

FREQUENTLY ASKED QUESTIONS (FAQ)

Class action concerning the automatic addition of Cancer Protection to Desjardins Members' Savings-Life Insurance

Last updated: October 11, 2023

This is a summary of the official documents related to the Class Action concerning the automatic addition of cancer diagnosis coverage to Desjardins Members' Savings-Life Insurance on June 1, 2016. In the event of any conflict or discrepancy between these FAQs and the [Settlement Agreement](#), the latter shall prevail.

Do you hold or have you held a Savings-Life Insurance policy with Desjardins Sécurité Financière to which a premium for cancer diagnostic coverage was automatically added on June 1, 2016?

You may be entitled to a refund.

- On July 9, 2019, the Superior Court of Québec (the “**Court**”) authorized Option consommateurs to institute a class action against Desjardins Sécurité Financière, Compagnie d'assurance-vie (“**DSF**”) on the grounds that on June 1, 2016, it added cancer diagnosis coverage (“**Cancer Protection**”) to Desjardins members' savings-life insurance (the “**Savings-Life Insurance**”) and increased their premiums without their consent (the “**Class Action**”).
- Option consommateurs has entered into a settlement agreement with DSF to settle the Class Action (the “**Settlement Agreement**”).
- To take effect, the [Settlement Agreement](#) must be approved by the Court.
- If the [Settlement Agreement](#) is approved, DSF will reimburse **eligible** Class Members who **make a claim** via the [Claims Webpage](#) the premiums collected for Cancer Protection between June 1, 2016, and November 24, 2023. Class Members will have to waive Cancer Protection to claim their premiums. If they still have a Savings-Life Insurance with DSF, the original Savings-Life Insurance will be reinstated, that is, without any protection or possibility of indemnity in the event of a cancer diagnosis. In addition, DSF will pay an amount of \$3 million that will be remitted to charitable organizations as an indirect compensation to the Class, after payment of disbursements and a portion of Class Counsel's fees. DSF will also pay the other costs associated with the [Settlement Agreement](#).

DO YOU HAVE QUESTIONS? CALL THE CLAIMS ADMINISTRATOR AT [1-833-681-0542](tel:1-833-681-0542), CONTACT BY E-MAIL AT PROTECTION.CANCER@CA.EY.COM OR BY MAIL AT “PROTECTION CANCER, 900, DE MAISONNEUVE BLVD WEST, SUITE 2300, MONTRÉAL (QUÉBEC) H3A 0A8” OR VISIT WWW.EY.COM/CA/EN/PROTECTION-CANCER.

PLEASE READ THIS NOTICE CAREFULLY.

THE SETTLEMENT AGREEMENT MAY AFFECT YOUR RIGHTS.

YOUR RIGHTS UNDER THIS SETTLEMENT AGREEMENT:	
Making a claim for reimbursement	<p>You can make a claim now and no later than February 22, 2024, via the Claims Webpage, to obtain a refund of your Cancer Protection premiums and waive Cancer Protection.</p> <p>Carefully read Questions 7, 8 and 9 to find out if you are eligible and Questions 15 to 19 to find out how to make a claim.</p>
Opting out	<p>You may opt out of the Settlement Agreement, in which case you will not receive any reimbursement under the Settlement Agreement. This option allows you to sue DSF at your own expense for the addition of Cancer Protection. For more information, please refer to Questions 33 to 35 of this notice.</p>
Challenging the Settlement Agreement	<p>You can tell the court that you do not agree with the Settlement Agreement or Class Counsel’s fees. For more information, please refer to Questions 36 and 37 of this notice.</p>
Attending a hearing	<p>You may attend the Hearing on Approval of the Settlement Agreement. Please refer to Questions 38 and 39 of this notice for further details.</p>

Your rights — **and the deadlines for exercising them** — are detailed in this notice. Additional information may be obtained by visiting the [File’s Updated Webpage](#) or by contacting the Claims Administrator at the contact information provided at the bottom of the page.

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CLASS ACTION

Learn more about the Class Action.

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CLASS ACTION

1. WHY IS THIS NOTICE PUBLISHED?

This notice is published to inform you of three (3) important events in the file:

- (1) Option consommateurs was authorized to institute the Class Action;
- (2) The [Settlement Agreement](#) was entered into with DSF to settle the Class Action; and
- (3) You can make a claim now.

This notice summarizes how the Class Action works, specifies who the Class Members are, details the [Settlement Agreement](#) and your rights under it, and outlines the claims and reimbursement process.

2. WHAT IS A CLASS ACTION?

A class action is a legal proceeding in which one or more people request permission to act on behalf of a group of people affected by the same problem: the class members. Once this permission is obtained and the class action is authorized, the person(s) become(s) the “representative(s)”, which allows them, among other things, to settle the class action on behalf of the class members.

In the Class Action concerned by this notice, Option consommateurs is currently acting as representative of the Class Members.

3. WHAT IS THE PURPOSE OF THE CLASS ACTION?

In the Class Action, Option consommateurs claims that DSF added, on June 1, 2016, Cancer Protection to Desjardins members’ Savings-Life Insurance and increased their premiums without their consent.

Payment of Cancer Protection premium was automatically added to the terms of the Savings-Life Insurance.

Option consommateurs is asking DSF to reimburse all premiums collected from Class Members who do not want Cancer Protection, and to pay damages.

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4. WHAT HAPPENED DURING THE CLASS ACTION?

On August 3, 2017, an application was filed with the Court seeking authorization to institute the Class Action.

On July 9, 2019, the Court authorized Option consommateurs to institute the Class Action against DSF on behalf of persons who subscribed to a Savings-Life Insurance prior to June 1, 2016 and to which DSF automatically added Cancer Protection on or around June 1, 2016, with the exception of persons who submitted a claim under this same Cancer Protection.

On September 18, 2023, Option consommateurs entered into the [Settlement Agreement](#) with DSF to settle the Class Action.

5. WHAT ARE THE ISSUES TO BE ADDRESSED COLLECTIVELY AND THE CONCLUSIONS SOUGHT?

In its judgment authorizing Option consommateurs to institute the Class Action, the Court identified the issues it would have to decide if a trial were to take place. The Court also identified the conclusions that Option consommateurs may seek against DSF.

