



CLIENT NAME or LOGO

2021 RENEWAL PRESENTATION

August 1, 2021

Presented by:
Kevin Giffin
Full Circle Financial Inc.
54 Great Oak Drive
Toronto, ON M9A 1N2



FULLCIRCLE
FINANCIAL

COMPANY NAME OR LOGO

BENEFITS OVERVIEW

As you are aware, the renewal anniversary date for your policy is **August 1, 2021**. At this time each year, changes in the demographics along with the claims activity during the past year are used to arrive at renewal rates. These rates are effective **August 1st**.

POOLED BENEFITS

Life, Accidental Death & Dismemberment (AD&D), Dependent Life, Critical Illness, Long Term Disability (LTD), and Employee Assistance Program (EAP) are pooled benefits. These benefits are underwritten on a pooled basis which is recalculated at each renewal based on the current age, gender, occupation and amount of insurance held by each employee. Your company's claims in these benefits do not impact the calculation of your rates.

EXPERIENCE RATED BENEFITS

Short Term Disability (STD), Extended Health Care (EHC) and Dental benefits are adjusted using a pooling factor, credibility, the group's past experience, and inflation to establish the renewal rates.

Pooling Factor /Credibility - Your claims experience is only given so much weight or "credibility". The degree of credibility given depends on the size of the group; the larger the group the higher the credibility. Your group is **17.5%** credible for STD, EHC and Dental; the balance is pooled. The pool is influenced by the Insurance Company's block of business.

Inflation/Trend Factors - These factors reflect the increasing cost of products and services covered under the plan. Some contributing factors used to calculate the medical and dental rates for the upcoming year are:

- Medical trend has been running at a level significantly higher than the consumer price index
- Increasing utilization of medical and dental services
- Provincial medical plans shifting services to the private sector
- Increasing costs of new prescription drugs entering the market place
- Adjustments to the Dental Provincial Fee Guide

I have reviewed your plan design, current demographics and claims experience. Enclosed are the following:

- Renewal Overview
- Claims/Experience Analysis
- Renewal Rate Comparison
- Current Plan Design
- Change in Demographics
- Carrier Renewal Package

COMPANY NAME OR LOGO

RENEWAL OVERVIEW

POOLED BENEFITS

Life

The current Life rate is changing from \$ to \$ per \$1,000 of benefit.

AD&D

The current AD&D rate is changing from \$ to \$ per \$1,000 of benefit.

Dependent Life

The current Dependent Life rate is changing from \$ to \$ per family.

Critical Illness

The current Critical Illness rate is changing from \$ to \$ per \$1,000 of benefit.

Long Term Disability

The current Long Term Disability rate is changing from \$ to \$ per \$100 of benefit.

Employee Assistance Program

The current Employee Assistance Program rate is changing from \$ to \$ per employee.

SHORT TERM DISABILITY

Based on the pool and premium to incurred claims loss ratio of %, the Short Term Disability rate is changing from \$ to \$ per \$10 of benefit.

EXTENDED HEALTH CARE

Based on the pool and premium to incurred claims loss ratio of %, the Extended Health Care single rate is changing from \$ to \$ and family rate is changing from \$ to \$.

DENTAL CARE

Based on the pool and premium to incurred claims loss ratio of %, the Dental Care single rate is changing from \$ to \$ and family rate is changing from \$ to \$.

COMPANY NAME OR LOGO

RENEWAL OVERVIEW

SUMMARY NOTES

- Despite the general aging of the employees and demographic changes all pooled rates are being held.
- Medical usage increased but remained below the target loss ratio. The carrier originally proposed an increase of 21% which was negotiated to 4%.
- Drug claims accounted for 42% of all Medical claims (32% last year) which is lower than the 58% national trend. Claims for Paramedical Services accounted for 32% of total Medical claims (40% last year) which is much higher than the 24% national trend. Vision claims also exceeded the national trend accounting for 24% of all Medical claims (12% last year) compared to the 7% national trend.
- Dental usage decreased and moved to a level below the target loss ratio. The carrier proposed an increase of 11% which was negotiated to a decrease of 5%.
- After negotiating this renewal, the carrier agreed to reduce the original renewal's overall adjustment by 16% resulting in a decrease to the monthly premium.

In summary, the rate adjustments are:

Life	increasing by %
AD&D	increasing by %
Dependent Life	increasing by %
Critical Illness	increasing by %
Long Term Disability	increasing by %
Employee Assistance Program	increasing by %
Short Term Disability	increasing by %
Extended Health Care	increasing by % single and % family
Dental Care	increasing by % single and % family
Overall Original Proposed	increase of %
Overall Negotiated Renewal	increase of %

