



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.

We also value our social responsibility by contributing to build a better world through actions that mobilize employees and encourage their participation, including the Optimum Green Award, the Optimum Humanist Activity, our annual philanthropy campaign, our recognition program, our investment philosophy and our sound governance.

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.

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



Philanthropy

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

- *La Maison Marguerite* (Québec)
- 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.



Key developments

1969

Gilles Blondeau & Compagnie, an actuarial consulting firm, was created.

1971

L'Assurance-vie du St-Laurent was acquired and transformed into a reinsurance business. It will become St-Laurent, Compagnie de Réassurance, and OPTIMUM REASSURANCE INC.

1975

La Solidarité, Compagnie d'Assurances sur la Vie, with its head office in Paris, was acquired. Its name changed a first time for Vie Optimum and later on for OPTIMUM VIE S.A.

1976

Société Nationale d'Assurance inc. 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

Publicité Synergie inc. was created. Its name changed a first time for Synergie Informatique inc. and later on for OPTIMUM INFORMATIQUE INC.

1982 - 2018

Acquisition of several portfolios in reinsurance, life insurance, 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, British Columbia Insurance Company, was acquired. Its name changed later on for OPTIMUM WEST INSURANCE COMPANY INC.

1985

- Les Conseillers financiers du St-Laurent inc. was created and will become OPTIMUM ASSET MANAGEMENT INC.
- The Ontario business, The Northern Frontier General Insurance Company, was acquired. Its name changed later on for National Frontier Insurance Company which merged afterwards with OPTIMUM INSURANCE COMPANY INC.

1987

The American business, Scor Re Life Insurance Company, was acquired and will become OPTIMUM RE INSURANCE COMPANY.

1990

Gore Générale, Compagnie d'Assurance inc. was acquired and merged with Société Nationale d'Assurance inc.

1994

Les Clairvoyants, Compagnie d'Assurance Générale inc. was acquired and merged with Société Nationale d'Assurance inc.

1995

Union Québécoise, Compagnie d'Assurances Générales inc. was acquired. Its name changed later on for Optimum Farm Insurance Inc. which merged afterwards with OPTIMUM INSURANCE COMPANY INC.

2018

The business of Les Conseillers en Valeurs Razorbill inc. is acquired and integrated to OPTIMUM ASSET MANAGEMENT INC.

2019

The business of Hillswick Asset Management based in Connecticut is acquired by the new American subsidiary OPTIMUM QUANTVEST CORPORATION.

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.



