

<b>Remuneration policies and inducements of the firm</b>
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Our firm is committed to act in a loyal, fair and professional manner in the best interests of its clients.

The compensation policy of our firm or any other person associated with it (e.g., a subagent) respects this commitment.

No provision that could result in a client being recommended one insurance product when another insurance product would better meet the client's needs is included in the form of fees, sales targets or other monetary or non-monetary benefit.

In this context, our firm has implemented the following compensation and benefits policy

**Reimbursement methods for our services**

For services as an insurance intermediary, we basically receive fees from the insurance company, which are part of the amount/premium you pay as a customer. In addition, it is possible to receive a fee associated with our firm's portfolio with the insurance company in question or for additional tasks completed by us. Our firm may also receive other fees such as management commissions, volume commissions and other types of fees and non-monetary benefits (for example: retrocessions, training seminars, etc...).

The above benefits may be combined. These benefits are not directly dependent on or linked to the insurance mediation services that our firm provides to its clients.

Our firm may be called upon to reimburse client contributors.

We strive to act loyally, fairly and professionally in the best interests of our clients and always ensure that obtaining fees or benefits represents an overall improvement in the quality of the service or activity involved for the client.

**Remuneration policy**

Our firm compensates only on a fixed compensation basis that is not tied to meeting company goals.

Our office works with fixed and variable compensation. When our firm grants variable compensation, it ensures that:

- variable compensation does not harm the clients' interests;
- variable compensation comprises a limited portion of total compensation;
- variable compensation is not calculated based on the achievement of targets in the context of the production/sale of certain products, but on the basis of all brokerage activities;
- qualitative criteria such as compliance with rules of conduct, quality of client service and/or client satisfaction are respected.

If it is found that the client's interests have not been respected, the variable remuneration is reclaimed and the necessary measures are taken against the person concerned.

**Policy regarding non-cash benefits**

Our office does not collect or award non-monetary benefits.

Our firm may obtain and/or grant non-monetary benefits subject to the strict following policies:

- the benefit does not harm clients' interests;
- the benefit is not related to a product or to a limited number of products (e.g., product of the month or other commercial targets are prohibited);
- the value of the benefit is limited and reasonable;
- the period considered for granting the incentive is sufficiently long.

If it appears that the client's interests have not been respected, the benefit or, if applicable, its value will be recovered immediately and the necessary measures will be taken with respect to the person concerned.

**Policy Regarding Commercial Objectives**

Our office is not subject to nor does it set commercial objectives.

Our office may participate in actions or set commercial objectives. In this case, they are strictly subject to the following policy:

- the objective does not harm the interests of clients;
- the commercial objective does not relate to a product or to a limited number of products (e.g. the product of the month is prohibited);
- the amount related to the achievement of the incentive is limited and reasonable;
- the period taken into consideration for awarding the commercial goals is sufficiently long;

If it appears that the client's interests have not been respected, the objectives will immediately be considered as "not achieved" or, if applicable, their value will be immediately recovered and the necessary measures will be taken towards the person concerned.