

# 2022

Annual Report



Assumption Life

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***We acknowledge that our head office is located on the unceded traditional territory of the Wolastoqey (Maliseet) and Mi'kmaq since the building's construction in 1970.***



“ *The national award that we have received for our culture goes to our employees who stand out by their initiatives, team spirit and collaboration. I am convinced that the accomplishments and results we have achieved over the past two years are directly linked to the transformation of our internal culture. Assumption Life is proud to provide its people with a positive environment where each person can reach his or her full potential.*”

- **Sébastien Dupuis, Assumption Life CEO,**  
on the Corporate Award of Merit presented by  
Human Synergistics International.



# 2022 Summed Up: Achievements

The past year has been filled with many achievements that have been reflected in our unwavering commitment to our clients, partners and communities.

On the front lines, our employees have contributed substantially to our goals and have successfully led the progress made in transforming our organizational culture through their leadership, commitment, collaboration and trust.

In turn, these collective achievements in creating a work environment that is conducive to a positive culture have already led to positive impacts across all our business lines. The innovation and creativity shown by our teams have increased efficiency at all levels.

Our people continue to step up with enthusiasm to support various causes and initiatives. Our volunteers shine through their exceptional contribution, which makes a real difference in our communities.

All in all, these achievements in all areas of our Company fill us with confidence for the future.

# Our Highlights of the Year

## Our First Guaranteed Issue Solution

*"Over the past year, we have developed a competitive and comprehensive range of simplified issue solutions, including coverage options for clients with medical conditions, or who may even have been declined in the past. The objective is to offer advisors and clients the best solution when other simplified issue coverage is not possible."*



## Pan-Canadian Investment and Retirement Tour

*"Our team organized the Company's first pan-Canadian tour. The success we have had with this tour has allowed us to strengthen our ties with advisors, thereby ensuring the financial security of Canadians."*

- **Luc Bossé**, Vice-President, Sales and Marketing

## Introduction of a Biosimilar Drug Program in Group Insurance

*"This new service offering is meant to cater to our clients' evolving needs, while taking into account the current economic situation, and positions us as a pioneer in the industry. In addition to improving access to medication that is prescribed exceptionally, this program allows for sound cost management and affordable coverage for our clientele."*

- **Marie-Claude Thibodeau**, Vice President, Actuarial and Product Development



## Capitalize on our Teams to Achieve our Goals

*"In 2022, the Information Technology department experienced several major changes beginning with a staff restructuring. This transformative period has allowed us to get the wind in our sails and strengthen our focus on service quality and delivery of important strategic initiatives while continuing our evolution towards an IT Center of Excellence."*

- **Tony McLaughlin**, Vice President, Chief Information and Technology Officer



## New Accounting Standards

*"The year 2022 marks the completion of our efforts to make the transition to the new international accounting standards IFRS 9 and 17. This represents a major transformation in the presentation of industry financial statements and a necessary, as well as important, step for us."*

- **Michel Allain**, Vice President, Chief Financial Officer and Chief Actuary



## An Organizational Culture on the Path to Success

*"Proud of our history and driven by our desire to live our corporate values even more, we are actively working to create a work environment that is conducive to the emergence of an optimal organizational culture for the engagement and mobilization of all our employees."*

- **Réjean Boudreau**, Vice President, Client Experience



# A Year Focused on Achievements

## Message from the CEO

**The year 2022 has been full of achievements reflected in our unwavering commitment to our clients, partners and communities.**

### Transforming our Organizational Culture

Our pride lies first and foremost with our employees who have contributed substantially to our many objectives throughout the year. On behalf of the management team, I would like to recognize the excellent progress made in transforming our organizational culture to adopt more constructive approaches and methods in our daily interactions. Our collective effort to build an environment that fosters a positive culture has led to the remarkable results highlighted in this Report, and we look to the future with optimism.

I also want to thank our employees, at all levels, for their leadership for being ambassadors in our efforts to adopt this new culture for Assumption Life, which won us the Corporate Award of Merit and the Transformation Award presented by Human Synergistics International. Congratulations to all our teams for their exceptional commitment to the success of their colleagues, our clients and our partners.

