

MESSAGING TO AGENTS RE: STATE FARM ACQUISITION

July 7, 2014

Hi, everyone:

We thought it would be helpful to review the appropriate responses to any customers who might call from State Farm. The reason for this reminder is because State Farm recently sent out a letter to their Canadian customers about the transaction with Desjardins. This letter, combined with our DGI advertising campaign in Ontario, has prompted a number of recent calls from State Farm customers.

Please remember to follow these guidelines when handling a call from a State Farm customer:

- If a State Farm client calls to find out what will happen with their policy, you can confirm that they are still a State Farm customer and there will be no changes to their policy. Invite them to contact their State Farm agent for more information.
- If a State Farm client calls for a quote from DGI, TPIC, Western Direct, Scotia Life or CIBC Insurance, handle these calls the same way you do from any other client looking to switch from a competitor. Do not mention that Desjardins is purchasing State Farm's Canadian operations.
- However, if a State Farm client asks about the acquisition, you can say that the companies will be part of the same insurance group – DGIG – but that they will remain distinct companies and will be managed separately.
- With any call from a State Farm Canada customer, it's very important that you don't speculate or volunteer information about the relationship with State Farm.
- If you have any questions, please do not hesitate to talk to your manager.

Thank you for your understanding and cooperation,

Denis Dubois

Vice President, Desjardins OAW; General Manager, State Farm Integration