

Dear valued partner,

Despite our best efforts to keep insurance premiums unchanged over the past few years, we had to carry out a significant rate review.

The increase is due to the current economic climate, the historically low interest rates for a prolonged period of time and an upward trend in disability incidences observed in recent years.

Blue Flex® and Acci-Blue® rate adjustments

Effective **September 1, 2021**, new business and in-force policies will have a rate adjustment for the following benefits:

BLUE FLEX Flex Plan, Express Plan, SME Plan and Association Program	
Benefits	Rate increase
Disability including Regular Occupation and Premium Refund (65)	Contracts issued prior to June 1, 2016: 12.5% Contracts issued on June 1, 2016 and after: 7.5%
Overhead Expenses	
Monthly Indemnity	7.5%
Express Monthly Indemnity	
ACCI-BLUE	
Disability	7.5%
Overhead Expenses	

Transition guidelines for Blue Flex

Applications signed before September 1, 2021		Applications signed as of September 1, 2021 and after
Received by September 15, 2021 inclusively	Received after September 15, 2021	New rates
Current rates	New rates	

The **Blue Flex** quotation tool (version 4.5.0) will be updated on **September 1, 2021**.

Termination of new sales of the Tangible® product

Effective **October 1, 2021**, we will no longer accept new sales for the Tangible product.

Please note that applications signed prior to October 1, 2021 and received by October 15, 2021 inclusively, will be processed.

For in-force contracts of the Tangible product

Effective **October 1, 2021**, in-force policies will have a rate adjustment for the following benefits:

TANGIBLE	
Benefits and options	Rate increase
Disability – Hybrid Coverage	25%
Life – Hybrid Coverage	10%
Critical Illness – Hybrid Coverage	
Loss of Autonomy – Hybrid Coverage	
Facility and Home Care*	15%

* The initial premium is guaranteed for the first 5 years of insurance, in accordance with the contract.

Helpful tools

To assist you with helping your clients understand the above rate increases, please see the tools below.

- Partners [FAQ](#)
An FAQ to help you better answer your clients' questions.
- Summary of monthly renewals report
You can view this report on your [secured access](#) of the Advisor Resources. It will be available every 10th of the month for renewals in the coming months. We suggest that you check it regularly to obtain the list of clients affected by the rate adjustment.
- Communication to clients
Existing clients will receive a letter 30 days prior to their contract renewal date.
 - [Blue Flex/Acci-Blue renewal letter](#)
 - [Tangible renewal letter](#)

Thank you for your continued support.

If you have any questions, please contact us:

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