COMPANY NAME OR LOGO

CHANGE IN LIFE DEMOGRAPHICS

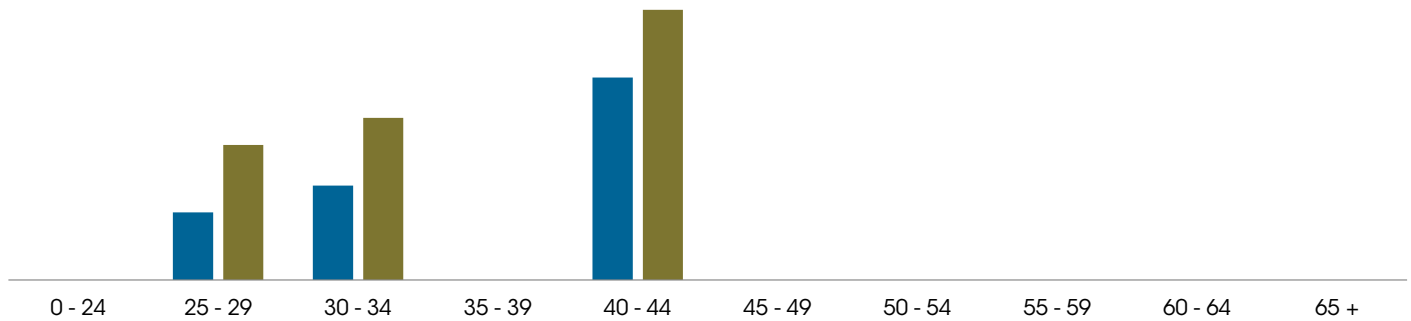
DEMOGRAPHIC SUMMARY

AGE BAND	CURRENT YEAR				PRIOR YEAR			
	Lives	MALE Volume	Lives	FEMALE Volume	Lives	MALE Volume	Lives	FEMALE Volume
0 - 24	0	0	0	0	0	0	0	0
25 - 29	5	0	0	0	10	0	0	0
30 - 34	7	0	0	0	12	0	0	0
35 - 39	0	0	0	0	0	0	0	0
40 - 44	15	0	0	0	20	0	0	0
45 - 49	0	0	0	0	0	0	0	0
50 - 54	0	0	0	0	0	0	0	0
55 - 59	0	0	0	0	0	0	0	0
60 - 64	0	0	0	0	0	0	0	0
65 +	0	0	0	0	0	0	0	0
TOTAL	27	0	0	0	42	0	0	0
MALE/FEMALE %		100%		0%		100%		0%

TOTAL NUMBER OF LIVES	27	42
COMBINED AVERAGE AGE		

AGE VOLUME DISTRIBUTION

■ Current Year ■ Prior Year



COMPANY NAME OR LOGO

CHANGE IN LONG TERM DISABILITY DEMOGRAPHICS

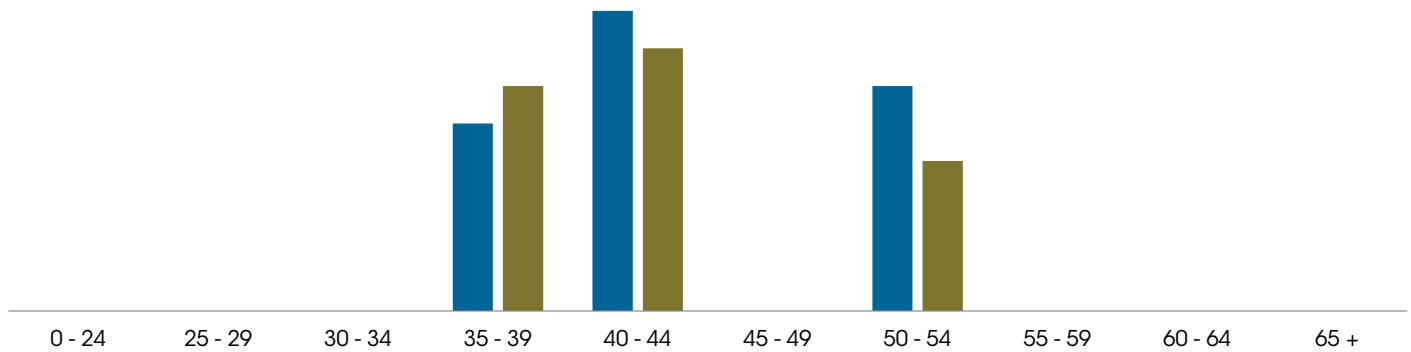
DEMOGRAPHIC SUMMARY

AGE BAND	CURRENT YEAR				PRIOR YEAR			
	Lives	MALE Volume	Lives	FEMALE Volume	Lives	MALE Volume	Lives	FEMALE Volume
0 - 24	0	0	0	0	0	0	0	0
25 - 29	0	0	0	0	0	0	0	0
30 - 34	0	0	0	0	0	0	0	0
35 - 39	5	0	0	0	6	0	0	0
40 - 44	8	0	0	0	7	0	0	0
45 - 49	0	0	0	0	0	0	0	0
50 - 54	6	0	0	0	4	0	0	0
55 - 59	0	0	0	0	0	0	0	0
60 - 64	0	0	0	0	0	0	0	0
65 +	0	0	0	0	0	0	0	0
TOTAL	19	0	0	0	17	0	0	0
MALE/FEMALE %		100%		0%		100%		0%