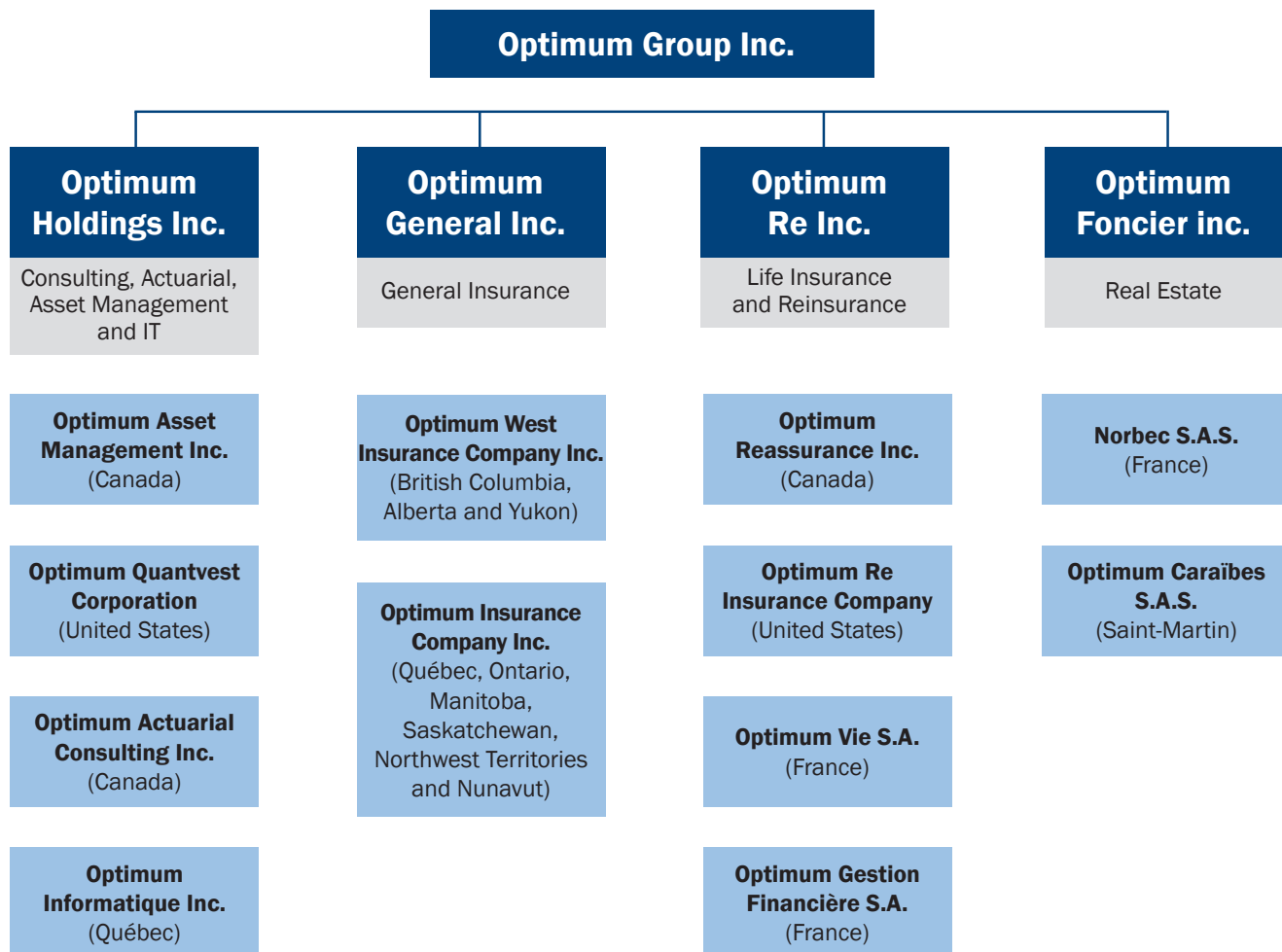
1969



2019

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

OPTIMUM ACTUARIAL CONSULTING INC. (Canada)



“ Informed decisions with the advice of 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).



General insurance

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 two subsidiaries: Optimum Insurance Company Inc. and Optimum West Insurance Company Inc.



Global asset management

OPTIMUM ASSET MANAGEMENT INC. (Canada)



“ Think globally
and act locally ”

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 35 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 QUANTVEST CORPORATION (United States)

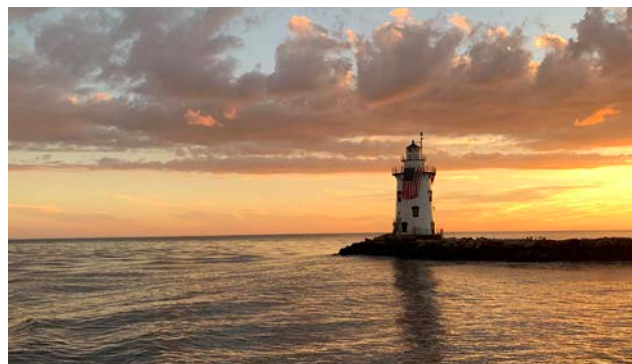


“ Think globally
and act locally ”

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).



Global asset management

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 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.



Life insurance

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

OPTIMUM REASSURANCE INC. (Canada)



OPTIMUM

Life Reinsurance

“ 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 together a mutually beneficial future.

