

co-op



**Let's talk about the 2
programs for CWCF
members**

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Strategic Client Manager

Agenda

- **Member Benefits Program (for individuals)**
- **Co-op Guard (for organizations)**
- **How to get access to the programs?**
- **What if you are member of a Quebec worker co-op?**

For individuals....



Member
Benefits

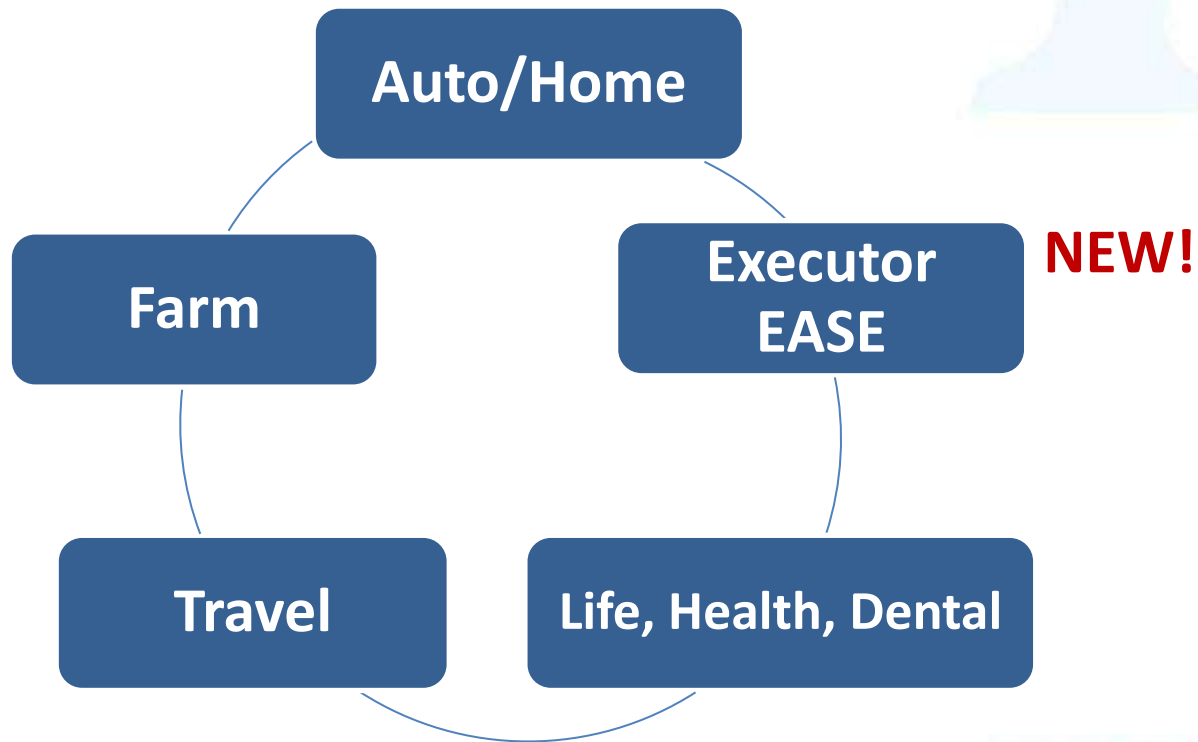
where members get more

Member Benefits Program (MBP)

- Offers savings and exclusive coverages to grassroots members that are not otherwise available
- Promotes the importance of safety and loss prevention
- Our commitment to offering value to our member organizations and the co-op sector
- Several exciting new enhancements

Member Benefits Program

Your federation – CWCF - selected the savings and product offerings that are most valuable to you:



Executor EASE – NEW!

Access to
Professional advice
for estate executors

Estate, corporate
executor, trustee &
Power of
Attorney services

No cost, no
obligation
consultation
with a trust
expert

Two free
notarial copies
of estate
documents

Executor selects
other services they
may require

Travel Insurance Benefits

**10% discount
on ALL travel medical
products**

**\$10 million coverage
worldwide**

**Contact directly
through toll free line**

**Available through
our Agencies**

Farm Insurance Benefits

**Member Benefits
Program Discount**

**Enhanced Member
Endorsement
Up to 30 additional and
broadened coverages**

**Optional addition to
FarmGuard policy**

**Significant value at a
nominal cost**

Home Insurance Benefits

**Member Benefits Program
Discount
(Home)**

**Automatic
Claims Forgiveness
(Home)**

**Optional
Better Limits
for Members
(Home)**

**Optional
Envirogard
for Members
(Home)**

Member Benefits Program Discount for Farm & Home

- Discount based on a calculation made by actuarial service
- Partly based on the overall performance of all policies under CWCF (less losses = higher discount for CWCF members)

Life, Health and Dental Benefits

Flexibility and
Choice in Plans

Preferred Rates

Referred by Advisors

For organizations...