TOTAL NUMBER OF LIVES	19	17
COMBINED AVERAGE AGE		

AGE VOLUME DISTRIBUTION

■ Current Year ■ Prior Year



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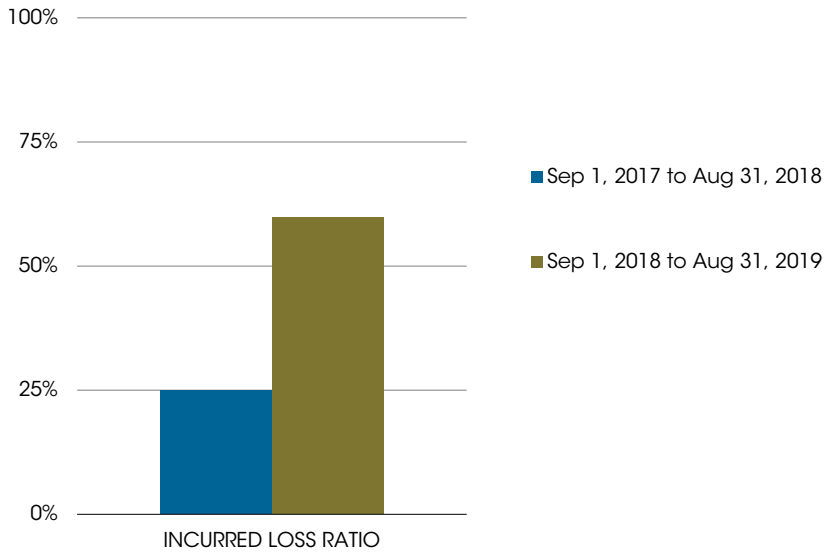
ANNUAL EXPERIENCE

SHORT TERM DISABILITY

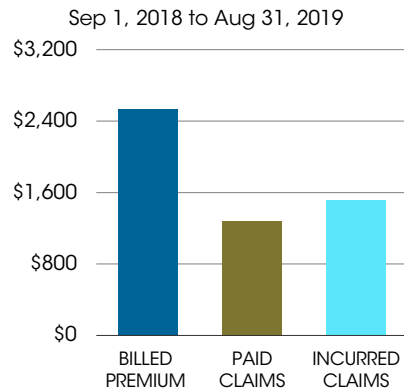
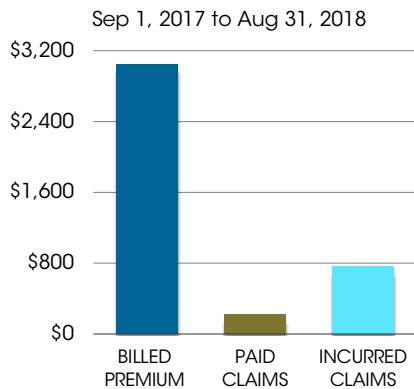
DATE	BILLED PREMIUM	PAID CLAIMS	INCURRED CLAIMS	INCURRED LOSS RATIO
Sep 1, 2017 to Aug 31, 2018	\$3,046	\$216	\$760	25%
Sep 1, 2018 to Aug 31, 2019	\$2,531	\$1,279	\$1,513	60%

Target Loss Ratio (Expense Factor)	62.1%
Inflation/Trend Factor	11.5%
Credibility	17.5%

YEAR OVER YEAR LOSS RATIO COMPARISON



EXPERIENCE BY YEAR



COMPANY NAME OR LOGO

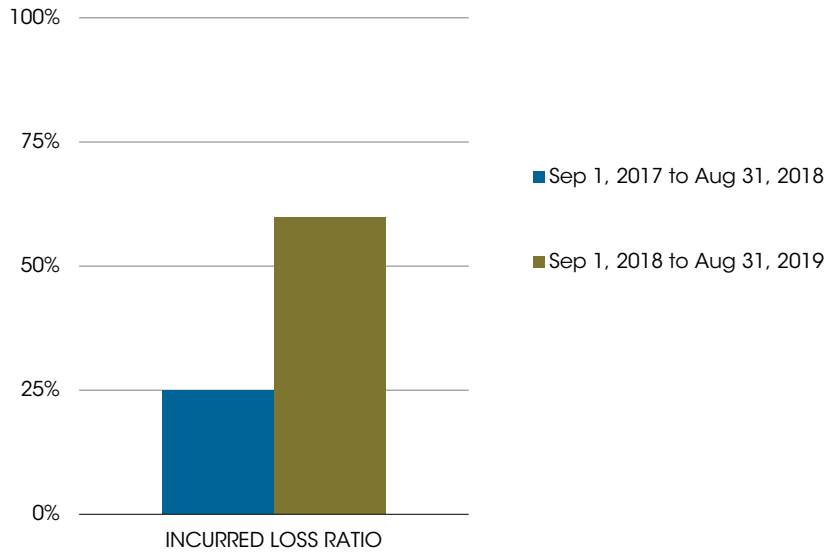
ANNUAL EXPERIENCE

EXTENDED HEALTH CARE - COMBINED

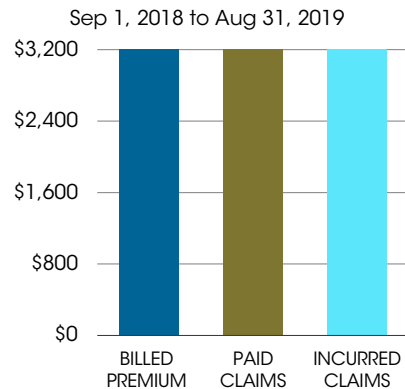
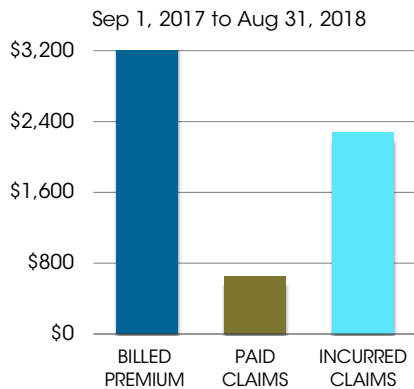
DATE	BILLED PREMIUM	PAID CLAIMS	INCURRED CLAIMS	INCURRED LOSS RATIO
Sep 1, 2017 to Aug 31, 2018	\$9,138	\$648	\$2,280	25%
Sep 1, 2018 to Aug 31, 2019	\$7,593	\$3,837	\$4,539	60%