### Our Culture, a Source of Accomplishment

We are proud to see that the progress we have made in our internal cultural transformation has already led to great achievements for our business lines.

Indeed, in an effort to improve on a continuous basis, our individual insurance teams have shown creativity and innovation by reviewing their work processes with the aim of increasing the level of efficiency, which has led to exceptional results. In addition, adding a guaranteed issue solution to our line of simplified products represents another way to offer comprehensive and competitive solutions to meet our clients' specific needs.

In Investments and Retirement, our teams organized a pan-Canadian Tour, a first for our Company, in order to meet advisors and present our offering. The success achieved with this Tour will allow our Company to solidify and build relationships with advisors, thereby ensuring the financial security of Canadians, who will benefit from our competitive products. I would also like to highlight the strong performance of several funds, as well as the launch of ten new funds. These achievements allow us to further diversify our offering and thus better meet the multiple needs of our clients and partners.

The year 2022 was also marked by innovation as we pursue our efforts consistently, with discipline, to improve the experience on our platforms, such as Vesta which remains a great example of what sets Assumption Life apart in the industry.

In group insurance, the launch of the Maple telemedicine platform represents a highlight of the past year.

As for our subsidiaries, Lavvi, previously known as Tech Knowledge Solutions, has launched its new brand identity. This transformation better reflects its expertise in the insurance sector and in its new market.

Louisbourg Investments' funds had an exceptional year in terms of performance. The team's expertise and investment discipline have allowed the subsidiary to weather market volatility and turn it into an opportunity for change and adjustment.

These accomplishments would not have been possible without the sound management of our finances. We are very proud to announce that, for the 23rd consecutive year, the agency A.M. Best has given the Company the rating of A- (Excellent). This outstanding achievement is a testament to our financial strength as well as to our excellent level of capitalization year after year.

2022 also marks the best financial year in our 120-year history. The achievement of this historical record is due in large part to our clients, partners and communities who inspire us daily to achieve more.

## Supporting our Communities

Our people continue to step up with enthusiasm and shine through their exceptional contribution, which makes a real difference. Members of the Assumption Life family have contributed exponentially to the success of our various communities with nearly 1,200 volunteer hours. Through our Corporate Social Responsibility Program, we continue to financially support over 100 causes and initiatives.

Finally, we have officially welcomed a new member in our family: our ambassador, Kamyille Frenette. Kamyille is a Paralympic triathlete from Dieppe, New Brunswick, who embodies the values of determination, motivation, inspiration and inclusion. In 2022, she finished on the podium on four occasions, including a bronze medal at the World Paratriathlon Championships in Abu Dhabi. We are proud to support Kamyille on her journey towards her ultimate goal, which is to participate in the Paris Paralympic Games in 2024.

## Looking Towards the Future

Our teams have done remarkable work in developing our 2023-2025 Strategic Plan. With a focus on experience, distribution and efficiency, our teams have a clear direction that will lead our Company to success for the years to come.

Our new strategic plan, supported by our transformed organizational culture, our exceptional people, as well as our valued partners and communities, are the cornerstone of Assumption Life. Building on its solid performance and financial results from the past year, Assumption Life continues to establish an enviable position in our competitive sector.

I would like once again to thank everyone who contributed directly or indirectly to the achievements of the past year. Thank you to our employees, board of directors, management team, partners, clients and communities.

Together, we are making a real difference. Assumption Life is now positioned for an even brighter future.



**SÉBASTIEN DUPUIS, CPA, CA**  
President and CEO



# 2022 at a Glance

## JANUARY

Launch of our first guaranteed issue solution

## APRIL

Inauguration of the Assumption Life Social Media Lab at the Université de Moncton

Launch of Maple

## FEBRUARY

Best financial result in our history - AGM 2021

Named one of Atlantic Canada's Top Employers for 2022

## JUNE

Kamylle Frenette official Assumption Life ambassador

- KEY EVENTS
- COMMUNITY INVOLVEMENT



**AUGUST**

\$100,000 raised for ACRI at our annual golf tournament

Presenting sponsor of the Acadie Rock Festival

Participation at the River of Pride Walk

**NOVEMBER**

\$10,500 employee donation to the Tree of Hope campaign

A.M. Best A- (Excellent) rating for the 23<sup>rd</sup> consecutive year

Pan-Canadian Investment and Retirement tour

**JULY**

Official partner of the 100<sup>th</sup> anniversary celebration of the Grand-Pré Memorial Church

