIMUM QUANTVEST CORPORATION (United States)



“ The combination of macro-economic and value-based investing ”

Optimum Quantvest Corporation is an asset management firm that has put down roots from a banking background with insurance companies by applying sound risk management in its decision making. Our approach is one of investment consulting and partnership. We look at several solutions from different angles and find the strategy that meets the client's specific needs.

Our strategies in both bonds and U.S. stocks are based on long-term economic, tactical and fundamental analysis. Our management philosophy combines a macroeconomic perspective of sectors in the economy and interest rates, with an inherent fair value bias for security selection. Our structured investment process seeks to achieve long-term investment goals.

Since our inception over 30 years ago, we work with insurance companies, pension funds, captive insurance companies, corporations, endowments, foundations and individuals in the United States and Bermuda. We enhance our financial markets analysis by collaborating and sharing proprietary technology tools with our sister asset management firms based in Montréal (Canada) and Paris (France).



OPTIMUM GENERAL INC. (Canada)



“ Protecting our policyholders and their assets with creative and tailored solutions ”

As a stable, preferred property & casualty insurance company in Canada that is fully committed to independent brokers, we provide specialized and innovative solutions to our valued broker partners and policyholders. Our adaptive products are exclusively available through an extensive distribution network of selected independent brokers across Canada.

Committed to and driven by long-term relationships, we provide personalized service and customized products to meet the emerging needs of individuals and businesses. Commercial property and liability, personal property and automobile insurance are at the core of our business lines. Our client-oriented and knowledgeable experts underwrite a variety of risks, including niche and non-commodity segments.

Since 1976, our team provides insurance to Canadians from our offices located in Québec, Ontario, Manitoba, Alberta and British Columbia. Optimum General Inc. is a Canadian company operating through its three subsidiaries: Optimum Insurance Company Inc., Optimum West Insurance Company Inc. and Optimum Farm Insurance Inc.

OPTIMUM VIE S.A. (France)



“ Your partner for life insurance ”

Close to our clients, we build a long-term and trust-based relationship with our brokers and partners. Our professional and personalized service is supported by an attentive listening of their needs. Our company has managed to keep a human-size approach while developing its expertise, which allows us to be highly agile and responsive to new market developments. We distinguish ourselves by our diligent financial management, focused on preserving the capital of our insureds.

Our brokerage network distributes our range of solutions, divided into three lines: life insurance, savings and retirement. Our partners offer our white-labeled solutions. We are identified both as a primary supplier and as a complementary supplier. We are creative and agile in the design of our insurance solutions so that they are adapted to the real needs of our clients.

Since 1975, we offer to our clients and partners a high level of expertise, healthy risk management, as well as good financial stability and sustainability. We remain the only Canadian-owned life insurance company in France.



Life reinsurance | Real estate

OPTIMUM REASSURANCE INC. (Canada)



“ The strength
of expertise ”

Timely service and client-centric solutions are at the heart of everything we do. We build important long-term partnerships with our valued clients to develop a mutually beneficial future with them.

We are a full-service life and health reinsurer for individual and group insurance, as well as a pioneer and leader in travel reinsurance. We offer technical expertise, tailored solutions and reinsurance capacity.

Since 1973, we serve our clients across Canada from our offices in Montréal, Québec and Toronto, Ontario. Our financial strength rating is “A” (Excellent) with a stable outlook and we are the only reinsurer in Canada controlled by Canadian interests.



OPTIMUM RE INSURANCE COMPANY (United States)



“ Building successful
partnerships ”

We aim to build successful partnerships and are committed to supporting the development of life insurance companies of all sizes in the United States. We offer our clients competitively priced reinsurance solutions, additional capacity when needed most, expert underwriting services, insightful research and development, state-of-the-art

individual cession administration and skilled claims adjudication know-how. We are a leader in critical illness insurance and other niche markets, thanks to our extensive and recognized knowledge in risk management and claims assessment.