You will find the issues to be addressed collectively and the conclusions sought by Option consommateurs in paragraphs 89 and 90 of the authorization judgment, which you can consult via [this link](#).

6. WHY A SETTLEMENT AGREEMENT?

There was no trial on the merits of the Class Action. The Court did not rule in favour of Option consommateurs or DSF. Instead, the parties agreed to enter into the [Settlement Agreement](#).

A settlement agreement is a compromise that allows all parties to avoid the delays and risks associated with a trial.

Option consommateurs and its Counsel believe that the [Settlement Agreement](#) is the best solution for all Class Members and are asking the Court to approve it.

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ARE YOU A CLASS MEMBER AND WHAT DOES THE SETTLEMENT AGREEMENT ENTITLE YOU TO?

Determine whether you are a Class Member and learn more about the refund of your premiums and other benefits provided for in the Settlement Agreement.

7. HOW DO I KNOW IF I'M A CLASS MEMBER?

You are a “Class Member” if you meet both of the following conditions:

- (1) You had subscribed to a Savings-Life Insurance related to your Desjardins account **prior to June 1, 2016**, to which DSF automatically added Cancer Protection **on or around June 1, 2016**; and
- (2) You have never made an insurance claim under Cancer Protection.

If you are a Class Member, the Settlement Agreement applies to you.

Refer to [Question 8](#) of this notice to find out if you are eligible for a refund of your premiums and [Question 13](#) of this notice to learn more about other benefits under the [Settlement Agreement](#).

If you are not sure whether you are a Class Member, you can contact the Claims Administrator at the contact information provided at the bottom of the page.

8. ARE YOU ENTITLED TO A REFUND OF YOUR PREMIUMS?

You are entitled to a refund of premiums paid for Cancer Protection between June 1, 2016, and November 24, 2023, if you meet all of the following conditions:

- (1) You had subscribed to a Savings-Life Insurance related to your Desjardins account **prior to June 1, 2016**, to which DSF automatically added Cancer Protection **on or around June 1, 2016**;
- (2) You have never made an insurance claim under Cancer Protection;
- (3) You did not request and benefit from the mitigation measures offered by DSF in or around December 2017 (see [Question 9](#) for more details); and
- (4) You confirm that you never wanted Cancer Protection and wish to waive it so that your original Savings-Life Insurance will be reinstated without Cancer Protection (see [Questions 10 to 12](#) for more details). You can make a claim even if you no longer have Savings-Life Insurance with DSF; in this case, you will have to waive Cancer Protection for the past and any potential future claims.

Refer to [Question 18](#) for information on the calculation of the premiums you paid for Cancer Protection.

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If you are not sure whether you are entitled to the reimbursement of your premiums, you can contact the Claims Administrator at the contact information provided at the bottom of the page.

9. WHAT WERE THE MITIGATION MEASURES OFFERED BY DSF AROUND DECEMBER 2017?

To make a claim, you **must not** have requested and benefited from a mitigation measure offered by DSF around December 2017 and must indicate why in the claim form.

In or around December 2017, DSF sent a letter to the holders of a Savings-Life Insurance to offer them the choice of the following three (3) mitigation measures:

- (1) Cancelling Cancer Protection and obtaining reimbursement of premiums paid for this coverage;
- (2) Reinstating the original Savings-Life Insurance without Cancer Protection for Class Members who had cancelled their original Savings-Life Insurance; or
- (3) Re-establishing the original Savings-Life Insurance without Cancer Protection for Class Members who had opted for life insurance with a maximum amount in the event of death limited to \$10,000.

If you received this letter and chose one of these three options within 30 days of the date on the letter, you cannot make a claim.

10. WHY MUST I WAIVE CANCER PROTECTION?

Option consommateurs claims that DSF added Cancer Protection to your Savings-Life Insurance without asking your consent.

If you are satisfied with your Cancer Protection and wish to keep it and continue paying the premiums, you should not make a claim and you cannot obtain a refund of your premiums.

To make a claim and get your premiums refunded, you must confirm that you never wanted Cancer Protection and that you wish to waive it. If you still hold a Savings-Life Insurance policy with DSF, your original Savings-Life Insurance will be reinstated retroactively to June 1, 2016, as if it had never been amended. If you no longer have Savings-Life Insurance with DSF, you will waive Cancer Protection for the past and any potential future claims.

The Claim Form contains a section in which you must indicate that you waive Cancer Protection.

Carefully read [Questions 11](#) and [12](#) for a summary of Cancer Protection coverage and the implications of waiving it.

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11. WHAT IS COVERED BY CANCER PROTECTION?

If you get diagnosed with an eligible cancer, DSF pays an amount for each account for which you are insured.

The amount paid for each account varies depending on your age at the date of diagnosis and whether it is an individual or joint account (see box to the right for details). If you have more than one account for which you are insured (if you are insured in more than one *Caisse Desjardins* or if you are insured both for a qualifying share account (SHR) and a savings with operations account (PCA) in the same *Caisse Desjardins*), the total amount that can be paid in the event of a cancer diagnosis for all accounts is limited to \$18,750.

Age at diagnosis	Benefit paid in the event that an insured is diagnosed with cancer	
	Individual account	Joint account
0 to 69	\$6,250	\$3,125
70 to 74	\$4,500	\$2,250
75 to 79	\$2,500	\$1,250
80 to 84	\$2,000	\$1,000
85 and +	\$1,250	\$625

For example, if you are 82 years old and have an individual account, you could receive \$2,000 if you are diagnosed with cancer, as long as it is covered by Cancer Protection.

In certain situations, Cancer Protection does not apply. For example, certain specific cancers and cancers that are preceded by cancer which was diagnosed or treated in the previous five (5) years are not eligible for any indemnity. Other exclusions apply.

This summary is for informational purposes only. **For more details on Cancer Protection and its exclusions**, please consult the Cancer Protection member guide, [available here](#).

