

Broker Financing

Investing in your future

rsabroker.ca





At RSA, we're proud to be an industry leader and one of Canada's top insurers. With more than 300 years of global experience, we're a well-established and trusted insurer that has been operating in Canada since 1845.

We owe much of our success and longevity to our strong broker partnerships, so it goes without saying that the health and continued strength of the broker channel is a priority for us.

We regularly invest in strategic and meaningful initiatives that help you drive your business forward. From financing our brokers' perpetuation plans and acquisitions to supporting broker education and developing online tools, we're proud to be your partner in insurance.

FIND OUT MORE

For more information about broker financing, please speak with your regional sales manager.

For more information about RSA, our products and our services, visit rsabroker.ca.



Strengthening your brokerage

With an "A" (Stable) rating from Standard & Poor's, RSA is a dependable financial partner. For more than 30 years, we have leveraged our strong financial position to help our valued broker partners across Canada grow their businesses through our numerous financing initiatives.

Financing from RSA may be available to:

- Assist you in financing an acquisition
- Assist with shareholder perpetuation
- Help grow your brokerage

Funds for our financing plans may be available directly from Roins Financial Services Limited (RFSL), RSA's parent company, or through one of our strategic lending partners.

Choosing a financing arrangement from RSA may allow you to access rates that are more competitive than those you may be able to access on your own.



Providing flexible financing terms

Growing your business is an exciting opportunity, and we're here to support you throughout the process.

With our flexible financing terms and competitive interest rates, you can focus on what matters—the success of your brokerage.

- Flexible repayment terms (up to 12 years)
- Competitive interest rates (bank prime +0.25%)
- Security taken for loans as follows:
 - General security agreement securing the assets of the brokerage
 - Pledge of shares
 - Personal guarantee (on a case-by-case basis)

Speak with your regional sales manager today for more information.



Your partner in success

At RSA, brokers are our business—which is why we're committed to supporting your success. Partnering with us means you gain access to our wealth of expertise, credit strength and preferred interest rates. That's the power of partnership.

We understand that your independence is paramount. That's why, unlike other carriers, we don't typically require a "right of first refusal" clause—meaning that your business stays truly independent.

We have a broad range of experience to leverage:

- Strong track record of closing deals
- Ability to work with broker shareholders during complex financial circumstances
- Significant executive involvement in past transactions
- Network of experienced external professionals and advisors