



**Association des retraitées et des retraités
de l'enseignement de la FNEEQ**

January 30, 2020

To all AREF members

You may have learned from the media that La Capitale Insurance and Financial Services, our insurer for group insurance 1011, and SSQ Insurance have decided to combine operations. The Insurance Committee of AREF and myself met with Nathalie Péloquin and Myriam Darveau from La Capitale this morning. Ms. Péloquin, Sales Director, and Ms. Darveau, Account Manager, both for the public sector, provided us details on this news.

First, rest assured that our policy remains valid as is and that no changes will be made to our contract. Considering all administrative and regulatory stages (acts requiring amendment, approval by AMF — *Autorité des marchés financiers*, etc.), about three years will be necessary to achieve the merger.

Things remain as they are throughout the process. We have been assured that the alliance will benefit the insureds, as each insurer of the new entity will take advantage of the strengths of the other.

We felt important to share with you these first-hand insights on this matter.

I would like to end by wishing you a very happy new year!

Claude Chamberland

Chair, AREF