12. WHAT ARE THE CONSEQUENCES OF WAIVING CANCER PROTECTION?

If your claim is deemed valid and you receive a refund of your premiums:

- (1) you will no longer be entitled to any indemnity if you are diagnosed with cancer;
- (2) your waiver will be retroactive to June 1, 2016, regardless of when the cancer is diagnosed;
- (3) You will not be required to pay any Cancer Protection premiums after the date your claim is submitted. Any premium collected in contravention of the foregoing shall be reimbursed to you by DSF;
- (4) The date of enrolment in your original Savings-Life Insurance will be the date you first enrolled in your original plan;
- (5) You will not have to answer any questions about your state of health with respect to the retroactive reinstatement of your original Savings-Life Insurance, for which the terms will remain otherwise unchanged; and

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- (6) The value of the premium you will pay for the original Savings-Life Insurance will be equal to the amount paid by the current holders of this coverage who have the same characteristics as you.

If your claim is rejected, you may withdraw your waiver of Cancer Protection. For more details on the withdrawal of the waiver, please refer to [Question 25](#) of this notice.

13. WHAT ARE THE OTHER BENEFITS UNDER THE SETTLEMENT AGREEMENT?

DSF is also paying **\$3 million** under the [Settlement Agreement](#).

This sum will be used as follows:

- **payment of disbursements and a portion of Class Counsel’s fees.** The amount of fees that Class Counsel will be seeking out of the \$3 million is not known today because it depends on the value of the claims that will be made, but will be between \$750,000 and \$2 million, plus applicable taxes;
- **mandatory payment to the *Fonds d'aide aux actions collectives*;** and
- **distribution** of the remaining amount as follows:
 - (1) An amount of \$50,000 will be given to the [Claude Masse Foundation](#);
 - (2) \$261,000 will be provided to the [Fondation pour les consommateurs](#) to be used to fund the redesign and maintenance of the <https://www.toutbiencalcul.ca/> website; and
 - (3) The balance remaining after the above payment are made will be distributed in the following proportions:
 - a. 50% to the [Fondation pour les consommateurs](#), for budget advice and consumer debt prevention activities;
 - b. 25% to the [Canadian Cancer Society](#), Quebec Division; and
 - c. 25% to [Les petits frères des pauvres](#).

DSF will also pay the costs of the [Settlement Agreement](#).

14. WHAT IS THE RELEASE PROVIDED FOR IN THE SETTLEMENT AGREEMENT?

In consideration of the benefits set forth in the [Settlement Agreement](#), the Class Members release DSF with respect to the facts alleged in the Class Action.

This means that Class Members can no longer sue DSF for automatically adding Cancer Protection to their Savings-Life Insurance in June 2016.

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CLAIM AND REFUND PROCESS

Learn more about the claims and refund process.

15. WHEN MUST YOU MAKE A CLAIM?

You must proceed with your claim now, and no later than **February 22, 2024**.

16. HOW DO I MAKE A CLAIM?

Go to the [Claims Webpage](#) **now** to make a claim online.

If you are unable to complete the online form, please contact the Claims Administrator at the contact information provided at the bottom of the page for a paper copy of the claim form, which will be mailed to you. You can submit your claim by mail or email.

If you have more than one account for which you are insured (if you are insured with more than one *Caisse Desjardins* or if you are insured both for a qualifying share account (SHR) and a savings with operations account (PCA) in the same *Caisse Desjardins*), you must submit a claim for **each** account. Refer to [Question 22](#) for more details.

a. What steps do you need to complete to make a claim?

The claim form can be completed in a few minutes. It has three sections: (1) information identifying you; (2) your statement that you did not avail yourself of the measures offered by DSF around December 2017; and (3) your signature.

(1) Information identifying you

If you make a claim online using the personalized code that was communicated to you through the personalized notice you received in the mail (see [Question 19](#)), simply enter the code on the form and the contact information DSF has about you will be displayed. You will need to confirm that this information is valid. For your protection, the Claims Administrator uses a two-factor identification method and will ask you to provide your folio number (account number). See [Question 17](#) for information on how to find your folio number.

If you fill in the contact information directly, or if you wish to modify some of the information displayed using the personalized code, the Claims Administrator may ask you for additional information or documents to establish your identity. [You will also need to indicate the type of account you have \(see question 17\).](#)

(2) Your statement that you did not avail yourself of the measures offered by DSF around December 2017

You must confirm that you did avail yourself of the DSF measures around December 2017 (see [Question 9](#)) and indicate why. The form provides several answers, and you can check off the one that best suits your situation.

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You will not be compensated if you indicate that you voluntarily and knowingly chose to keep Cancer Protection and decided not to take advantage of the measures offered by DSF around December 2017, even if you have changed your mind since then.

(3) Your signature

The electronic form allows you to sign electronically. If you have a joint account, the signatures of both account holders will be required.

b. What documents must you provide in support of your claim?

If you have the personalized code you received in the mail, if applicable, then you do not need any additional documentation to make your claim online.

If you have not received a personalized code, please contact the Claims Administrator at the contact information provided at the bottom of the page to obtain the personalized code associated with your file and simplify your claim process (see [Question 19](#)).

If you complete the claim form without having the personalized code associated with your file or if you complete a paper form, you must establish your identity by providing a copy of a valid piece of identification with a photo issued by the Québec or Canadian governments (passport, Québec health insurance card or driver's licence). You will also have to provide proof of your place of residence. The Claims Administrator may request additional information to verify your identity.

If you are making a claim as liquidator of an estate, you will need to provide a copy of the death certificate of the Class Member concerned by the claim, as well as the document(s) supporting your authority to act.

In some cases, for example, if you wish to change certain contact information in your file or if you make a claim as a mandatary in case of incapacity, the Claims Administrator may request additional information and documents.

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17. WHERE CAN YOU FIND YOUR DESJARDINS FOLIO NUMBER AND YOUR ACCOUNT TYPE?

YOUR FOLIO NUMBER

Your Desjardins folio number is a **six (6) digit** number.