**SEPTEMBER**

Inauguration of the Wabanaki Conference Room with artist, Brian J. Francis

**DECEMBER**

Acquisition of a Canadian portfolio from a U.S. company

# Financial Highlights

\$1.9	\$12.1	\$206
BILLION	MILLION	MILLION
Assets under management	Profit attributable to policyholders	Premium income

131%

Solvency ratio as of December 31, 2022

\$157

MILLION

Policyholders' equity

Our consolidated financial statements can be found at the end of this report or on our website at [www.assumption.ca](http://www.assumption.ca).

**A-** (Excellent) from A.M. Best for the 23<sup>rd</sup> consecutive year

“ Our constant results show our capacity to manage risks during the highs and lows of the industry over the last 22 years. We are extremely proud of this achievement which is one of the highest levels obtained by a Company of our size.”

- Michel Allain, F.S.A., FCIA – Vice-President, Chief Financial Officer and Chief Actuary



# Board of Directors



**Ivan Toner**  
ICD.D  
Chairman of the Board of Directors  
President,  
MelamTech  
Consulting



**Sébastien Dupuis**  
CPA, CA  
President and CEO,  
Assumption Life



**Yvon Fontaine**  
B.Sc.Soc, LL.B,  
LL.M  
Vice President  
of the Board of  
Directors  
Company Director



**Geneviève Laforge**  
LL.B, ASC  
Corporate Secretary  
and Senior  
Legal Counsel.  
Assumption Life



**Alain Bossé**  
President & Chief  
Operating Officer,  
Groupe Savoie



**Lise Casgrain**  
MBA, ICD.D  
Company Director



**Marc Landry**  
CPA, CMA  
Vice-president,  
IT & Logistics,  
Major Drilling



**Adrienne Oldford**  
Executive Director,  
McKenna Institute



**Steven Ross**  
Company Director

# Senior Management



**Sébastien Dupuis**  
CPA, CA  
President and CEO



**Michel Allain**  
F.S.A., FICA  
Vice President,  
Chief Financial  
Officer and Chief  
Actuary



**Marie-Claude Thibodeau**  
ASA, AICA  
Vice President  
Actuarial and  
Product  
Development



**Luc Bossé**  
B.B.A.  
Vice-President,  
Sales and Marketing



**Réjean Boudreau**  
B.B.A.  
Vice President,  
Client Experience



**Tony McLaughlin**  
B.Sc  
Vice President,  
Chief Information  
and Technology  
Officer

# A Year of Positive Change

## A Word from the Chairman of the Board

**I am very pleased to give you, in a few words, an overview of my first year as Assumption Life's Chairman of the Board of Directors. It has been a busy year in many ways and I have had the privilege of working closely with people who are committed and determined to making a difference. The strong collaboration and the efforts to meet and even exceed certain goals have allowed us to surpass expectations and position ourselves exceptionally for the future.**

One of the major projects in our sights has been transforming our organizational culture. This focus area, which was launched two years ago, has seen remarkable progress over the past twelve months. Our teams are focusing on everyone's leadership for more collaboration within a structure that allows for better conversations and decisions. In turn, our employees feel more fulfilled and the impact is felt within a work environment where trusting relationships can be built.

This culture benefits our teams, partners, advisors, and communities. Our renewed approach allows us to take our client service to new heights, better cater to present needs and make a difference.

This exceptional transformation was also recognized with the Corporate Award of Merit presented by Human Synergistics International, a national award that highlights the constructive nature of our organizational culture. Furthermore, Assumption Life has been recognized as one of Atlantic Canada's Top Employers for the 3<sup>rd</sup> year in a row. Our employees are our most valuable resource and our efforts to transform our internal culture provide them with an improved workplace to thrive even more.