Our customized solutions tailored to the needs of our clients have allowed us to grow in a rapid yet controlled manner. We continue to expand our market presence organically and through select acquisitions.

Since 1987, we serve our clients throughout the United States from our office in Dallas, Texas. Our financial strength rating is “A” (Excellent) with a stable outlook.

OPTIMUM FONCIER INC. (Canada, United States, France, Caribbean)



Optimum Real Estate assists and supports the Optimum Group’s companies in their real estate needs and is responsible for the preservation and development of the Group’s real estate assets in Canada, the United States, in France and in the Caribbean.

In the United States, the company manages a building in Texas, where the head office of Optimum Re Insurance Company is located, as well as a property and land in Florida.

In France, *Optifranc* S.A.S. mainly owns a building in the 8th district of Paris where our offices are located. Furthermore, a subsidiary, *Norbec* S.A.S., owns the *Domaine du Tremblay*, located in Normandie.

Another subsidiary, *Optimum Caraïbes* S.A.S., owns seven luxury villas on the island of Saint-Martin available for rent.



Information technology

OPTIMUM INFORMATIQUE INC. (Canada, United States, France, Caribbean)



“ Client service and
operational efficiency ”

Our client-service oriented team is dedicated to creating value in information technology (IT) for Optimum Group's companies. Our efficient operations management and deep knowledge of each company's business enable us to position ourselves as a partner of our clients and to offer high-quality services at optimal costs. Diligent monitoring of market trends, ongoing training of our talents and seeking cutting-edge consulting keep us on top of technological advances and potential threats to our IT security.

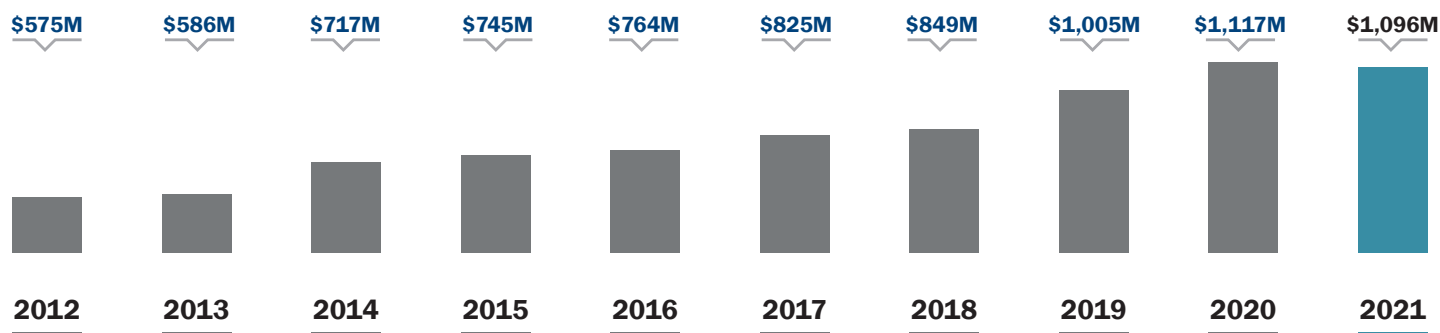
Our IT services are divided into three areas, namely infrastructure management, which ensures the stability and healthy evolution of systems, IT security management, which aims to mitigate risks in an optimal manner, and application deployment, which contributes directly to the success of the companies within the Group. The latter includes consulting in the selection of appropriate IT solutions, as well as the design and delivery of innovative solutions that allow companies to be increasingly autonomous in terms of IT, thus ensuring greater flexibility and providing a competitive advantage.

Our employees are committed to client focus in their interventions, while the values of rigor and expertise are reflected in all our operational processes. With a global view of the companies and long-term IT trends, we offer technology infrastructures that are closely aligned to the needs of the companies within the Group. Our project management approach promotes on-time delivery, on-budget with expected features.