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)



OPTIMUM

Life Reinsurance

“ The strength
of expertise ”

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. Our extensive expertise in risk management and claims assessment has earned us recognition as a leader in critical illness insurance and other specialized markets.

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.



Real estate

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 Normandy.

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. (Québec)



“ 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.



Our Diversity and Inclusion Charter

Optimum Financial Group is a diverse company that relies on the talent of its employees. This wealth of talent is why we are committed to fostering an inclusive, equitable and accessible workplace where our people feel valued, respected and supported. Our value of employee focus contributes to their growth within our Group.



By signing this charter, our companies are committing to:

- **Promote** the application of non-discrimination and ethics principles to guide our actions and decisions, especially in all stages of human resources management.
- **Foster** the recognition, promotion and retention of all talents, regardless of their differences, and support them through corporate policies and a climate of trust.
- **Educate** and train our managers involved in recruitment, training and career management on the added value of diversity.
- **Proudly demonstrate** our commitment to all stakeholders so that they are encouraged to implement and apply these principles.
- **Act** on all levers to foster gender equity in a way that accurately represents the population.
- **Provide** a safe and healthy workplace where our employees can be their authentic selves and fully express their potential.

Our Green Charter

Optimum Financial Group is a diverse company committed to protecting the environment in carrying out its operations and to ensure a healthy planet for future generations.

Our goal with this charter is to create formal guiding principles and sustainable actions to encourage environmentally friendly practices, better manage waste, consume responsibly and maximize the potential of information technology.



By signing this charter, our companies are committing to:

- **Promote** simple actions at work such as choosing reusable water bottles, turning off lights after use, using refillable pens, shutting off laptops after use and taking the stairs between floors.
- **Encourage** walking, biking, scootering, public transit, car sharing and carpooling as the main means of commuting to work.
- **Replace** physical tools with digital technology by using virtual notetaking, dual screens, electronic signatures and IP telephony.
- **Print** only as much white multi-purpose paper as necessary.
- **Aim** to recycle a maximum of paper.
- **Continue** sorting waste at workstations, in meeting rooms or in the employee kitchen.
- **Encourage** open projects initiated by subsidiaries to implement new innovative green initiatives and participate in ecological or environmental restoration projects.
- **Practice** responsible consumption by giving outdated office furniture and equipment to employees and then to charities before contacting a recycling company.
- **Dispose** of obsolete computer equipment by donating to charities or by dismantling parts that can be donated to recycling associations.

TRIBUTE TO OUR FOUNDER

Gilles Blondeau (1940-2023)



An actuary with creative thinking and a visionary driven by the desire to participate in local economic growth, Gilles Blondeau founded his actuarial firm in April 1969 with the ambition of creating a global financial group, characterized by its strength. Under his leadership, the firm gradually developed until he realized his dream of building the first and only life reinsurance company in Canada. To this day, Optimum is the only life reinsurer in Canada controlled by private Canadian interests.

In the following decades, Gilles Blondeau and his management team established a life insurance company in France, a life reinsurance operation in the United States, acquired general insurance companies in Canada, and then created information technology and asset management firms in Canada, the United States and in France. They valued expertise, rigour, integrity and a personalized approach.

Actively involved with leaders in Canada, the United States and in France, Mr. Blondeau was also a Board member of large-scale companies. He established lasting relationships marked by trust and had great respect for his employees, clients and partners.



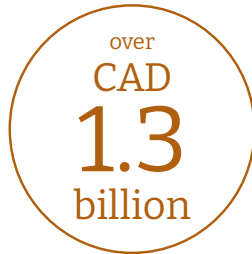
Financial data

About us

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

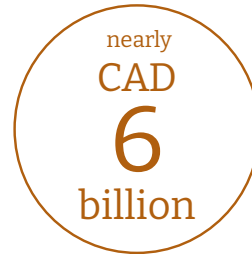


within diverse subsidiaries operating
**in 20 business places in Canada,
the United States and in France**