In addition to improving our workplace, our organizational transformation has had a concrete effect on our Company's performance. The year 2022 represents an important milestone for our Company and the financial results achieved have allowed Assumption Life to experience one of the most remarkable years in its history. A large part of this accomplishment is based on the collective efforts of our people to improve work processes and ways of doing business, which is greatly admired by the members of the Board of Directors. Such momentum is tangible and we are committed to capitalizing even more on this exceptional level of motivation.

Meanwhile, the next year will mark the beginning of our journey in implementing our new 2023-2025 Strategic Plan. We are proud of this new vision for our future and have the unanimous support of our board. This Plan was built on our learnings from the pandemic as well as from the experience and momentum of the past two years. The Plan also reflects our internal journey to apply and live our new culture, which will result in the growth of our Company. This essential tool to guide our future is centered on three pillars: *experience*, *distribution* and *efficiency*. These will be supported by our people, processes and technology.

With the support of Assumption Life team members, we will propel our growth and distinguish ourselves through the experience we offer to our distributors, advisors and clients. Such a unique experience will be enhanced by Assumption Life's technological tools and the Company's desire to seek efficiency in order to facilitate transactions.

On that note, I wish to thank all the members of the Assumption Life team who have made this plan a reality and contributed to an exceptional year. I also wish to underline the excellence of my colleagues on the board as well as the tireless work of the management team and employees. Leadership, collaboration, trust and commitment guide us on the road to making a real difference for our clients and partners who can count on us to achieve financial security.



**IVAN TONER**

Chairman of the Board of Directors



# Kamylle Frenette :

## Assumption Life Ambassador

As a pharmacist, a Paralympian, a triathlete, an individual who is passionate about life and a new member of our extended family, Kamylle personifies the values of commitment, leadership and trust, which are deeply rooted in the DNA of the Company.

Her personal story and her desire to excel are a source of inspiration for all. This is why we are delighted to support her in her journey towards the 2024 Paralympic Games in Paris.

**Faster, Higher, Stronger—Together**

### 2022 Achievements:

- Pharmacy graduate from Dalhousie University
- Four podiums at the World Paratriathlon Championships:
  - Bronze medal in Besançon, France
  - Bronze medal in La Coruña, Spain
  - Silver medal in Montréal, Québec
  - Bronze medal in Abu Dhabi, United Arab Emirates
- Canadian Female Paratriathlete of the Year



# Making a Difference

Our team is committed to making a difference in our communities every day. This philosophy is expressed in many ways in the Company's philanthropic efforts with a particular emphasis on health and education initiatives.



Our special guest, artist Brian Francis, at the inauguration of our "Wabanaki" or "People of the Dawn" room, where artwork made by First Nations artists are on display.



Our golf tournament in support of the Atlantic Cancer Research Institute raised \$100,000, for the second year in a row, thanks to the support of our community.



Our recipient of the Fernand-J. Landry 2022 Scholarship, in the amount of \$10,000, is Elise Godin.



Assumption Life team at our 2022 Acadie Rock Festival booth.

## IN NUMBERS

Over the past year, Assumption Life and our employees have shown great generosity by donating their time and supporting various causes and organizations.

Here are a few numbers that attest to the exceptional efforts and commitment of all towards our communities.

**1 200 HOURS OF VOLUNTEER WORK**

by our employees



More than **100 ORGANIZATIONS AND INITIATIVES** received donations



**5% OF THE COMPANY'S NET PROFIT**

## INVOLVEMENT IN SEVERAL SECTORS



HEALTH



EDUCATION



SPORT



SOCIO-ECONOMIC



ARTS AND CULTURE

**28 ASSUMPTION LIFE FOUNDATION SCHOLARSHIPS**



**4 SCHOLARSHIPS** awarded to educational institutions

**24 SCHOLARSHIPS** awarded to students

# Our Employees at the Heart of our Commitment



# Assumption Life Honours its Employees who have Contributed to its Success!

Congratulations to all 2022 recipients. And thank you to all the members of our great family for their commitment.



