

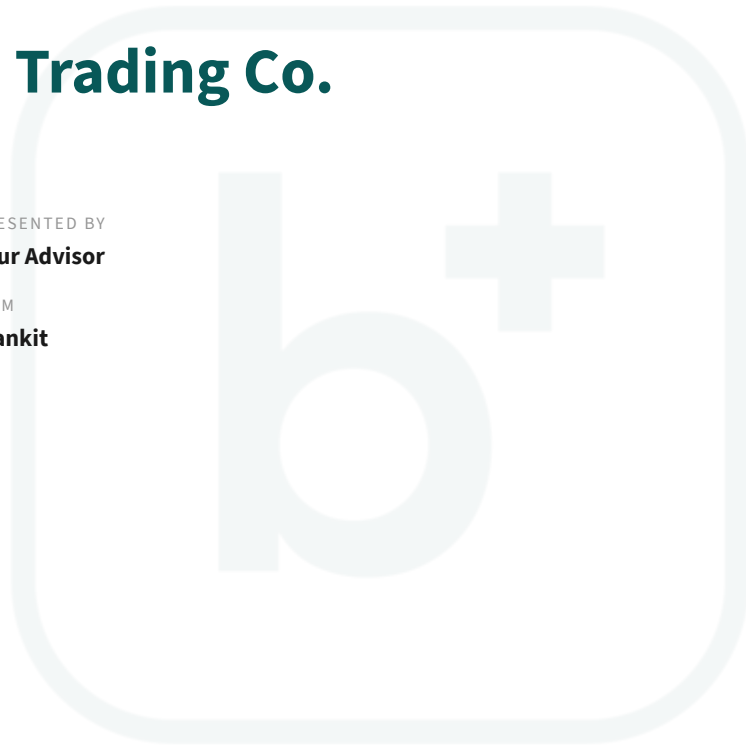


EMPLOYEE BENEFITS · GROUP INSURANCE QUOTATION

Northwind Trading Co.

EFFECTIVE DATE
April 2026

PRESENTED BY
Your Advisor
FIRM
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MARKETING SUMMARY

We have approached three insurance companies for quotations with the following results:

Sun Life	Quoted
Manulife	Quoted
Canada Life	Quoted



BENEFIT SUMMARY — PROPOSED PLAN

Plan design details not yet entered.



MARKETING RESULTS — PROPOSED PLAN

BENEFITS	Volume	** SUN LIFE		MANULIFE		CANADA LIFE	
		Unit Rate	Monthly Premium	Unit Rate	Monthly Premium	Unit Rate	Monthly Premium
Basic Life	4,000,000						
AD&D	4,000,000						
Dep. Life	22		Not included		Not included		Not included
Critical Illness			Not included		Not included		Not included
Long Term Disability							
Second Medical Opinion	40						
Employee Assistance Program	40						
Sub-total — Pooled Coverage			\$0.00		\$0.00		\$0.00
Short Term Disability							
Health Care (EHC)							
Single	18	64.00	\$1152.00	68.00	\$1224.00	79.00	\$1422.00
Family	22	150.00	\$3300.00	158.00	\$3476.00	185.00	\$4070.00
Dental Care							
Single	18						
Family	22						
Sub-total — Experience Rated Benefits			\$4452.00		\$4700.00		\$5492.00
TOTAL MONTHLY PREMIUM*			\$4452.00		\$4700.00		\$5492.00
Monthly Premium Excluding LTD & STD			\$4452.00		\$4700.00		\$5492.00
% Difference Monthly*			0.0%		+5.6%		+23.4%
\$ Difference Monthly*			\$0.00		\$248.00		\$1040.00
Rate Guarantee			—		—		—

*Applicable taxes not included. Difference rows compare each carrier's Total Monthly Premium to the incumbent.