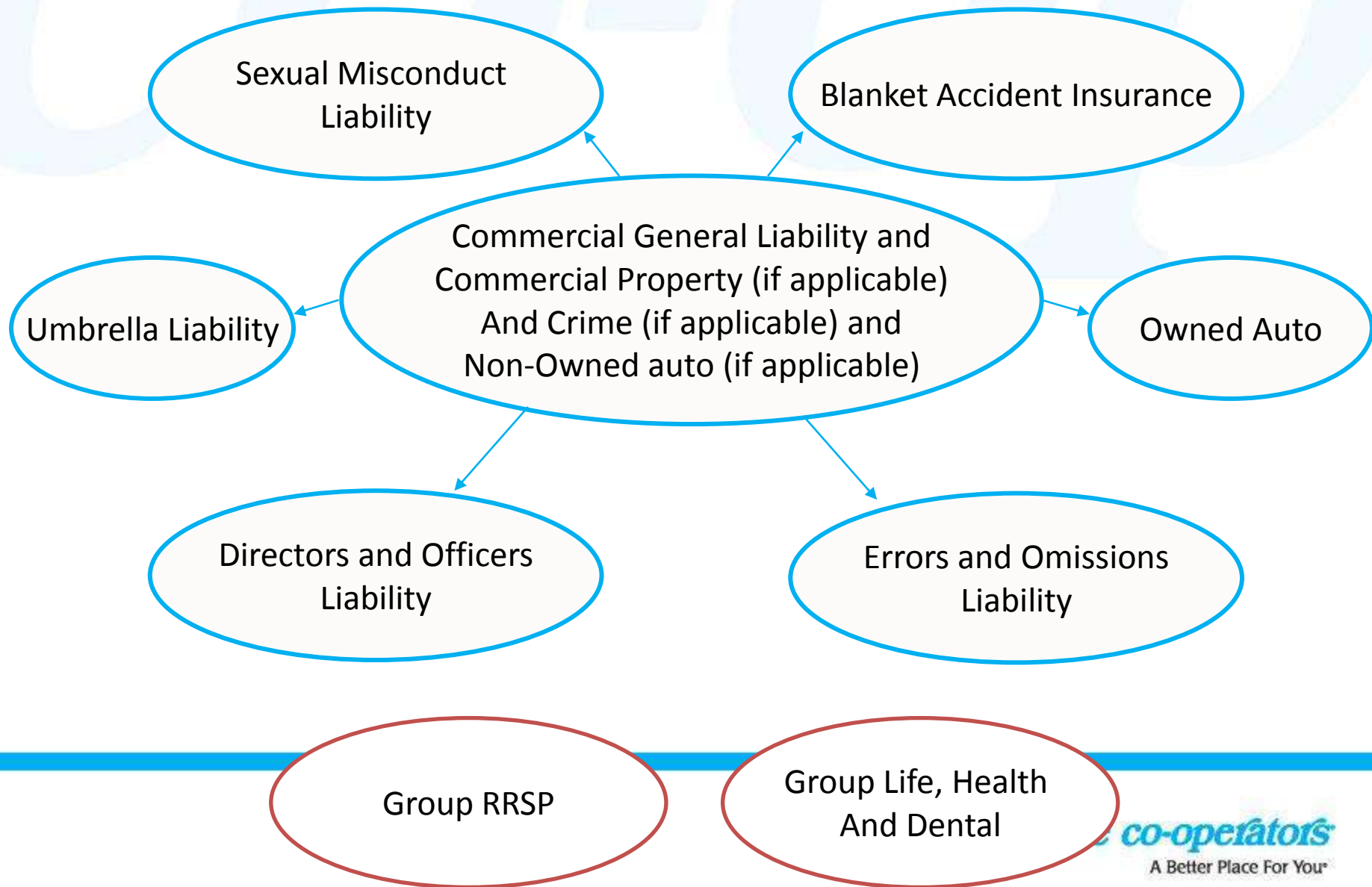


- » Right coverage
- » Fair price & value
- » Co-operative difference

Co-op Guard™ Value Proposition

- ✓ Comprehensive, customized product solution
- ✓ Needs Analysis Tool
- ✓ Distribution through specially-trained advisors
- ✓ 24/7 claims service
- ✓ Affordable rates
- ✓ Risk management services
- ✓ Enhanced D&O liability – for co-ops
- ✓ Strategic Client Management oversight (Me!)

Co-op Guard Products





coverage by and for co-operatives



A Better Place For You®

Member Benefits Program (for individuals)

- The Member Benefits Program:
 - ✓ Provides real benefits to your grassroots members
 - ✓ Contributes toward your Loyalty payment
 - ✓ Provides referral fees



Co-op Guard™ (for your co-op)

- Co-op Guard:
 - ✓ Helps your co-op to manage the risks
 - ✓ Contributes toward your Loyalty payment



How to get access to the programs?

- For every need you have: contact your local Co-operators' Advisor
- If you don't know who your local Advisor is, please contact:
 - StrategicClientManagement@cooperators.ca
 - or
 - communications@canadianworker.coop

What if you are member of a Quebec worker co-op?

- ✓ Insurance & Financial services available in Quebec
- ✓ No specific programs for now
- ✓ Range of products & services offered:
 - Commercial insurance, Life, Health and Dental
Auto, Home, RRSP
 - Group Benefits: ask your broker about our products

What if you are member of a Quebec worker co-op?

- For any information, please contact:
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 - or
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CO-OP

Questions?