**President's Award  
for Excellence**

Lucie LeBlanc



**Leadership  
Award**

Joceline Follett



**Culture  
Award**

Jennifer Ryan



**Recruit of the  
Year Award**

Joshua Vautour



**Volunteer  
Award**

Brandon Haché



**Excellence  
Award**

Jean Luc Gauvin



**Excellence  
Award**

Kristine Cassidy



**Excellence  
Award**

Mario Haché



**Excellence  
Award**

Samuel Charron



PLACEMENTS  
**LOUISBOURG**  
INVESTMENTS

# A Strong Year 2022 for Louisbourg Investments

**A strong year 2022 for Louisbourg Investments, a subsidiary of Assumption Life. Here are some of the highlights for the year 2022:**

“*Despite the challenges involved with absolute returns, the year 2022 was one of our best years in terms of relative returns with significant added value across all of our major investment strategies. Our returns were also strong in comparison with the industry. All of our major strategies rank in the 1st quartile for 2022. Such success has allowed us to generate \$1.4 million in performance fees in 2022 with the Canadian Quantitative Fund and the Canadian Small Cap Equity Fund.*”

**- Luc Gaudet, President and CEO of Louisbourg Investments**

## **A Solid Performance**

Louisbourg Investments funds' performance in 2022 was strong. The team's expertise and investment discipline have allowed the subsidiary to weather market volatility and turn it into an opportunity for change and adjustment.

## **Imminent Move to Les Terrasses du Marché**

Louisbourg Investments is a proud partner of the GENERATION Fund, a commercial real estate fund focused on the acquisition and development of real estate in secondary Canadian markets. One of the fund's flagship projects is “Les Terrasses du Marché,” a local and sustainable building in the heart of downtown Dieppe. Louisbourg Investments will soon be moving its team's offices to this location, which is a testament to its pride in local economic development and the development of its community.



# Lavvi in 2022

## Propelling Partnerships

**As a subsidiary of Assumption Life and key Insurtech in the digital distribution software market, Lavvi (formerly Tech Knowledge Solutions or TKS) has had an impressive year of transformation and new beginnings. Top Lavvi highlights include:**

### **Successful Rebrand from TKS to Lavvi**

The company formerly known as Tech Knowledge Solutions (TKS) successfully executed a full rebrand to a new chapter as Lavvi. This name better reflects their niche insurance industry expertise and new market. The revised bilingual company name honours their Acadian roots and brings deeper meaning to their mission with the implication of "the life".

### **Leveraging Proven Distribution Expertise**

Along with the rebrand, Lavvi's positioning has been better refined to demonstrate their over 15-year proven track record of digital insurance distribution expertise. No strangers to the life insurance industry, Lavvi has worked to better leverage their long history of delivery excellence selling insurance for their customers online. They complement their SaaS software offering with professional services and consulting expertise to help insurers better execute their distribution strategies.

### **Launching to New Markets**

In late 2022, following Lavvi's rebrand, the company launched to insurers in the Canadian and US markets using a highly strategic and targeted Account-Based Go-To-Market strategy. This ensures greater velocity and more sustainability as Lavvi works to expand their reach in North America.



“ 2022 was nothing short of a pivotal year to position ourselves for optimal market entry with our SaaS product. Looking ahead for 2023, we are committed to building a strong and sustainable momentum as a market leader in insurance distribution software and strategic expertise. We are leveraging the latest technologies and valuable insurance partnerships to create more efficient and customer-centric products and services. This can help our customers not only meet but exceed their business goals.”