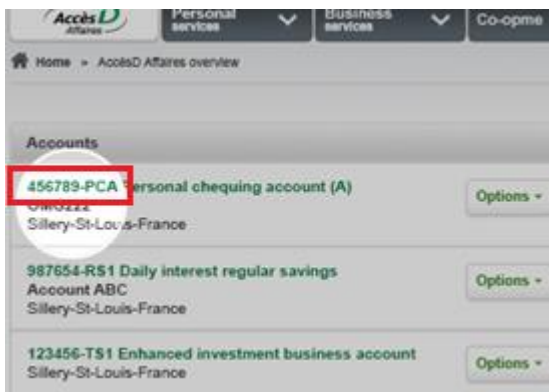
If you have more than one account at Desjardins, be sure to indicate the folio of the account to which a Savings-Life Insurance with Cancer Protection is associated. The last three (3) digits of this folio appear in the personalized notice you received in the mail.

If you still have your Desjardins account

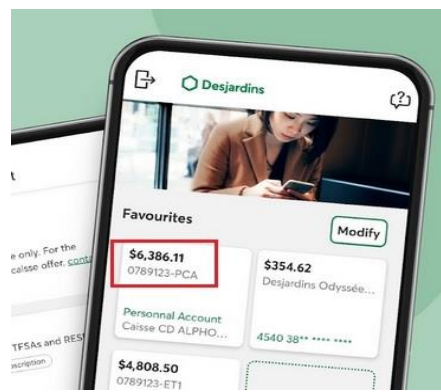
You can find your folio number by:

- a) **Accès D Online services:** Your folio number is indicated on the home interface of your Accès D account and in the “My Accounts” section. It is followed by letters (SHR or PCA) that identify the type of account but are not part of the folio number.

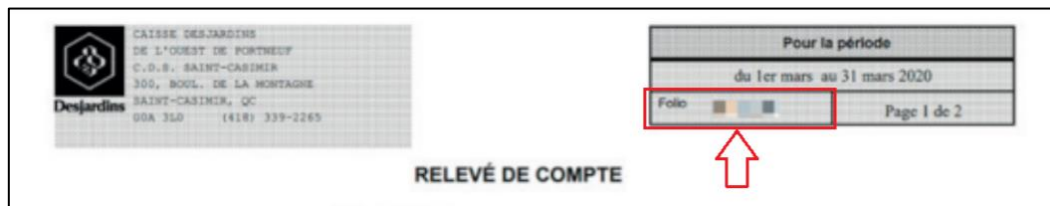
"Accounts" Section



Mobile app home section



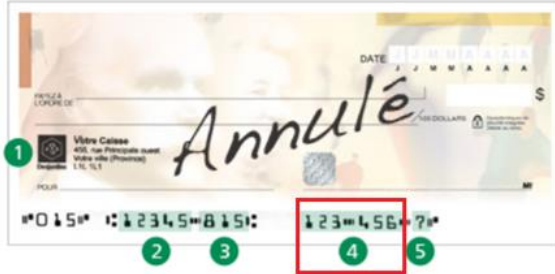
- b) **Paper or electronic statement of account:** Your folio number is indicated in a box that is usually located at the top right of your account statements but may be located elsewhere.



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NOTICE AUTHORIZED BY THE SUPERIOR COURT OF QUÉBEC:
AUTHORIZATION OF A CLASS ACTION AND APPROVAL OF A SETTLEMENT AGREEMENT

c) **Void cheque:** Your folio number is indicated in the red section.



If you no longer have an account with Desjardins:

If you no longer have paper or electronic account statements or a sample cheque, contact the Claims Administrator to find out how to make a claim without this information.

DO YOU HAVE QUESTIONS? CALL THE CLAIMS ADMINISTRATOR AT [1-833-681-0542](tel:1-833-681-0542), CONTACT BY E-MAIL AT PROTECTION.CANCER@CA.EY.COM OR BY MAIL AT "PROTECTION CANCER, 900, DE MAISONNEUVE BLVD WEST, SUITE 2300, MONTRÉAL (QUÉBEC) H3A 0A8" OR VISIT WWW.EY.COM/CA/EN/PROTECTION-CANCER.

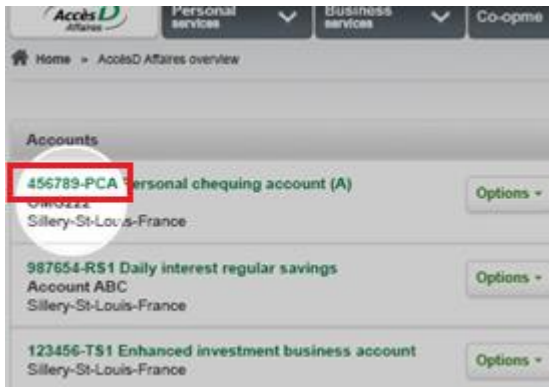
YOUR ACCOUNT TYPE

You will only need to provide this information if you have not received a personalized code.

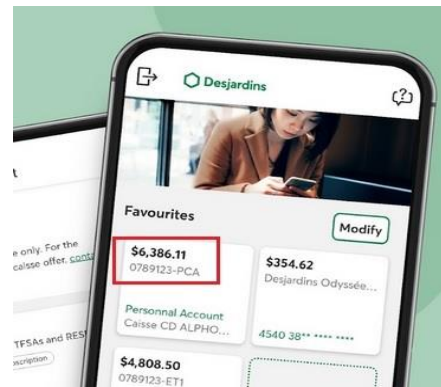
Cancer Protection has been added to two types of account: “savings with operations accounts” (or “personal chequing account” or “PCA”) and “qualifying share accounts” (or “SHR”). Your account may belong to one of these two account types even if you refer to it by another name, such as “everyday account”, “checking account” or “savings account”. You can find your account type in either of the following ways:

- a) **Accès D Online services:** Your folio number is indicated on the home interface of your Accès D account and in the “My Accounts” section. It is followed by letters (PCA or SHR) that identify the type of account but are not part of the folio number.

