



As a valued client of Western Life, we have exciting news to share with you.

As approved by the federal government's Minister of Finance, effective January 1, 2020, The Wawanesa Life Insurance Company ("Wawanesa Life") and Western Life Assurance Company ("Western Life") will amalgamate and continue as one company under the Wawanesa Life name and brand. We want to let you know what these changes mean for your company as a Plan Sponsor and for your Plan Members.

First, we want you to know that your business is in good hands. Wawanesa Life is well-capitalized and enjoys the support and stability of our parent company, The Wawanesa Mutual Insurance Company, the largest Canadian property and casualty mutual insurer. Here's what you need to know:

- Your plan design and coverage remain the same and your current premium costs will continue to be reviewed at renewal.
- You should expect minimal impacts to the administrative, claims, and customer services that you currently receive from Western Life.
- After January 1, 2020, benefit payments received by claimants will come from Wawanesa Life instead of Western Life.

Your business is important to us and we look forward to serving you. If you have any questions, please do not hesitate to contact your broker or plan administrator.

Sincerely,

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