Target Loss Ratio (Expense Factor)	62.1%
Inflation/Trend Factor	11.5%
Credibility	17.5%

YEAR OVER YEAR LOSS RATIO COMPARISON



EXPERIENCE BY YEAR



COMPANY NAME OR LOGO

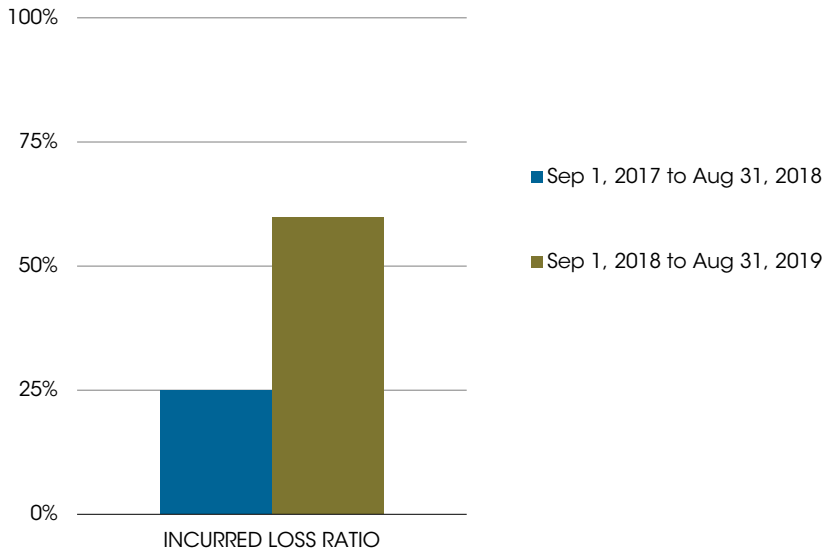
ANNUAL EXPERIENCE

EXTENDED HEALTH CARE - POOLED

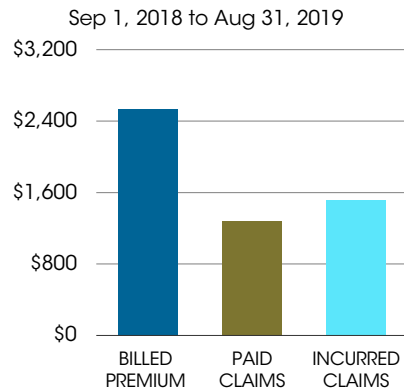
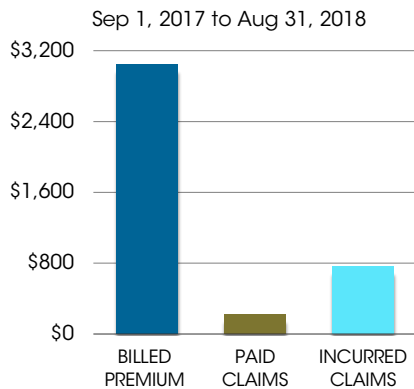
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Sep 1, 2018 to Aug 31, 2019	\$2,531	\$1,279	\$1,513	60%

Target Loss Ratio (Expense Factor)	N/A
Inflation/Trend Factor	N/A
Credibility	N/A

