[Translation]

Notice relating to the filing of the annual return and other documents for the fiscal year ended on October 31, 2026 – Insurers of persons (life and health insurers) authorized to carry on activities in Québec

Under the *Insurers Act*, CQLR, c. A-32.1 (the « Act »), every authorized insurer must prepare and send the *Autorité des marchés financiers* (AMF), according to the form, content and date the AMF determines, the documents and information provided under the Act or requested by the AMF (the « required documents and information »).

All required documents and information must be filed electronically via AMF E-Services.

See the Appendices attached to this Notice detailing specific requirements for the documents to be filed for the fiscal year ended on October 31, 2026.

A complete set of the signed documents must be kept at the insurer's premises so that they are available for examination by the AMF, if necessary.

Monetary administrative penalties

We remind you that each insurer is responsible for ensuring that the AMF receives, on the dates it determines, all required documents and information.

Pursuant to sections 491 and following of the Act, monetary administrative penalties may be imposed if an authorized insurer fails to send the required documents and information to the AMF or if they are incomplete or filed late or if it refuses to communicate or provide access to the documents.

Electronic submission of financial returns and other documents

The *E-Services Disclosure Guide (Insurers)* explains the procedure for submitting files via AMF E-Services and provides instructions for, among other things, naming files. The guide is available on the AMF website at:

https://lautorite.qc.ca/en/professionals/insurers/disclosures/insurance-of-persons-life-and-health/

Please note that the *E-Services Disclosure Guide (Insurers)* does not list all the required documents and information or the dates by which they are to be filed.

Further information :

For further information, send an e-mail to Info-Divulgations@lautorite.qc.ca.

November 5, 2026

INSURERS AND REINSURERS OF PERSONS
AUTHORIZED TO CARRY ON ACTIVITIES IN QUÉBEC
DOCUMENTS REQUIRED FOR FISCAL YEAR ENDED ON OCTOBER 31, 2026

APPENDIX 1

QUÉBEC CHARTER			
Business Corporation and Mutual company	**Return Code**	**File Format**	**Deadline** **Number of days following the fiscal year end / Due date**
• Life Annual Return (LF1/LF2/LF3/LFPROV).	-	Excel	60 days
• Life Annual Return (LF1/LF2/LF3/LFPROV), duly **signed**. - Duly **signed** Affidavit verifying Annual Return - Directors (page 10.005) - Annual corporate information (pages 10.010 through 10.013) - Corporate organization chart (page 10.040) - Statement of cash flows (page 20.050) - Notes to the audited financial statements (page 20.060)	-	PDF	60 days
• Duly **signed** independent auditor's report to AMF covering pages 20.002, 20.004 and 20.022 through 20.060 (excluding the Liability Roll Forward pages).	-	PDF	60 days
• Attestation of Compliance of Versions - LIFE Return, duly **signed**. https://lautorite.qc.ca/en/professionals/insurers/disclosures/insurance-of-persons-life-and-health/ (Forms and instructions)	110	PDF	60 days
• Copy of major letters of credit and confirmations from trustees of deposits held for the account of the insurer reported on page 75.085 of the annual return. These confirmations must include the following or similar wording: « We confirm that we are holding deposits on behalf of (name of insurer) in the amount of $_____ for the account of (name of reinsurer) as at October 31, 2026.» (if applicable)	180	PDF	60 days ***New***
• Business Plan for the year 2027, including a forecast of the Balance Sheet and the Income Statement.	190	PDF	60 days
• Audited financial statements presented to shareholders or members, duly **signed**. (« Official » version)	200	Searchable PDF file	60 days
• Annual report prepared for shareholders or members as soon as possible. (if applicable)	200	PDF	
• Summary of unadjusted errors related to the external audit - Financial statements	225	PDF	90 days ***New***
• Non-consolidated financial statement of the insurer, subsidiaries, associates and joint ventures in which the insurer holds an interest. (if applicable)	300	PDF	60 days
• Appointed actuary's Liability Report, including certificate, duly **signed**. (The actuary's guide is available on the AMF website) https://lautorite.qc.ca/en/professionals/insurers/disclosures/insurance-of-persons-life-and-health/	400	Searchable PDF file	60 days
• Supplementary tables - Reporting on liabilities. (The file is available on the AMF website) https://lautorite.qc.ca/en/professionals/insurers/disclosures/insurance-of-persons-life-and-health/	410	Excel	60 days
• Financial Condition Testing report - FCT, duly **signed**. (The actuary's guide will be available on the AMF website by March 2027.) https://lautorite.qc.ca/en/professionals/insurers/disclosures/insurance-of-persons-life-and-health/	500	Searchable PDF file	**October 31, 2027**
• Excel File - Financial Condition Testing report - FCT. (The file will be available on the AMF website by March, 2027.) https://lautorite.qc.ca/en/professionals/insurers/disclosures/insurance-of-persons-life-and-health/	510	Excel	**October 31, 2027**
• Annual Return - Capital Adequacy Requirements - Life and Health Insurance (CARLI)	-	Excel	60 days
• Audited Annual Return - Capital Adequacy Requirements - Life and Health Insurance (CARLI), duly **signed** **It must include the independent auditor's report.*** **It must also include the opinion of internal auditor (to be signed at a minimum once every three years.)**	-	PDF	90 days
• Summary of unadjusted errors related to the external audit - CARLI	700	PDF	90 days
• Attestation of Compliance of Versions - CARLI Return, duly **signed**. (The Attestation must be dated and signed further to the issue of the auditor's report.) https://lautorite.qc.ca/en/professionals/insurers/disclosures/insurance-of-persons-life-and-health/	710	PDF	90 days
• Appointed actuary's report on Capital Adequacy Requirements Guideline, duly **signed**.	720	PDF	60 days
• Ethics committee report, duly **signed**.	760	PDF	60 days
• Climate risk disclosures: - Consolidation level information - IC0 - Data file - IC1 - Date file - IC2 https://lautorite.qc.ca/en/professionals/insurers/disclosures/insurance-of-persons-life-and-health/	IC0 IC1 IC2	Excel .csv .csv	180 days ***New***