**- Roddy Awad, Chief Executive Officer of Lavvi**



# Our Employees, our Pride

## Head office, Louisbourg Investments and Lavvi employees

### Assumption Life

Aboubacar Oumarou Sandi,  
Adamou  
Agnew, Scott Kevin  
Aka, Yves-Roger  
Allain, Jérémy  
Allain, Keith  
Allain, Michel  
Allain, Nadine  
Amberman, Shawn  
Anjorin, Kamal  
Arsenault, Ashley  
Arsenault, Denis  
Arsenault, Jasmine  
Arsenault, Michelle  
Arsenault, Sophie  
Arsenault, Sylvie  
Audet, Daniel  
Beefeya, Shalini Divya  
Beeharry, Soumedha Devi  
Bélanger, André  
Belliveau, Marc  
Belliveau, Sylvie  
Benoit, Eric  
Bergevin, Mandy  
Berry, Suzanne  
Berthe, Rene  
Birba, Gloria  
Blanchet, Normand  
Bordage, Lisa  
Borris, Chantal  
Bossé, Christine  
Bossé, Luc  
Bossé, Véronique  
Bouchard, Pierre-Luc  
Boucher, Stéfany  
Boudreau, Marc  
Boudreau, Patrick  
Boudreau, Rejean  
Boudreau, Sophie  
Bourgeois, Isabelle  
Bourgeois, Megan  
Bourgeois, Renée  
Bourgeois, Zacharie  
Bourque, Lucie  
Bourque, Nicole  
Breau, Brenda  
Breau, Jammy  
Brideau, Lise  
Brideau, Rachelle  
Brun, Dina  
Brun, Renelle  
Brun Leblanc, Monika Stephanie  
Caissie, Debbie

Caron, Julie  
Carrier, Mélanie  
Cassidy, Kristine  
Charron, Samuel  
Colquhoun, Mélanie  
Comeau, Rachel  
Comeau, Sylvie  
Cormier, Daniel  
Cormier, Jolène  
Cormier, Tania  
Couture, Alexis  
Cyr, Nathalie  
Daigle, Marie-Josée  
Daniel, Gareth  
Desbles, Anne-Sophie  
Deschênes, Danielle  
Despres, Robert  
Desroches, Gisele  
Deveau, Claire  
Dionne, Nicole  
Drouin, Alexandre  
Duguay, Monique  
Duncan, Louis-Nicholas  
Dupuis, Sébastien  
Fatoki, Akinwale  
Folett, Joceline  
Fougère, Laurier  
Gagnon, Lina  
Galeano, Patricia  
Gallant, Bernice  
Gallant, Sandra  
Gallien, Pascal  
Gaston, Charline  
Gaudet, Gilles  
Gaudet, Ginette  
Gaudet, Gisèle  
Gaudet, Mathieu  
Gaudet, Serge  
Gautreau, Nadine  
Gauvin, Danielle  
Gauvin, Jean-Luc  
Gauvin, Mélanie  
Gauvin, Roxanne  
Gervais, Charles  
Giard, Maryse  
Godbout, Melissa  
Godin, Maggie  
Goguen, Jacqueline  
Haché, Alyssa  
Haché, Brandon  
Haché, Carole Lise  
Haché, Mario  
Hachey, Danie  
Harquail, Shawn

Hebert, Luc  
Hickey, Gisèle  
Houkpe, Koflax  
Jobin, Jacques  
Jones, Evan  
Jordan, Jacqueline  
Joseph, Nathalie  
Kanyengabu, Isaac Watusua  
Laforge, Geneviève  
Lagacé, Frédéric  
Lagace, Sonia  
Lahlali, Kenza  
Lahlou, Youssef  
Landry, Emilie  
Landry, Jean-Marc  
Landry, Katherine  
Landry, Monica  
Lanteigne, Pierre-Paul  
Larocque Duplessis, Elza  
Lavigne, Natalie  
Leblanc, Aline  
Leblanc, Brigitte  
Leblanc, Céline  
Leblanc, Charline  
Leblanc, Joline Diane  
Leblanc, Liette  
Leblanc, Lucie  
Leblanc, Lynn  
Leblanc, Lynn M  
Leblanc, Marcus  
Leblanc, Monique  
Leblanc, Nadine  
Leblanc, Pauline  
Leblanc, Pauline T.  
Leblanc, Stéphanie  
Leblanc, Sylvie H.  
Leblanc-Caissie, Justin  
Leblanc-Gallant, Nicole  
Léger, Carolyn  
Léger, Georges  
Leger, Joanne  
Leger, Marianne  
Leger, Phyllis  
Legere, Antoinette  
Lessard, Rebecca  
Levesque, Louis-Philippe  
Maillet, Mireille  
Maillet, Monique  
Maillet, Natalie  
Maillet, Stephane  
Maillet-Gendron, Donna  
Mailman, Liette  
Martin, Marie-Pier  
Martin, Michel