YEAR OVER YEAR LOSS RATIO COMPARISON



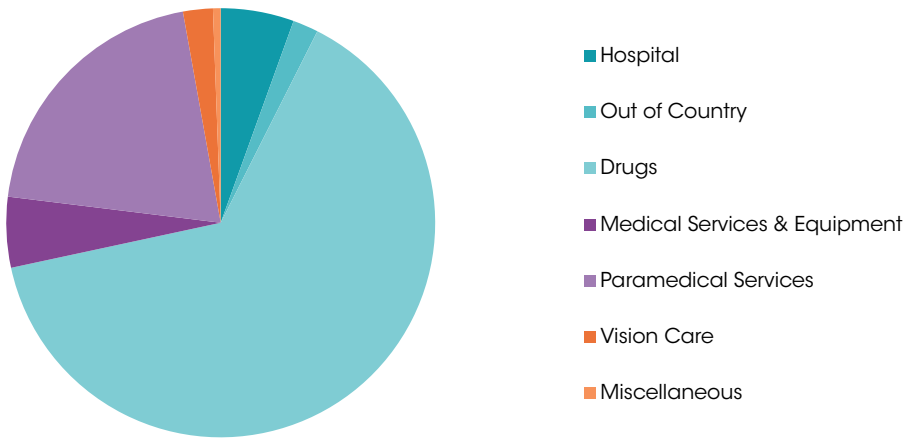
EXPERIENCE BY YEAR



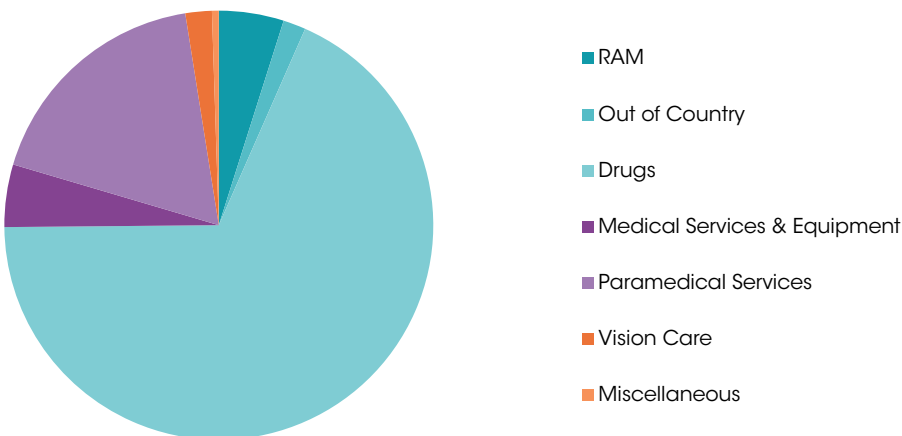
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EXTENDED HEALTH CARE - CLAIMS BREAKDOWN BY TYPE OF SERVICE

Sep 1, 2017 to Aug 31, 2018	AMOUNT PAID	% OF ALL AMOUNT PAID	NATIONAL TREND
Hospital	\$4,300.00	6%	2%
Out of Country	\$1,500.00	2%	1%
Drugs	\$50,000.00	64%	58%
Medical Services & Equipment	\$4,140.00	5%	8%
Paramedical Services	\$15,760.00	20%	24%
Vision Care	\$1,750.00	2%	7%
Miscellaneous	\$450.00	1%	0%
TOTAL	\$77,900.00	100%	100%



Sep 1, 2018 to Aug 31, 2019	AMOUNT PAID	% OF ALL AMOUNT PAID	NATIONAL TREND
RAM	\$4,300.00	5%	2%
Out of Country	\$1,500.00	2%	1%
Drugs	\$60,000.00	68%	58%
Medical Services & Equipment	\$4,140.00	5%	8%
Paramedical Services	\$15,760.00	18%	24%
Vision Care	\$1,750.00	2%	7%
Miscellaneous	\$450.00	1%	0%
TOTAL	\$87,900.00	100%	100%

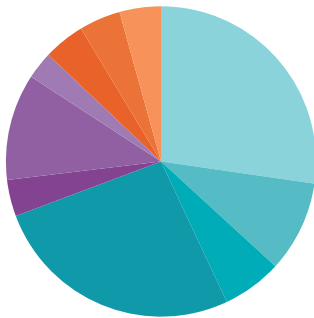


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EXTENDED HEALTH CARE - PARAMEDICAL BREAKDOWN

Sep 1, 2017 to Aug 31, 2018

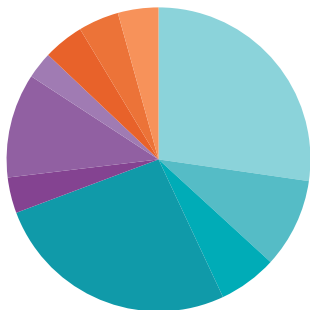
PARAMEDICAL SERVICE	AMOUNT PAID	% OF ALL HEALTH CLAIMS	% OF ALL PARAMEDICAL CLAIMS
Acupuncturist	\$4,300.00	6%	27%
Chiropractor	\$1,500.00	2%	10%
Massage Therapist	\$980.00	1%	6%
Naturopath	\$4,140.00	5%	26%
Optometrist/Ophthalmologist	\$600.00	1%	4%
Physiotherapist	\$1,750.00	2%	11%
Podiatrist/Chiropodist	\$450.00	1%	3%
Psychologist	\$680.00	1%	4%
Social Worker	\$680.00	1%	4%
Speech Therapy	\$680.00	1%	4%
PORTION OF TOTAL EHC CLAIMS	\$15,760.00	20%	100%



- Acupuncturist
- Chiropractor
- Massage Therapist
- Naturopath
- Optometrist/Ophthalmologist
- Physiotherapist
- Podiatrist/Chiropodist
- Psychologist
- Social Worker
- Speech Therapy

Sep 1, 2018 to Aug 31, 2019

PARAMEDICAL SERVICE	AMOUNT PAID	% OF ALL HEALTH CLAIMS	% OF ALL PARAMEDICAL CLAIMS
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Massage Therapist	\$980.00	1%	6%
Naturopath	\$4,140.00	5%	26%
Optometrist/Ophthalmologist	\$600.00	1%	4%
Physiotherapist	\$1,750.00	2%	11%
Podiatrist/Chiropodist	\$450.00	1%	3%
Psychologist	\$680.00	1%	4%
Social Worker	\$680.00	1%	4%
Speech Therapy	\$680.00	1%	4%
PORTION OF TOTAL EHC CLAIMS	\$15,760.00	18%	100%



- Acupuncturist
- Chiropractor
- Massage Therapist
- Naturopath
- Optometrist/Ophthalmologist
- Physiotherapist
- Podiatrist/Chiropodist
- Psychologist
- Social Worker
- Speech Therapy

COMPANY NAME OR LOGO

Top 10 Paid Drugs by Drug Identification Number (DIN)

Sep 1, 2018 to Aug 31, 2019

DRUG NAME	TREATMENT	# OF PAID CLAIMS	AMOUNT PAID	% OF ALL DRUG CLAIMS
1				
2				
3				
4				
5				
6				
7				
8				
9				
10				
		0	\$0	0%