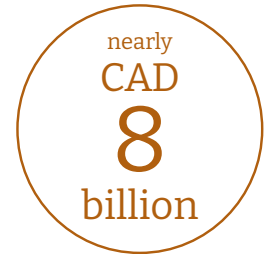
**in revenues
annually**

USD 1 billion
EUR 900 million



in assets

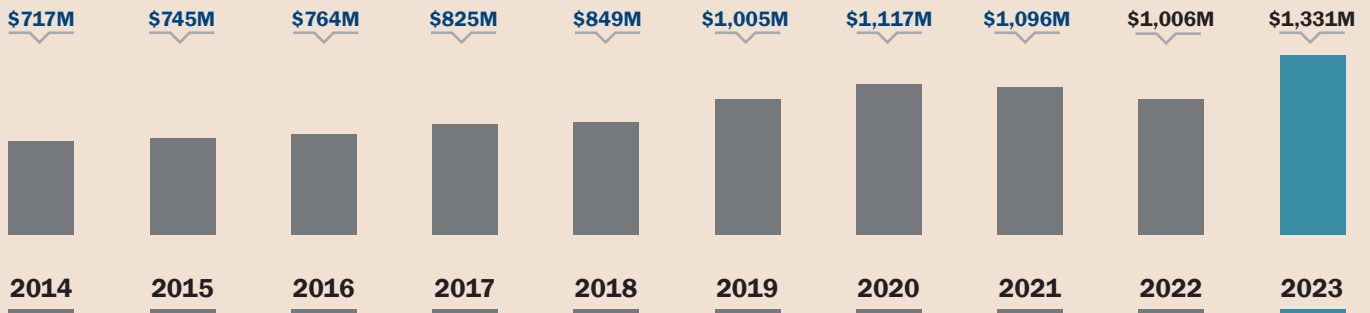
USD 4.4 billion
EUR 4 billion



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

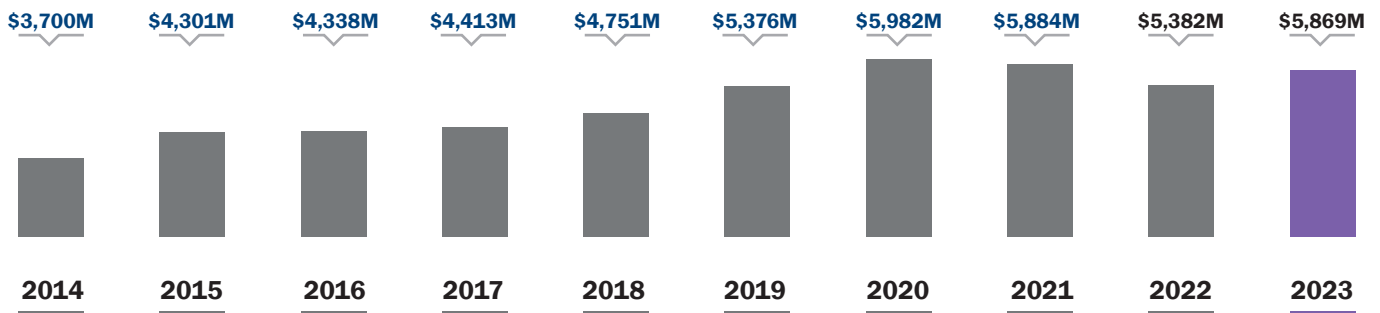
USD 5.8 billion
EUR 5.3 billion

Our revenues



In CAD millions

Our assets



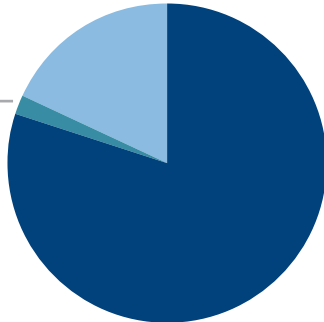
In CAD millions

To December 31, 2023

Our investments

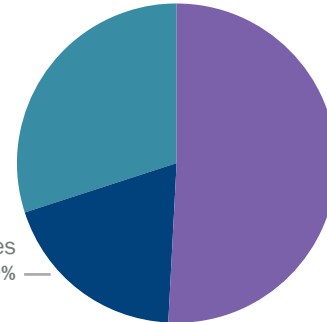
Property and Casualty Insurance **18%** | Life Insurance and Reinsurance **80%**