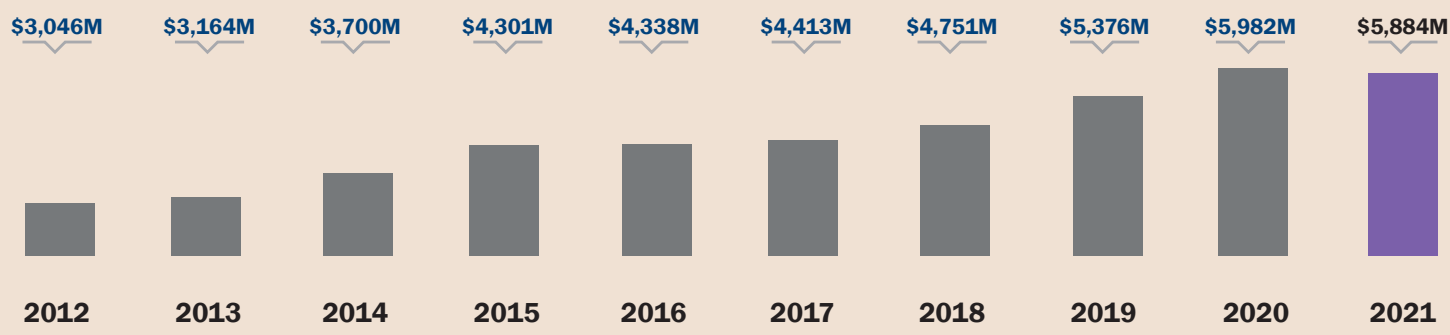
Financial data

Our revenues



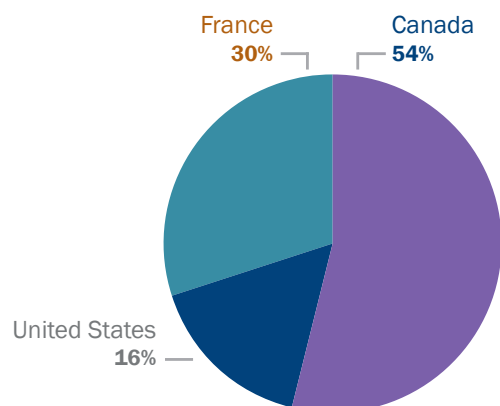
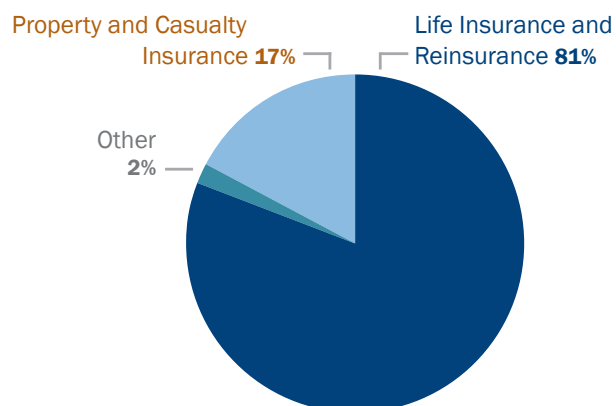
In CAD millions

Our assets



In CAD millions

Our investments



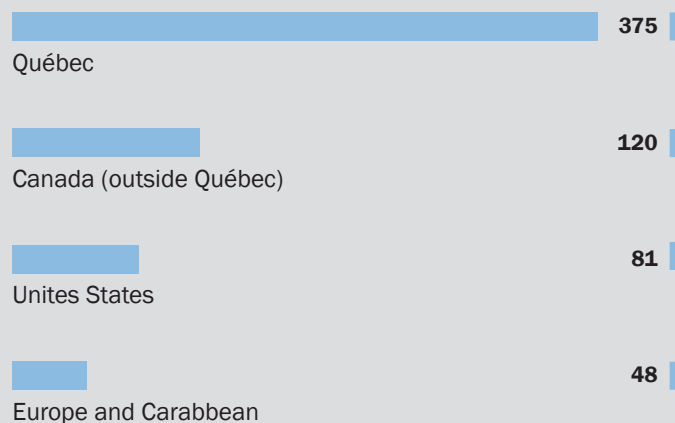
To December 31, 2021

Our employees (to December 31, 2021)