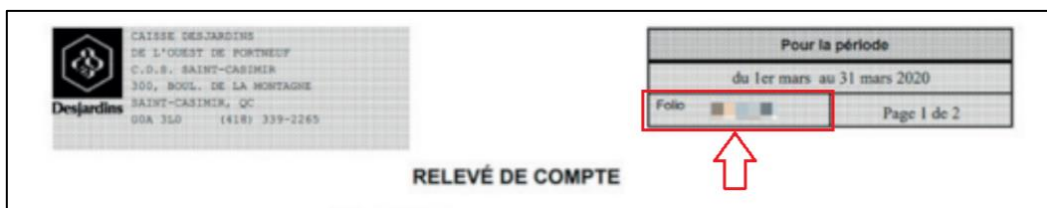
"Accounts" Section



Mobile app home section



- b) **Paper or electronic statement of account:** Your account type is indicated at the top of the section detailing your transactions. Your statement may contain more than one account. You must identify the account for which you pay an insurance premium to DSF.



If you no longer have an account with Desjardins:

If you no longer have paper or electronic account statements, contact the Claims Administrator to find out how to make a claim without this information.

DO YOU HAVE QUESTIONS? CALL THE CLAIMS ADMINISTRATOR AT [1-833-681-0542](tel:1-833-681-0542), CONTACT BY E-MAIL AT PROTECTION.CANCER@CA.EY.COM OR BY MAIL AT “PROTECTION CANCER, 900, DE MAISONNEUVE BLVD WEST, SUITE 2300, MONTRÉAL (QUÉBEC) H3A 0A8” OR VISIT WWW.EY.COM/CA/EN/PROTECTION-CANCER.

18. HOW IS THE AMOUNT OF PREMIUMS REFUNDED TO YOU CALCULATED?

DSF has the correct information on the total amount of Cancer Protection premiums you paid between June 1, 2016 and November 24, 2023

You will receive a personalized notice in the mail indicating the specific amount of the premiums you have been charged for Cancer Protection since June 1, 2016.

The total Cancer Protection premiums are the difference between what you would have paid if you had kept the original Savings-Life Insurance and the amount that DSF has charged you since the automatic addition of Cancer Protection affected by the Class Action.

Age reached	Individual account	Joint account
	Monthly Premium per Insured Account	Monthly Premium per Insured Account
0 to 14 years old	\$1.00	\$0.80
15 to 39 years old	\$1.75	\$1.40
40 to 44 years old	\$2.25	\$1.80
45 to 49 years old	\$3.50	\$2.80
50 to 54 years old	\$5.50	\$4.40
55 to 59 years old	\$9.00	\$7.20
60 to 64 years old	\$13.75	\$11.00
65 to 69 years old	\$17.50	\$14.00
70 to 74 years old	\$17.50	\$14.00
75 to 79 years old	\$17.50	\$14.00
80 to 84 years old	\$17.50	\$14.00
85 years old or +	\$17.50	\$14.00

If you are calculating the value of the premiums you paid, remember that they may have varied over time depending on your age.

The law provides that, for any claim having a value of less than \$2,000, the *Fonds d'aide aux actions collectives* shall levy an amount equal to 2% of the value of the claim. This amount will be deducted by the Claims Administrator against the amount of the premium refunded to you.

If Class Counsel's fees are approved, the amount of the premiums refunded to you will also be reduced by an amount representing 15% of the value of the premiums refunded as fees, plus applicable taxes.

DO YOU HAVE QUESTIONS? CALL THE CLAIMS ADMINISTRATOR AT [1-833-681-0542](tel:1-833-681-0542), CONTACT BY E-MAIL AT PROTECTION.CANCER@CA.EY.COM OR BY MAIL AT "PROTECTION CANCER, 900, DE MAISONNEUVE BLVD WEST, SUITE 2300, MONTRÉAL (QUÉBEC) H3A 0A8" OR VISIT WWW.EY.COM/CA/EN/PROTECTION-CANCER.

19. WHAT IF YOU DID NOT RECEIVE A PERSONALIZED NOTICE IN THE MAIL, BUT YOU THINK YOU MEET THE CONDITIONS TO CLAIM THE REFUND OF THE CANCER PROTECTION PREMIUMS YOU PAID?

Personalized notices were mailed to holders of Savings-Life Insurance with Cancer Protection based on information held by DSF. These notices contain additional information to what is contained in this notice, including a personalized code to simplify your claim.

If you have not received an individualized notice but want to claim the reimbursement of Cancer Protection premiums you paid, **please contact the Claims Administrator** at the contact information provided at the bottom of the page.

The Claims Administrator may, if applicable:

- confirm that you are a Class Member;
- confirm that you are entitled to a refund of your premiums and that you can make a claim;
- indicate the amount of reimbursement to which you will be entitled if you make a claim; and
- provide you with a copy of your personalized notice, including the personalized code associated with your file.

To do so, have the Desjardins folio number associated with your Savings-Life Insurance with Cancer Protection (see [Question 17](#)). The administrator will ask you for additional information to verify your identity.

20. HOW WILL THE CLAIMS ADMINISTRATOR DETERMINE WHETHER YOUR CLAIM IS VALID AND NOTIFY YOU OF THEIR DECISION?

The Claims Administrator will analyze your claim to ensure its validity. To do so, it will determine whether you are a Class Member and whether you meet the eligibility requirements.

The Claims Administrator will send you a “**Notice of Decision**” to notify you of the approval or rejection of your claim. If your claim is rejected, the Claims Administrator will include its reasons in the Notice of Decision.

21. WHAT DO YOU DO IF YOU ARE THE LIQUIDATOR OF AN ESTATE OR A MANDATARY DESIGNATED UNDER A HOMOLOGATED MANDATE IN CASE OF INCAPACITY?

You can make a claim on behalf of another person if you are the liquidator of an estate, or the mandatory designated under a homologated mandate in case of incapacity.

DO YOU HAVE QUESTIONS? CALL THE CLAIMS ADMINISTRATOR AT [1-833-681-0542](tel:1-833-681-0542), CONTACT BY E-MAIL AT PROTECTION.CANCER@CA.EY.COM OR BY MAIL AT “PROTECTION CANCER, 900, DE MAISONNEUVE BLVD WEST, SUITE 2300, MONTRÉAL (QUÉBEC) H3A 0A8” OR VISIT WWW.EY.COM/CA/EN/PROTECTION-CANCER.