Target Loss Ratio — Health	66.00%	72.00%	70.00%
Target Loss Ratio — Dental			
I.B.N.R. — Health			
I.B.N.R. — Dental			
Trend — Health			



Trend — Dental			
Pooling Charge	Not provided	Not provided	Not provided



PLAN COMPARISON — PROPOSED PLAN

BENEFIT	SUN LIFE	MANULIFE	CANADA LIFE
LIFE INSURANCE & AD&D			
Schedule	—	—	—
Reduction	—	—	—
Non-Evidence Maximum	—	—	—
Grandfathering Maximum	—	—	—
Termination Age	—	—	—
AD&D Termination Age	—	—	—
DEPENDENT LIFE			
Schedule	—	—	—
Termination Age	—	—	—
HEALTH CARE			
Prescription Drugs	—	—	—
Pay Direct Drug Card	—	—	—
Maximum	Unlimited	\$10,000	Unlimited
Fertility Drugs	—	—	—
Smoking Cessations	—	—	—
Vaccines	—	—	—
Major Medical	—	—	—
Annual Deductible	—	—	—
Hospitalization	—	—	—
Orthotic Shoes	—	—	—
Orthotic Inserts	—	—	—
Hearing Aids	—	—	—
Vision Care	\$300 / 24 mo	Not included	\$250 / 24 mo
Eye Exams	—	—	—
Gender Affirmation	—	—	—
Out of Country	—	—	—



Maximum Duration	—	—	—
Trip Cancellation	—	—	—
Private Duty Nursing	—	—	—



PLAN COMPARISON — PROPOSED PLAN

BENEFIT	SUN LIFE	MANULIFE	CANADA LIFE
HEALTH CARE (CONT'D)			
Paramedical Practitioners	\$500 / practitioner	\$500 / practitioner	\$750 / practitioner
Included Specialists	—	—	—
Doctor's Referral Required	—	—	—
Survivor Benefit	—	—	—
Termination Age	—	—	—
DENTAL CARE			
Annual Deductible	—	—	—
Basic & Preventative	—	—	—
Periodontic & Endodontic	—	—	—
Annual Maximum	\$1,500	\$2,000	\$1,500
Major Restorative Services	—	—	—
Orthodontic Services	—	—	—
Recall Frequency	—	—	—
Scaling & Rooting Units	—	—	—
Dependent Children Scaling	—	—	—
White Filings	—	—	—
Fee Guide	—	—	—
Survivor Benefit	—	—	—
Termination Age	—	—	—



PLAN COMPARISON — PROPOSED PLAN

BENEFIT	SUN LIFE	MANULIFE	CANADA LIFE
FINANCIAL & ADMINISTRATIVE NOTES			
Rate Guarantees	—	—	—
Target Loss Ratio	—	—	—
Large Amount Pooling	—	—	—
Dependent Child Definition	—	—	—
Benefit Year	—	—	—
Drug Formulary Notes	—	—	—
Second Medical Opinion	—	—	—
EAP	—	—	—
Digital Wellness Program	—	—	—
Virtual Healthcare Services	—	—	—

Please Note: The quoted rates are applicable providing the employee data received remains the same. At enrolment should there be changes or employees waiving Health and Dental the rates may be recalculated.



CROSS-CARRIER ANALYSIS

MONTHLY PREMIUM — ALL QUOTED CARRIERS

#	CARRIER	TOTAL / MONTH	vs LOWEST
1	Sun Life	\$4452.00	—
2	Manulife	\$4700.00	+5.6%
3	Canada Life ²	\$5492.00	+23.4%

²Flags a carrier priced 15%+ above the lowest quote. Spread lowest to highest: 23.4%.

COVERAGE GAPS & INCONSISTENCIES

1 gap and 4 inconsistencies found (5 material).

GAP **HEALTH CARE — Vision Care**
Sun Life, Canada Life include this; Manulife does not.

VARIES **HEALTH CARE — Maximum**
Quoted on different terms: Sun Life — Unlimited; Manulife — \$10,000; Canada Life — Unlimited.

VARIES **HEALTH CARE (CONT'D) — Paramedical Practitioners**
Quoted on different terms: Sun Life — \$500 / practitioner; Manulife — \$500 / practitioner; Canada Life — \$750 / practitioner.

VARIES **DENTAL CARE — Annual Maximum**
Quoted on different terms: Sun Life — \$1,500; Manulife — \$2,000; Canada Life — \$1,500.

VARIES **FINANCIAL & ACTUARIAL — Target Loss Ratio — Health**
Quoted on different terms: Sun Life — 66.00%; Manulife — 72.00%; Canada Life — 70.00%.