Other **2%**



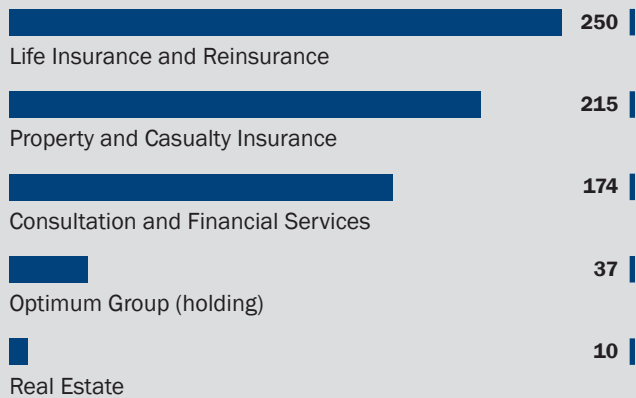
France **30%** | Canada **51%**

United States **19%**

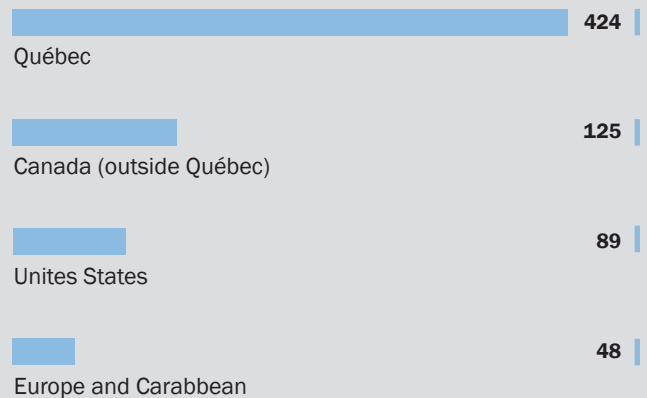


Our employees

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)



To December 31, 2023



Governance

Management team members of the Optimum Group Inc. holding



Jean-Claude Pagé
Chair of the Board



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



Louis Fontaine
Senior Vice President, Legal Affairs
and General Secretary



Claude Lamonde
Senior Vice President,
Investments and Strategic Projects



Chantal Brulé
Senior Vice President,
Finance and Treasurer



Benoît D. Lapointe
Senior Vice President,
Corporate Affairs



Simon Bélanger
Vice President, Projects
and Business Analysis



Maude Cloutier
Vice President,
Human Resources



Martin Fortin
Vice President, Information
Technology and Security



Mathieu Gilbert
Vice President,
Accounting



Michel Hébert
Vice President,
Innovation and Special Projects



Pierre St-Laurent
Compliance Manager,
Legal Advisor
and Assistant Secretary



Nathalie Y. Provost
Senior Legal Counsel,
Life Insurance and
Assistant Secretary



François Bouchard
Senior Legal Counsel,
Asset Management
and Assistant Secretary



Karine Simoes
Legal Counsel
and Assistant Secretary

Governance

Board of directors for the Optimum Group Inc. holding

Board members on the management team



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.



Sébastien Blondeau
Executive Vice-President
of Optimum Re Inc.

Independent Board members



Charles Belzil
Corporate Director



Pierre Bienvenu
Senior Counsel
IMK advocates



Nathalie Blondeau
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



Anne Joli-Coeur
Corporate Director

Members of the investment committee



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.



Dominique Goulem
Corporate Director



Daniel Grenier
Corporate Director



François Grenier
Corporate Director



Claude Lamonde
President
Optimum Holdings Inc.



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