Duplicate drugs are the result of different strengths/dosages



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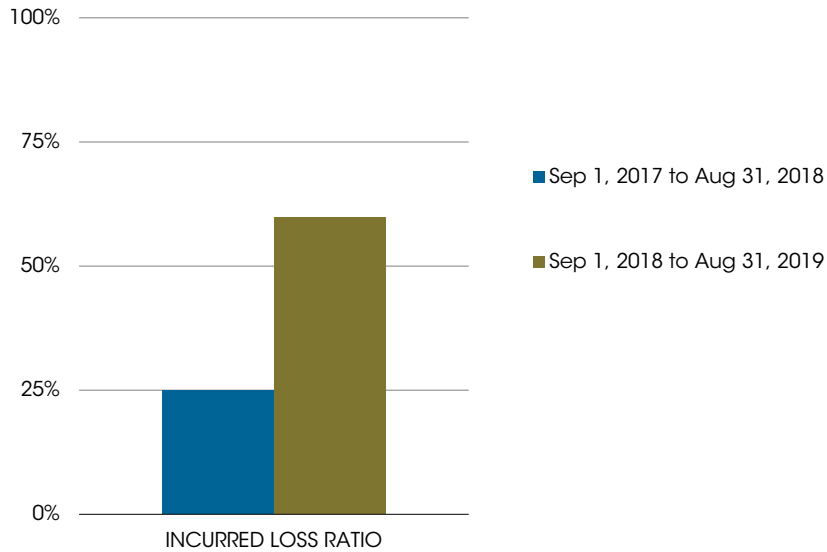
ANNUAL EXPERIENCE

DENTAL CARE

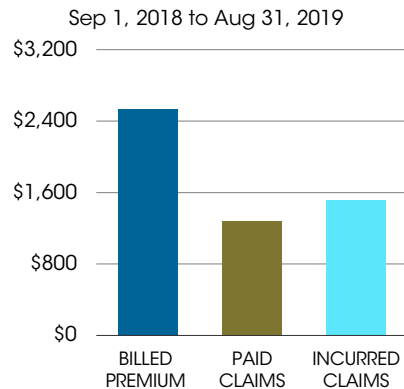
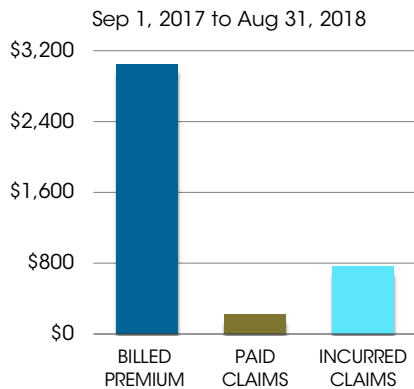
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Sep 1, 2018 to Aug 31, 2019	\$2,531	\$1,279	\$1,513	60%

Target Loss Ratio (Expense Factor)	62.1%
Inflation/Trend Factor	11.5%
Credibility	17.5%

YEAR OVER YEAR LOSS RATIO COMPARISON



EXPERIENCE BY YEAR



COMPANY NAME OR LOGO

RENEWAL RATE COMPARISON August 1, 2021

Presented by: Kevin Giffin - Full Circle Financial Inc.

MANULIFE RENEWAL VOLUMES USED

MANULIFE Benefits	Volume	PRE-RENEWAL RATES		ORIGINAL PROPOSED		NEGOTIATED RENEWAL		% Change
		Unit Rate	Monthly Premium	Unit Rate	Monthly Premium	Unit Rate	Monthly Premium	
Life	75,000	0.130	9.75	0.130	9.75	0.130	9.75	0.0%
AD&D	75,000	0.050	3.75	0.050	3.75	0.050	3.75	0.0%
Dep. Life	1	1.050	1.05	1.050	1.05	1.050	1.05	0.0%
Critical Illness	75,000	0.050	3.75	0.050	3.75	0.050	3.75	0.0%
Long Term Disability	25,000	1.240	310.00	1.240	310.00	1.190	297.50	-4.0%
EAP	3	3.500	10.50	4.000	12.00	3.500	10.50	0.0%
Sub-total - Pooled Benefits			338.80		340.30		326.30	
Short Term Disability	15,000	0.420	630.00	0.420	630.00	0.420	630.00	0.0%
Hospital								
Single	2	44.90	89.80	54.15	108.30	46.68	93.36	4.0%
Family	1	99.12	99.12	119.84	119.84	103.31	103.31	4.2%
Vision								
Single	2	44.90	89.80	54.15	108.30	46.68	93.36	4.0%
Family	1	99.12	99.12	119.84	119.84	103.31	103.31	4.2%
Drugs & Other								
Single	2	44.90	89.80	54.15	108.30	46.68	93.36	4.0%
Family	1	99.12	99.12	119.84	119.84	103.31	103.31	4.2%
Pooled								
Single	2	44.90	89.80	54.15	108.30	46.68	93.36	4.0%
Family	1	99.12	99.12	119.84	119.84	103.31	103.31	4.2%
EHC - Total								
Single	2	179.60	359.20	216.60	433.20	186.72	373.44	4.0%
Family	1	396.48	396.48	479.36	479.36	413.24	413.24	4.2%
Dental								
Single	2	50.32	100.64	55.85	111.70	47.78	95.56	-5.0%
Family	0	144.24	0.00	160.10	0.00	136.96	0.00	-5.0%
Sub-total - Experience Rated Benefits			1,486.32		1,654.26		1,512.24	
TOTAL MONTHLY PREMIUM*			\$1,825.12		\$1,994.56		\$1,838.54	
% Difference Monthly*					9.3%	0.7%		
\$ Difference Monthly*					\$169.44	\$13.42		
Rate Guarantee					12 months	12 months		

*Applicable taxes not included. If your plan does not remain in force for the renewal period, original rates may be applied.