* **The CARLI ratios should be audited annually by the external auditor charged with the functions provided for in Chapter VII of Title II of the Insurers Act, CQLR, c. A-32.1. The audit report on the CARLI ratios should be separate from the auditor's report accompanying the Life Annual Return filed with the AMF. The audit should be conducted in accordance with the standards for audit engagements established by the Canadian Auditing and Assurance Standards Board. The auditor's opinion should address compliance with the CARLI guideline as at the time the CARLI ratios presented on page 10.100 of the CARLI Annual Return are determined.**

INSURERS AND REINSURERS OF PERSONS
AUTHORIZED TO CARRY ON ACTIVITIES IN QUÉBEC
DOCUMENTS REQUIRED FOR FISCAL YEAR ENDED ON OCTOBER 31, 2026

APPENDIX 2

CANADIAN CHARTER EXTRA-PROVINCIAL CHARTER			
Business Corporation and Mutual company	**Return Code**	**File Format**	**Deadline Number of days following the fiscal year end / Due date**
• Life Annual Return (LF1/LF2/LF3/LFPROV).	-	Excel	60 days
• Life Annual Return (LF1/LF2/LF3/LFPROV), duly **signed**. - Duly **signed** Affidavit verifying Annual Return - Officers (page 10.000) - Duly **signed** Affidavit verifying Annual Return - Directors (page 10.005) - Annual corporate information (pages 10.010 and 10.013) *extra-pronvincial charter only - Annual corporate information (page 10.012) - Corporate organization chart (page 10.040) - Statement of cash flows (page 20.050) - Notes to the audited financial statements (page 20.060)	-	PDF	60 days
• Life Supplementary Quarterly Return (LF4)	-	Excel	60 days
• Duly **signed** independent auditor's report to primary regulator covering pages 20.002, 20.004 and 20.022 through 20.060 (excluding the Liability Roll Forward pages).	-	PDF	60 days
• Attestation of Compliance of Versions - LIFE Return, duly **signed**. https://lautorite.qc.ca/en/professionals/insurers/disclosures/insurance-of-persons-life-and-health/	110	PDF	60 days
• Audited financial statements presented to shareholders or members, duly **signed**. (« Official » version)	200	Searchable PDF file	60 days
• Annual report prepared for shareholders or members as soon as possible. (if applicable)	200	PDF	
• Appointed actuary's Liability Report, including certificate, duly **signed**.	400	Searchable PDF file	60 days
• Supplementary tables - Reporting on liabilities. (The file that you will submit to your primary regulator.)	420	Excel	60 days
• Financial Condition Testing report - FCT, duly **signed**.	500	Searchable PDF file	**October 31, 2027**
• Excel File - Financial Condition Testing report - FCT. (The file will be available on the AMF website by March, 2027.) https://lautorite.qc.ca/en/professionals/insurers/disclosures/insurance-of-persons-life-and-health/	510	Excel	**October 31, 2027**
• Annual Return - Life Insurance Capital Adequacy Test (LICAT).	-	Excel	60 days
• Audited Annual Return - Life Insurance Capital Adequacy Test (LICAT), duly **signed**. **It must include the independent auditor's report.** **It must also include the opinion of internal auditor (to be signed at a minimum once every three years.)**	-	PDF	90 days
• Attestation of Compliance of Versions - LICAT Return, duly **signed**. (The Attestation must be dated and signed further to the issue of the auditor's report.) https://lautorite.qc.ca/en/professionals/insurers/disclosures/insurance-of-persons-life-and-health/	710	PDF	90 days
• Appointed actuary's report on Capital Adequacy Requirements Guideline, duly **signed**.	720	PDF	60 days
• Climate risk disclosures: - Consolidation level information - IC0 - Data file - IC1 (You must filed the climate risk disclosures submitted to your primary regulator.) - Date file - IC2 (You must filed the climate risk disclosures submitted to your primary regulator.) https://lautorite.qc.ca/en/professionals/insurers/disclosures/insurance-of-persons-life-and-health/	IC0 IC1 IC2	Excel .csv .csv	180 days ***New***