You are the liquidator of an estate

You will need to provide a copy of the death certificate of the Class Member concerned by the claim, as well as the document(s) supporting your authority to act.

The payment will be made on behalf of the estate.

You are a mandatory designated under a homologated mandate in case of incapacity

Please contact the Claims Administrator at the contact information provided at the bottom of the page. They will advise you of what additional documents are required to establish your status.

22. WHAT TO DO IF YOU HAVE MORE THAN ONE DESJARDINS ACCOUNT FOR WHICH YOU ARE INSURED?

If you have more than one insured account, you will receive a personalized notice for each insured account, as well as a personalized code for each insured account.

This means that if you wish to obtain a refund of the premiums paid for Cancer Protection and waive Cancer Protection **for all the accounts** for which you are insured, you will have to make a claim for **each** of these accounts.

23. WHAT HAPPENS ONCE YOU HAVE SUBMITTED A CLAIM? WHAT ARE THE EXPECTED PROCESSING AND REIMBURSEMENT TIMES?

Until the [Settlement Agreement](#) is approved by the Court and becomes final, the premium refund process will not be initiated.

The expected claims processing time is approximately 21 days. However, if you make your claim before the Court approves the [Settlement Agreement](#), the Claims Administrator will receive and process it, but will not send you your Notice of Decision. Once the [Settlement Agreement](#) has been approved (if applicable), they will send you your Notice of Decision. It is currently estimated that the first Notices of Decision will be sent at the earliest in early 2024; these deadlines may be updated.

The prescribed period for reimbursement is forty-five (45) days following your Notice of Decision.

These times are indicative only. Your patience is appreciated.

If you make a claim and the [Settlement Agreement](#) is not subsequently approved, the Class Action will proceed, and you will not receive any reimbursement. In addition, if your Cancer Protection was still in effect on the date of your claim, your Cancer Protection will remain in effect, and you will not be considered to have waived it.

For more details on the Court's approval of the [Settlement Agreement](#), please refer to [Questions 38 to 40](#) of this notice.

DO YOU HAVE QUESTIONS? CALL THE CLAIMS ADMINISTRATOR AT [1-833-681-0542](tel:1-833-681-0542), CONTACT BY E-MAIL AT PROTECTION.CANCER@CA.EY.COM OR BY MAIL AT "PROTECTION CANCER, 900, DE MAISONNEUVE BLVD WEST, SUITE 2300, MONTRÉAL (QUÉBEC) H3A 0A8" OR VISIT WWW.EY.COM/CA/EN/PROTECTION-CANCER.

24. HOW WILL YOU BE REIMBURSED?

Your refund will be paid to you by cheque mailed to your last known address by DSF.

If you have moved and have not updated your contact information with DSF, the claim form will allow you to enter your new contact information. You will need to validate your identity.

If you move between the time you make your claim and the time of reimbursement, you must contact the Claims Administrator as soon as possible at the contact information provided at the bottom of the page to inform them of your change of address. You will need to validate your identity.

If you have not received a reimbursement by mail within the time limits provided in [Question 23](#) of this notice or within any other time limit indicated on the [File's Updated Webpage](#), please contact the Claims Administrator at the contact information provided at the bottom of the page.

Your refund cheque will become stale-dated six (6) months after its issuance. It is your responsibility to cash the cheque on time.

25. WHEN WILL YOUR CANCER PROTECTION WAIVER TAKE EFFECT?

If your claim is deemed valid (either by the Notice of Decision or by a successful appeal), retroactive waiver of your Cancer Protection will only take effect once the [Settlement Agreement](#) has been approved by the Court.

If your claim is found to be invalid (rejected) and you are therefore unable to receive a refund of your premiums, **you will have the opportunity to change your mind and withdraw your waiver** of Cancer Protection within fifteen (15) days of receiving the decision.

The Notice of Decision will tell you how to withdraw your Cancer Protection waiver. Here is what will happen according to your decision:

- (1) **If you do nothing, this will confirm your waiver of Cancer Protection.** The waiver will take effect from the date you submit your claim to the Claims Administrator and will not be retroactive. Otherwise, the rules set out in [Question 12](#) of this notice will apply, with the necessary modifications.
- (2) **If you withdraw your waiver,** your Savings-Life Insurance with Cancer Protection will continue in full without any break in your Cancer Protection coverage and you will be required to pay the premiums that are due; and

In the latter case, withdrawing your waiver does not prevent you from appealing the Claims Administrator's decision. However, if the appeal is allowed, the withdrawal of the waiver will be considered null and void and the waiver will be implemented.

DO YOU HAVE QUESTIONS? CALL THE CLAIMS ADMINISTRATOR AT [1-833-681-0542](tel:1-833-681-0542), CONTACT BY E-MAIL AT PROTECTION.CANCER@CA.EY.COM OR BY MAIL AT "PROTECTION CANCER, 900, DE MAISONNEUVE BLVD WEST, SUITE 2300, MONTRÉAL (QUÉBEC) H3A 0A8" OR VISIT WWW.EY.COM/CA/EN/PROTECTION-CANCER.

26. CAN I APPEAL THE NOTICE OF DECISION?

Appeal of a Notice of Decision is permitted only if the following conditions are met:

- (1) the Claims Administrator has **rejected** your claim;
- (2) your complete **claim** was submitted before the February 22, 2024 deadline; and
- (3) your appeal is **not intended** to challenge any rule set out in the [Settlement Agreement](#) approved by the Court.

Carefully read [Question 27](#) to find out how to appeal and when, as the Claims Administrator will be able to dismiss your appeal if it does not meet the procedural requirements.

27. HOW TO APPEAL THE DECISION IN THE NOTICE OF DECISION?

To appeal the decision in the Notice of Decision, you must comply with the following procedure, failing which your appeal will be deemed inadmissible:

- (1) **The time limit to appeal is thirty (30) days following the date of the Notice of Decision.** If the appeal is made electronically, it must be received by the end of that period. If the appeal is mailed, it must be postmarked no later than thirty (30) days following the date of the Notice of Decision;
- (2) You must send a **cheque** for \$50 to the Claims Administrator within the same time frame. The Claims Administrator will only cash the cheque if the appeal is deemed to have been validly made in accordance with the conditions described in [Question 26](#). The cheque will be returned to you if the arbitrator rules in your favour;
- (3) Provide in writing the **reasons** for your appeal; and
- (4) Attach all **documentation** that you consider relevant in support of your appeal.