NOTES

COMPANY NAME OR LOGO

PRE-MOVE VS RENEWAL RATE COMPARISON

August 1, 2021

Presented by: Kevin Giffin - Full Circle Financial Inc.

MANULIFE RENEWAL VOLUMES USED

Benefits	Volume	Unit Rate	PRE-MOVE RATES		PRE-RENEWAL RATES		ORIGINAL PROPOSED		NEGOTIATED RENEWAL		% Change
			Monthly Premium	Unit Rate	Monthly Premium	Unit Rate	Monthly Premium	Unit Rate	Monthly Premium	Unit Rate	
Life	75,000	0.120	9.00	0.130	9.75	0.130	9.75	0.130	9.75	0.0%	
AD&D	75,000	0.060	4.50	0.050	3.75	0.050	3.75	0.050	3.75	0.0%	
Dep. Life	1	1.190	1.19	1.050	1.05	1.050	1.05	1.050	1.05	0.0%	
Critical Illness	75,000	0.060	4.50	0.050	3.75	0.050	3.75	0.050	3.75	0.0%	
Long Term Disability	25,000	2.213	553.25	1.240	310.00	1.240	310.00	1.190	297.50	-4.0%	
EAP	3	3.700	11.10	3.500	10.50	4.000	12.00	3.500	10.50	0.0%	
Sub-total - Pooled Benefits			583.54		338.80		340.30		326.30		
Short Term Disability	15,000	0.062	93.00	0.420	630.00	0.420	630.00	0.420	630.00	0.0%	
EHC - Total											
Single	2	179.60	359.20	179.60	359.20	216.60	433.20	186.72	373.44	4.0%	
Family	1	396.48	396.48	396.48	396.48	479.36	479.36	413.24	413.24	4.2%	
Dental											
Single	2	50.32	100.64	50.32	100.64	55.85	111.70	47.78	95.56	-5.0%	
Family	0	144.24	0.00	144.24	0.00	160.10	0.00	136.96	0.00	-5.0%	
Sub-total - Experience Rated Benefits			949.32		1,486.32		1,654.26		1,512.24		
TOTAL MONTHLY PREMIUM*			\$1,532.86		\$1,825.12		\$1,994.56		\$1,838.54		
% Change Over Pre-Renewal							9.3%	0.7%			
\$ Change Over Pre-Renewal							\$169.44	\$13.42			
% Change Over Pre-Move					19.1%	30.1%			19.9%		
\$ Change Over Pre-Move					\$292.26	\$461.70			\$305.68		
Rate Guarantee					15 months	12 months			12 months		

*Applicable taxes not included

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YEAR OVER YEAR RATE COMPARISON

August 1, 2021

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MANULIFE RENEWAL VOLUMES USED

Benefits	Volume	Unit Rate	Aug-16 RATES		Aug-17 RATES		Aug-18 RATES		Aug-19 RATES		ORIGINAL PROPOSED		NEGOTIATED RENEWAL	
			Monthly Premium	Unit Rate	Monthly Premium	Unit Rate	Monthly Premium	Unit Rate	Monthly Premium	Unit Rate	Monthly Premium	Unit Rate	Monthly Premium	
Life	75,000	0.130	9.75	0.130	9.75	0.130	9.75	0.130	9.75	0.130	9.75	0.130	9.75	9.75
AD&D	75,000	0.050	3.75	0.050	3.75	0.050	3.75	0.050	3.75	0.050	3.75	0.050	3.75	3.75
Dep. Life	1	1.050	1.05	1.050	1.05	1.050	1.05	1.050	1.05	1.050	1.05	1.050	1.05	1.05
Critical Illness	75,000	0.050	3.75	0.050	3.75	0.050	3.75	0.050	3.75	0.050	3.75	0.050	3.75	3.75
Long Term Disability	25,000	2.130	532.50	2.130	532.50	2.450	612.50	1.240	310.00	1.240	310.00	1.190	297.50	297.50
EAP	3	3.800	11.40	2.130	6.39	2.450	7.35	3.500	10.50	4.000	12.00	3.500	10.50	10.50
Sub-total - Pooled Benefits			562.20		557.19		638.15		338.80		340.30		326.30	
Short Term Disability	15,000	0.420	630.00	0.420	630.00	0.420	630.00	0.420	630.00	0.420	630.00	0.42	630.00	630.00
EHC - Total														
Single	2	44.90	89.80	44.73	89.46	44.73	89.46	179.60	359.20	216.60	433.20	186.72	373.44	373.44
Family	1	99.12	99.12	99.12	99.12	99.12	99.12	396.48	396.48	479.36	479.36	413.24	413.24	413.24
Dental														
Single	2	50.32	100.64	50.32	100.64	50.32	100.64	50.32	100.64	55.85	111.70	47.78	95.56	95.56
Family	0	144.24	0.00	144.24	0.00	144.24	0.00	144.24	0.00	160.10	0.00	136.96	0.00	0.00
Sub-total - Experience Rated Benefits			\$919.56		\$919.22		\$919.22		\$1,486.32		\$1,654.26		\$1,512.24	
TOTAL MONTHLY PREMIUM*			\$1,481.76		\$1,476.41		\$1,557.37		\$1,825.12		\$1,994.56		\$1,838.54	
% Change Over 2016											34.6%		24.1%	
% Change Over 2017											35.1%		24.5%	
% Change Over 2018											28.1%		18.1%	
% Change Over 2019											9.3%		0.7%	
Rate Guarantee											12 months		12 months	