Martin, Pierre  
Mazerolle, Roger  
McLaughlin, Tony  
McLeod, Renée  
Melanson, Chantal  
Melanson, Cinthia  
Melanson, David  
Melanson, Sophie  
Melanson, Sylvie  
Meziani, Lotfi  
Michaud, Claudine  
Morin, Christa  
Morin, Lynne  
Nadeau, Élodie  
Niles, Odette  
Noel, Ghislain  
Noël, Sophie Julie  
Nsikam Nkeuna, Constantin  
Ntseukwa Wandji, Gaëlle  
Ouellet, Allain  
Ouellette, Anick  
Ouellette, Melanie  
Parker, Lynn  
Pellerin, Emilie  
Pelletier, Scott  
Pineau, Jeremy  
Pitre, Jean-Lou  
Poirier, Emmanuelle  
Poirier, Philippe  
Poirier, Rachel  
Poirier, Serge  
Pountney (Koshul), Jennifer  
Raffy, Thomas  
Richard, Anne  
Richard, Claudette  
Richard, Pierre  
Richard, Sheila  
Richard, Véronique  
Robichaud, Chantal  
Robichaud, Claudette  
Robichaud, Dominic  
Robichaud, Julie  
Robichaud, Sandra  
Robichaud, Sophie  
Robichaud, Timmy  
Rouillard, Daniel  
Roussel, Sébastien  
Roy, Angela  
Roy, Judy  
Ryan, Jennifer  
Sadler, Angela  
Saghir, El Mehdi  
Sarrasin, Nicolas  
Saulnier, Alexandre



“ Our employees are the very essence of our Company’s success. With our values of leadership, commitment, trust and collaboration, we listen to our employees to provide them with a positive work environment in which they can prosper.”

- Sébastien Dupuis, CPA, CA  
President and CEO



Savoie, Rachel  
Savoie, Sylvie  
Sonier, Michael  
Soucy, Tina  
Souma, Jenny  
Sriramula, Priyanka  
St-Leger, Sally  
Su, Shirley  
Surette, Yvette  
Thébeau, Patrick  
Thériault, Alain  
Thériault, Josée  
Thériault, Yves  
Thibodeau, Amy  
Thibodeau, Karilyn  
Thibodeau, Marie-Claude  
Tidd, Christine  
Toussaint, Charles  
Tremblay-Gosselin, Jordan  
Vallee, Jennifer  
Vautour, Isabelle

Vautour, Joshua  
Vicent (Loyola), Paola  
Walker, Cameron  
Walsh, Connor  
Yangtang Wandji, Herve

**Louisbourg investments**

Bourgeois, Denis  
Burns, Jared  
Castonguay, Marc André  
Currie, Robert  
Frail, Derek  
Gaudet, Luc  
Guitard, Zoelie  
Hniki, Oussama  
Horsman Benoit, Deborah  
Hurshman, Heather  
Lavigne, Anne  
Lavigne, Shawn  
Leblanc, Marcel  
Lewis, Scott

Liang, Xiuneng  
Melanson, Yvette C.  
Moores, Michel Andrew  
Robichaud, Daniel  
Roy, Mathieu  
Sippley, Caroline  
Tibrewala, Rachit

**Lavvi**

Aliemir (Ali), Samlioglu  
Christian (Chris), Benoit  
Brian, Palmer  
Catherine (Cat), Fortman  
Christian, Knudsen  
Chris, LeBel  
Cosmin, Gligor  
Dawson, Clark  
Dhvanit, Poduval  
Rejoice (Diana), Enow  
Eric, Thibodeau  
Francois, Cote

Hudson, Poplar  
Ibrahim, Jaber  
Javairia, Asif  
Jocelyn, Mputu  
Joel, MacKenzie  
Kristi, Wilson  
Laurence, Paradis Bolduc  
Linda, Sih Fung  
Lindsay, McCauley  
Malcolm, Grass  
Michael (Mike), Thompson  
Mireille, Caissie  
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