Ensure that you have the right to appeal according to the rules set out in [Question 26](#).

28. WHAT IF YOU APPEAL THE DECISION IN THE NOTICE OF DECISION?

The Claims Administrator will ensure that your appeal is valid (see [Questions 26](#) and [27](#)). They may consult Counsel for DSF and Class Counsel.

If the Claims Administrator believes that your appeal is not valid, you will be notified in writing. The Claims Administrator will close your file and destroy your \$50 appeal opening fee cheque.

If the Claims Administrator believes that your appeal is valid, they will notify you that your appeal will be submitted to an arbitrator and will cash the \$50 appeal opening fee cheque.

DO YOU HAVE QUESTIONS? CALL THE CLAIMS ADMINISTRATOR AT [1-833-681-0542](tel:1-833-681-0542), CONTACT BY E-MAIL AT PROTECTION.CANCER@CA.EY.COM OR BY MAIL AT “PROTECTION CANCER, 900, DE MAISONNEUVE BLVD WEST, SUITE 2300, MONTRÉAL (QUÉBEC) H3A 0A8” OR VISIT WWW.EY.COM/CA/EN/PROTECTION-CANCER.

Appeals properly brought will be assessed after the claim period has ended. Counsel for DSF and Class Counsel may provide written submissions regarding your appeal to the arbitrator.

The arbitrator will issue a written decision. If the arbitrator rules in your favour, the costs of opening the appeal file will be reimbursed by the Claims Administrator. The arbitrator's decision will be final and not subject to appeal or review.

29. DO YOU NEED TO HIRE A LAWYER TO PARTICIPATE IN THE SETTLEMENT AGREEMENT?

No, it is not necessary to retain a lawyer's services to make a claim under this [Settlement Agreement](#).

The Claims Administrator is available, free of charge, at the contact information provided at the bottom of the page, to answer any questions you may have about the claim procedure or the claim form.

You can contact lawyers for the Class Counsel mentioned in [Question 30](#) for free assistance with the [Settlement Agreement](#).

If you choose to retain another lawyer to assist you, you will be solely responsible for his or her fees.

CLASS COUNSEL

Find out more about Class Counsel and how they will be paid.

30. WHO ARE THE LAWYERS WORKING ON THE CLASS ACTION?

The law firm [Belleau Lapointe s.e.n.c.r.l.](#) represents Option consommateurs and the Class ("Class Counsel").

BELLEAU LAPOINTE, S.E.N.C.R.L.

300 Place d'Youville, Suite B-10

Montréal (Quebec) H2Y 2B6

Phone: 514-987-6700

Toll Free: 1-888-987-6701

E-mail: info@belleaulapointe.com

Subject to the following question, Class Counsel will not charge you anything. If you wish to be represented by your own lawyer, you may do so at your own expense.

DO YOU HAVE QUESTIONS? CALL THE CLAIMS ADMINISTRATOR AT [1-833-681-0542](tel:1-833-681-0542), CONTACT BY E-MAIL AT PROTECTION.CANCER@CA.EY.COM OR BY MAIL AT "PROTECTION CANCER, 900, DE MAISONNEUVE BLVD WEST, SUITE 2300, MONTRÉAL (QUÉBEC) H3A 0A8" OR VISIT WWW.EY.COM/CA/EN/PROTECTION-CANCER.

31. HOW WILL CLASS COUNSEL BE PAID?

Option consommateurs will ask the Court to approve Class Counsel's fees and expenses. Class Counsel's fees will not exceed 25% of the total value of the compensation to be paid by DSF, plus applicable taxes.

Specifically, the [Settlement Agreement](#) provides for the following amounts, plus applicable taxes:

- (1) 25% of the \$3 million compensation paid to the Class;
- (2) 15% of the amount of each premium refund; and
- (3) 10% of the total amount of premiums refunded. The latter amount will be drawn from the \$3 million compensation until a maximum of \$1.25 million plus applicable taxes is reached.

32. CAN YOU CONTACT CLASS COUNSEL?

Yes. You may contact Class Counsel toll-free at the contact information listed in [Question 30](#) of this notice.

OPTING OUT OF THE SETTLEMENT AGREEMENT

Explanation of how and why you can opt out of the Class Action.

33. WHAT HAPPENS IF YOU OPT OUT OF THE CLASS ACTION?

If you opt out of the Class Action:

- (1) You will not be able to participate in the [Settlement Agreement](#). You will therefore not be able to make a claim and will not receive a refund;
- (2) You will not be bound by the Class Action;
- (3) You will retain the right to sue DSF, at your expense, to the extent permitted by law; and
- (4) You will not be able to challenge the [Settlement Agreement](#).

34. WHEN AND HOW TO OPT OUT OF THE CLASS, IF APPLICABLE?

To opt out, you must send an opting out request by mail or email to the Claims Administrator at the contact information provided at the bottom of the page.

DO YOU HAVE QUESTIONS? CALL THE CLAIMS ADMINISTRATOR AT [1-833-681-0542](tel:1-833-681-0542), CONTACT BY E-MAIL AT PROTECTION.CANCER@CA.EY.COM OR BY MAIL AT "PROTECTION CANCER, 900, DE MAISONNEUVE BLVD WEST, SUITE 2300, MONTRÉAL (QUÉBEC) H3A 0A8" OR VISIT WWW.EY.COM/CA/EN/PROTECTION-CANCER.

Your request for opting out must include:

- a) Your name;
- b) Your full address;
- c) A statement that you wish to exclude yourself from the Class Action; and
- (d) The Court file number (500-06-000879-177).

To be valid, your request for opting out must be sent by November 24, 2023. The Claims Administrator will forward the opt out requests to the Court.