*Applicable taxes not included

COMPANY NAME OR LOGO

ALTERNATE RATE COMPARISON August 1, 2021

Presented by: Kevin Giffin - Full Circle Financial Inc.

MANULIFE RENEWAL VOLUMES USED

Benefits	Volume	PRE-RENEWAL RATES		NEGOTIATED RENEWAL		OPTION 1		OPTION 2		OPTION 3		OPTION 4		OPTION 5	
		Unit Rate	Monthly Premium	Unit Rate	Monthly Premium	Unit Rate	Monthly Premium	Unit Rate	Monthly Premium	Unit Rate	Monthly Premium	Unit Rate	Monthly Premium	Unit Rate	Monthly Premium
Basic Life	75,000	0.130	9.75	0.130	9.75	0.130	9.75	0.130	9.75	0.130	9.75	0.130	9.75	0.130	9.75
AD&D	75,000	0.050	3.75	0.050	3.75	0.050	3.75	0.050	3.75	0.050	3.75	0.050	3.75	0.050	3.75
Dep. Life	1	1.050	1.05	1.050	1.05	1.050	1.05	1.050	1.05	1.050	1.05	1.050	1.05	1.050	1.05
Critical Illness	75,000	0.050	3.75	0.050	3.75	0.050	3.75	0.050	3.75	0.050	3.75	0.050	3.75	0.050	3.75
Long Term Disability	25,000	1.240	310.00	1.190	297.50	3.500	875.00	3.500	875.00	3.500	875.00	3.500	875.00	3.500	875.00
EAP	3	3.500	10.50	3.500	10.50	3.500	10.50	3.500	10.50	3.500	10.50	3.500	10.50	3.500	10.50
Sub-total - Pooled Benefits			338.80	326.30	903.80	903.80	903.80	903.80	903.80	903.80	903.80	903.80	903.80	903.80	903.80
Short Term Disability	15,000	0.420	630.00	0.420	630.00	0.420	630.00	0.420	630.00	0.420	630.00	0.420	630.00	0.420	630.00
EHC - Total															
Single	2	179.60	359.20	186.72	373.44	186.72	373.44	186.72	373.44	186.72	373.44	186.72	373.44	186.72	373.44
Family	1	396.48	396.48	413.24	413.24	413.24	413.24	413.24	413.24	413.24	413.24	413.24	413.24	413.24	413.24
Dental Care															
Single	2	50.32	100.64	47.78	95.56	47.78	95.56	47.78	95.56	47.78	95.56	47.78	95.56	47.78	95.56
Family	0	144.24	0.00	136.96	0.00	136.96	0.00	136.96	0.00	136.96	0.00	136.96	0.00	136.96	0.00
Sub-total - Experience Rated Benefits			1,486.32	1,512.24	1,512.24	1,512.24	1,512.24	1,512.24	1,512.24	1,512.24	1,512.24	1,512.24	1,512.24	1,512.24	1,512.24
TOTAL MONTHLY PREMIUM*			\$1,825.12	\$1,838.54	\$2,416.04	\$2,416.04	\$2,416.04	\$2,416.04	\$2,416.04	\$2,416.04	\$2,416.04	\$2,416.04	\$2,416.04	\$2,416.04	\$2,416.04
Pre-Renewal % Difference				0.7%	32.4%	32.4%	32.4%	32.4%	32.4%	32.4%	32.4%	32.4%	32.4%	32.4%	32.4%
Pre-Renewal \$ Difference Monthly				\$13.42	\$590.92	\$590.92	\$590.92	\$590.92	\$590.92	\$590.92	\$590.92	\$590.92	\$590.92	\$590.92	\$590.92
Rate Guarantee				01-Aug-21	01-Aug-21	01-Aug-21	01-Aug-21	01-Aug-21	01-Aug-21	01-Aug-21	01-Aug-21	01-Aug-21	01-Aug-21	01-Aug-21	01-Aug-21

*Applicable taxes not included

ALTERNATES

- Option 1 -
- Option 2 -
- Option 3 -
- Option 4 -
- Option 5 -

COMPANY NAME OR LOGO

FINANCIAL POSITION

August 1, 2021

Presented by: Kevin Giffin - Full Circle Financial Inc.

ASO BENEFITS - EXTENDED HEALTH CARE, TRAVEL ASSIST, AND DENTAL

	Starting Balance	Total Deposits	Claims	Retention	Pooling Premium	Consulting Fees	Misc Charges	Interest	Taxes	Surplus/ (Deficit)	End Balance
May 1, 2019 to December 31, 2019	-	1,253,505	823,996	52,125	82,811	25,217	4,104	-1,098	84,596	181,752.84	181,753