Headcount by Activity Sector



Regional Headcount



Our real estate investments

FRANCE

Normandie
(Domaine du Tremblay)



Paris
(Building in the 8th district)



ISLAND OF SAINT-MARTIN

Saint-Martin
(Seven luxury villas)



Governance

Management team members of the Optimum Group Inc. holding



Gilles Blondeau
Honorary Chair of the Board



Jean-Claude Pagé
Chair of the Board



Anabelle Blondeau
President and Chief Executive Officer,
Vice Chair of the Board



Claude Lamonde
Senior Vice President,
Investments and Strategic Projects



Louis Fontaine
Senior Vice President, Legal Affairs
and General Secretary



Chantal Brulé
Senior Vice President,
Finance and Treasurer



Louis Séguin
Vice President,
Corporate Affairs



Richard Hébert
Vice President,
Talent Development



Martin Fortin
Vice President, Information
Technology and Security



Vicky Trépanier
Vice President,
Legal Affairs and
Corporate Secretariat



Michel Hébert
Vice President,
Innovation



Stéphanie A. Berthiaume
Director, Communications
and Culture



Priscilla Garand
Director, Human
Resources Operations



Sabine Lavillonnière
Director, Tax and
Accounting Operations



Pierre St-Laurent
Compliance Manager
and Legal Advisor



Nathalie Y. Provost
Legal Advisor



François Bouchard
Legal Advisor



Geneviève Leblanc
Legal Advisor and
Assistant Secretary

Governance

Board of directors for the Optimum Group Inc. holding

Board members on the management team



Gilles Blondeau
Honorary Chair
of the Board
Optimum Group Inc.



Jean-Claude Pagé
Chair of the Board
Optimum Group Inc.



Anabelle Blondeau
Vice Chair of the Board,
President and Chief
Executive Officer
Optimum Group Inc.



Louis Fontaine
General Secretary
and Senior Vice
President, Legal Affairs
Optimum Group Inc.



Claude Lamonde
President
Optimum Holdings Inc.

Independant Board members



Charles Belzil
Corporate Director



Pierre Bienvenu
Senior Partner,
Norton Rose Fulbright



Nathalie Blondeau
Corporate Director



Pierre Comtois
Corporate Director



Jacques M. Gagnon
Corporate Director



Anne Joli-Coeur
Corporate Director



Michel Théroux
Corporate Director

Members of the audit committee



Michel Théroux
Chair of the committee,
Corporate Director



Charles Belzil
Corporate Director



Louis Fontaine
General Secretary
and Senior Vice
President, Legal Affairs
Optimum Group Inc.



Jean-Marc Fortier
Corporate Director



Serge Goulet
Actuary



Anne Joli-Coeur
Corporate Director

Members of the investment committee



Gilles Blondeau
Honorary Chair
of the Board
Optimum Group Inc.



Jean-Claude Pagé
Chair of the committee,
Chair of the Board
Optimum Group Inc.



Anabelle Blondeau
Vice Chair of the Board,
President and Chief
Executive Officer
Optimum Group Inc.



Nathalie Blondeau
Corporate Director



Sébastien Blondeau
Executive Vice-President
of Optimum Re Inc.



Pierre Comtois
Corporate Director



Daniel Grenier
Corporate Director



Claude Lamonde
President
Optimum Holdings Inc.





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FRANCE AND THE OVERSEAS

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 financialoptimum.com

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OPTIMUM.

Insurance

| Life Reinsurance

| Actuarial Consulting

| Asset Management

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