You are excluded from the Class Action if you initiated a lawsuit against DSF having the same object as the Class Action and you do not discontinue it before November 24, 2023.

35. WHAT HAPPENS IF YOU DO NOT OPT OUT OF THE CLASS ACTION?

If you wish to benefit from the [Settlement Agreement](#), you must not opt out. As a Class Member, you can participate in the benefits of the [Settlement Agreement](#).

If you **don't** opt out:

- (1) You can make a claim **right now** to have your Cancer Protection premiums refunded and waive Cancer Protection, in the manner set out in this notice, if you meet the conditions set out in [Question 8](#) of this notice.
- (2) You will be bound by the [Settlement Agreement](#);
- (3) You may contest the [Settlement Agreement](#); and
- (4) You will not be able to bring your own legal action against DSF for matters relating to the Class Action.

CHALLENGING THE SETTLEMENT AGREEMENT

Explanation on how to tell the Court that it should not approve the Settlement Agreement.

36. HOW DO YOU TELL THE COURT THAT YOU DO NOT AGREE WITH THE SETTLEMENT AGREEMENT?

If you wish to comment on or challenge the [Settlement Agreement](#) or Class counsel's fees, you must write to the Claims Administrator by mail or email at the contact information set out at the bottom of the page, no later than November 24, 2023.

Be sure to explain why you believe the Court should not approve the [Settlement Agreement](#) or Class Counsel's fees. Provide your name, address, telephone number and Court file number (500-06-000879-177).

DO YOU HAVE QUESTIONS? CALL THE CLAIMS ADMINISTRATOR AT [1-833-681-0542](tel:1-833-681-0542), CONTACT BY E-MAIL AT PROTECTION.CANCER@CA.EY.COM OR BY MAIL AT "PROTECTION CANCER, 900, DE MAISONNEUVE BLVD WEST, SUITE 2300, MONTRÉAL (QUÉBEC) H3A 0A8" OR VISIT WWW.EY.COM/CA/EN/PROTECTION-CANCER.

The Claims Administrator will be responsible for transmitting the challenges and questions to the Court. All comments and challenges will be considered by the Court in deciding whether to approve the [Settlement Agreement](#) and Class Counsel's fees.

If you send a challenge or comment on the Agreement or Class Counsel's fees, you are not required to attend the Approval Hearing to explain why you disagree.

You can also attend the approval hearing and ask to be heard by the Court. For more information on the hearing, please refer to [Questions 38](#) and [39](#) of this notice. If you do not provide written comments or challenges by the deadline, you may not be allowed to speak at the Approval Hearing.

37. DO YOU NEED A LAWYER TO CHALLENGE?

No. You can contest without a lawyer. If you wish to be represented by a lawyer, you may retain one at your expense.

APPROVAL PROCESS BY THE COURT

Description of the Court approval process for the Settlement Agreement.

The Court will hold a hearing to decide whether to approve the [Settlement Agreement](#) and Class Counsel's fees.

38. WHEN AND WHERE WILL THE COURT MAKE A DECISION ON THE SETTLEMENT AGREEMENT?

To take effect, the [Settlement Agreement](#) must be approved by the Court. The hearing will take place on December 4, 2023, at 9:15 a.m. at 1 Notre-Dame Street East, Montreal, Quebec, in room 16.03.

At this hearing, the Court will determine whether the [Settlement Agreement](#) is fair, reasonable, and in the best interests of Class Members.

It is possible that the hearing will be conducted remotely by videoconference. For more information, see the [File's Updated Webpage](#).

39. DO YOU HAVE TO ATTEND A HEARING?

No. Class Counsel will answer all questions from the Court. But all Class Members are welcome to come at their own expense. In addition to the possibility that the hearing may be held remotely by videoconference, the date of the hearing may change without further notice. It is preferable to check whether the hearing will take place at the agreed-upon time and place by consulting the [File's Updated Webpage](#) before you arrive.

DO YOU HAVE QUESTIONS? CALL THE CLAIMS ADMINISTRATOR AT [1-833-681-0542](tel:1-833-681-0542), CONTACT BY E-MAIL AT PROTECTION.CANCER@CA.EY.COM OR BY MAIL AT "PROTECTION CANCER, 900, DE MAISONNEUVE BLVD WEST, SUITE 2300, MONTRÉAL (QUÉBEC) H3A 0A8" OR VISIT WWW.EY.COM/CA/EN/PROTECTION-CANCER.

40. HOW LONG WILL IT TAKE FOR THE JUDGMENT TO BE RENDERED?

The Court may decide to approve the [Settlement Agreement](#) at the time of the hearing or later.

To keep up to date, you can consult the [File's Updated Webpage](#).

TO FIND OUT MORE

41. HOW CAN YOU GET MORE INFORMATION?

To learn more about the Class Action or the [Settlement Agreement](#), please consult the following links:

- The [File's Updated Webpage](#);
- The [Settlement Agreement](#);
- The [judgment authorizing the Class Action](#);
- The [Class Action's page on the Class Actions Registry](#);
- The [Option consommateurs website](#);
- The [website of Belleau Lapointe, Class Counsel](#);

If you have any additional questions, please contact the Claims Administrator at the contact information provided below:

- **By email:** Protection.Cancer@ca.ey.com;
- **By mail:** Protection Cancer, 900, de Maisonneuve Blvd West, Suite 2300, Montréal (Québec) H3A 0A8;
- **By telephone:** 1-833-681-0542.

The file reference:

Option consommateurs c. Desjardins sécurité financière, compagnie d'assurance-vie, N° 500-06-000879-177, Superior Court, district of Montréal.

DO YOU HAVE QUESTIONS? CALL THE CLAIMS ADMINISTRATOR AT [1-833-681-0542](tel:1-833-681-0542), CONTACT BY E-MAIL AT PROTECTION.CANCER@CA.EY.COM OR BY MAIL AT "PROTECTION CANCER, 900, DE MAISONNEUVE BLVD WEST, SUITE 2300, MONTRÉAL (QUÉBEC) H3A 0A8" OR VISIT WWW.EY.COM/CA/EN/PROTECTION-CANCER.