

Aon Launches *Aon Choice, Retiree Health Exchange* in Partnership with La Capitale

TORONTO (8 August 2017) — Aon plc (NYSE: AON), the leading global provider of risk management and human resource consulting, announced the release of **Aon Choice, Retiree Health Exchange**. **Aon Choice, Retiree Health Exchange** relieves organizations of the financial obligation of offering retiree benefits, while providing retiring employees products and benefits tailored to meet their individual and lifestyle needs. **Aon Choice, Retiree Health Exchange** is due to go live in September 2017.

Aon is a global market leader in both active and retiree health exchanges, particularly in the United States. In Canada, **Aon Choice, Retiree Health Exchange** evolved from **Aon Choice, Active Exchange**, a benefits solution for employees currently active in the workforce. Aon's launch of both the active and retiree exchange solutions addresses the trend for Canadians to customize elements of the total rewards they receive from their employers.

"Our focus over the last 18 months has been to identify areas where we can deliver programs that take into account the changing demographic of the Canadian workforce," said Anthony Perlman, Senior Vice President and National Practice Leader, Health and Benefits, Aon Risk Solutions. Aon achieved this goal with the introduction of **Aon Choice, Active Exchange** in 2016, where employers with as few as 50 employees can affordably offer flexible benefits programs to their employees.

"We heard from our clients that they wanted to be able to continue to offer both existing and future retiree programs with similar customization options. To this end, we designed **Aon Choice, Retiree Health Exchange** to provide flexible retiree benefits, while limiting the long-term financial risk for the employer," said Perlman.

A recent Aon study indicated that the trend to terminate retiree coverages continues unabated, and that employers are looking for alternatives in the market to be able to continue to offer their employees retiree coverage without the financial burden. **Aon Choice, Retiree Health Exchange** is a viable alternative that offers access to flexible and affordable insurance and ensures the employer can continue to offer coverage without a financial risk.

Aon and La Capitale wanted to make coverage with specific design and contractual-provision advantages available, without requiring a financial contribution from the employer. The emphasis on the design was to offer coverage and other benefits not available in the market place today. "We believe that we have plan provisions that are favourable to our clients, and other products attached to this offer that will work well with a retiring or retired population," said Perlman.

"La Capitale is very experienced in delivering solutions to retiring employees given our history with employee groups in Québec. This product is the perfect answer for employers who want to provide easier access to insurance coverage for employees both under and over age 65," said Martin Bédard, Vice-President Sales and Marketing at La Capitale.

About Aon

Aon plc (NYSE:AON) is a leading global professional services firm providing a broad range of risk, retirement and health solutions. Our 50,000 colleagues in 120 countries empower results for clients by using proprietary data and analytics to deliver insights that reduce volatility and improve performance. For further information on our capabilities and to learn how we empower results for clients, please visit:

<http://aon.mediaroom.com>.

Follow Aon on Twitter: @AonHewittCA

Sign up for news alerts: aon.mediaroom.com

About La Capitale

La Capitale Insurance and Financial Group, created in 1940 has become a leading financial group providing insurance, saving, loans, and retirement-planning solutions. La Capitale is fully committed to building a strong relationship based on trust with our clients, remaining attentive to their needs and being accessible. Today, nearly one million Canadians have placed their financial future in the hands of La Capitale. For further information, please visit: <https://www.lacapitale.com/en>
Follow La Capitale on Twitter: @LaCapitaleGroup