

<div>2019 Insurance Advisors' Report Card</div> <div>How advisors rated their firms</div>										
	Dedicated sales agencies			PPGA*	Managing general agencies					
	Freedom 55 Financial	RBC Life Insurance	Sun Life Financial Distributors (Canada)	Great-West Life Assurance	Financial Horizons	Hub Financial	IDC WIN	PPI Management	Performance average	Importance average
Number of advisors surveyed per insurance agency	50	50	50	50	40	40	40	50		
Firm's/MGA's total compensation	7.2	7.1	7.8	8.0	8.7	8.8	9.6	9.1	8.3	9.0
Firm's/MGA's rewards/recognition program	↑ 7.4	↓ 7.1	↑ 7.8	N/A	8.4	7.7	↑ 9.4	8.3	8.0	6.7
Technology tools & advisor desktop	6.5	7.7	↓ 7.7	↑ 6.1	7.8	7.7	8.5	8.9	7.6	9.1
Adequacy of your firm's/MGA's contact management systems	↑ 7.0	7.8	8.2	N/A	7.8	7.5	8.2	8.3	7.8	8.9
Support for mobile technology & the mobile advisor	7.3	8.4	↑ 7.6	↑ 6.5	↑ 7.6	N/A	8.6	8.4	7.8	8.3
Firm's support for using social media	↓ 5.5	7.6	7.3	5.3	5.9	N/A	8.0	7.6	6.7	↓ 6.7
Back office & administrative support for:										
New business (application processing)	6.6	7.0	7.2	↑ 6.6	8.8	8.3	9.3	8.7	7.8	9.6
In-force policy owner services	7.1	7.8	7.6	↑ 6.8	8.7	8.5	8.9	8.8	8.0	9.2
Commissions support	7.0	7.7	8.0	7.1	8.7	7.9	9.2	9.3	8.1	9.0
Firm's marketing support for advisor's practice	↓ 5.6	7.2	6.8	↓ 5.9	7.4	↓ 6.9	↑ 8.8	8.9	↓ 7.2	8.0
Client account statements	↓ 6.9	8.5	7.2	7.0					7.4	8.5
Online account access for clients	↑ 7.0	N/A	↑ 8.8	7.0					↑ 7.6	8.4
Ongoing training	7.7	8.4	7.6	7.3	8.7	8.8	9.4	9.5	8.4	8.7
Your branch manager/MGA's sales director or regional sales manager	8.0	↓ 8.1	↑ 7.8	7.6	9.0	8.9	9.2	9.4	8.5	8.7
Support for dealing with changes in the regulatory environment	7.7	8.4	7.7	8.0	8.6	8.4	↑ 9.5	9.2	8.4	9.2
Firm's/MGA's succession/retirement program for advisors	8.0	8.7	↓ 7.9	↑ 8.2	8.0	8.6	8.9	8.7	↑ 8.4	↓ 8.5
Products & support for high net-worth clients	7.7	N/C	8.0	7.9	8.5	N/C	9.3	9.6	8.5	9.0
Support for developing a financial plan for clients	↓ 7.0	N/C	8.1	↓ 5.5	N/C	N/C	9.3	N/C	7.5	9.0
Support for developing an investment plan for clients	7.6	N/C	7.3	↑ 7.6	N/C	N/C	9.0	N/C	7.9	8.9
Support for wills and estate planning	↓ 6.0	N/C	7.5	↓ 5.8	N/C	N/C	N/C	N/C	N/C	N/C
Support for tax planning	↓ 6.2	N/C	7.3	6.8	N/C	N/C	N/C	N/C	N/C	N/C
Support for insurance planning	8.5	N/C	↑ 8.9	8.1	8.9	↓ 8.3	↑ 9.5	9.4	8.8	8.9
Bringing new investment products to market	↑ 6.8	↑ 8.1	7.4	↑ 6.9					↑ 7.3	8.0
MGA's help in positioning a product					8.7	↓ 8.0	9.3	8.9	8.7	8.7
Quality of firm's/MGA's product offering	7.9	8.1	8.4	7.8	9.4	9.3	9.5	9.4	8.7	9.4
Firm's/MGA's stability	↑ 8.2	↓ 8.9	9.4	8.2	8.8	9.4	9.7	9.6	9.0	9.3
Firm's/MGA's strategic focus	7.3	8.4	8.0	↑ 7.5	8.4	8.5	9.4	9.3	8.3	8.7
Firm's effectiveness in keeping advisors informed	7.5	8.4	7.6	↑ 7.2	8.6	8.6	9.5	9.3	8.3	9.0
Firm's receptiveness to advisor feedback	6.7	7.6	6.9	↑ 7.2	↑ 9.3	8.1	9.4	9.3	8.0	8.9
Firm's corporate culture	↑ 7.2	8.5	7.8	↑ 7.3					↑ 7.7	8.6
Firm's reputation with clients and/or prospective clients	7.7	8.7	8.9	8.1					8.3	9.2
Firm's/MGA's ethics	↓ 8.4	9.2	9.1	9.1	9.4	9.6	9.7	9.8	9.3	9.7
Freedom to make objective product choices for clients	7.8	9.3	↑ 8.4	9.5	9.7	9.8	9.9	9.9	9.3	9.7
Firm's/MGA's delivery on promises	7.2	8.2	8.0	7.1	9.0	8.9	9.7	9.5	8.4	9.4
Advisor's relationship with compliance department	8.5	9.3	8.3	↑ 9.2					8.8	9.1
MGA's support in relation to the compliance regime					9.1	8.9	9.6	9.1	9.2	9.5
/E Rating (Average of all categories)	7.3	8.2	7.9	7.3	8.5	8.5	9.2	9.1	8.2	
Overall rating by advisors	7.5	8.4	8.0	7.7	8.9	8.7	9.6	9.4	8.5	

* Personal producing general agency

Two separate surveys were used to conduct the research: one for dedicated sales agencies and the personal producing general agency; the other for the independent sales agencies. Blank spaces indicate that the question was not asked of advisors at those firms.

All scores are based on a scale of 0 to 10

Numbers in **GREEN** or in a **GREEN BOX** indicate a score has increased by at least 0.5 of a point from last year. Numbers in **RED** or in a **RED BOX** indicate a score has decreased by at least 0.5 of a point from last year.

The “/E rating” is an average of all of a company’s category scores, excluding the “overall rating by advisors”

The “overall rating by advisors” is the rating advisors gave their firm as a whole

The “performance average” tallies all the scores in a given category and averages them together. You can check to see if a company is above or below the average.

The “importance average” tallies all the importance scores in a given category and averages them together. It is intended to

measure how important advisors think a report card category is to their business.

N/A means a category does not apply to a company; N/C means the category is not calculable because not enough advisors rated it to produce a reasonable sample.

Source: *Investment Executive* research

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