

TERN FINANCIAL GROUP PRESS RELEASE



PRESS RELEASE

FOR IMMEDIATE RELEASE

TERN FINANCIAL UNVEILS RISK CONSULTANCY PARTNERSHIP

Montreal, CANADA (Thursday, July 9, 2015) - TERN Financial Group Inc., an international niche financial services provider today announced the formation of Bird's Eye Risk Advisory Partners LLP, an independent consultancy dedicated to assisting organizations effectively manage risk and insurance programs.

As general partner, TERN Financial Group Inc. has entered into a consultancy venture with proven and recognized industry leaders to supplement and support the functions of risk management and insurance departments around the world. Bird's Eye Risk Advisory Partners LLP will leverage the collected experience, technical expertise and market presence of its principals to deliver responsive and transformative solutions to the risk management and insurance challenges faced by firms operating globally.

"Navigating the intricate operating climate faced by businesses trading in today's global markets demands a comprehensive and sophisticated approach to managing company resources," said Paul Coleman, President and CEO of TERN Financial Group Inc. "Bird's Eye is well-positioned to assist organizations in overcoming these challenges; reducing the overall cost of risk while simultaneously harnessing the power of risk to maximize opportunities."

Bird's Eye Risk Advisory Partners LLP will advise and consult on Risk Management Strategy, Enterprise Risk Management, Alternative Risk Financing, Captive Feasibility and Management, will provide independent review and analysis of third party contracts and insurance policies, as well as executing any risk and insurance due diligence as required by financial institutions.

"Dealing with risk is increasingly not just tactical and progressively strategic," said Coleman. "Managing international assets, alliances and operations environments spanning the globe is a complex affair. Efficient risk management can help drive and stabilize financial performance and companies unquestionably need a trusted advisor in that regard."

Bird's Eye Risk Advisory Partners LLP will be headquartered in Westmount, Quebec.

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About TERN Financial Group Inc.

TERN Financial Group works in close partnership with relocation industry stakeholders to define and deliver novel risk and insurance solutions, innovative products and improved processes. TERN Financial was established for the express purpose of deftly applying accumulated expertise, profound insights and enlightened perspectives against the risks inherent to global talent mobility dynamics. TERN Financial's exclusive focus is on delivering economies, efficiencies and revenue to the international relocation sector's risk management challenges. The company is located in Montreal, Canada. To learn more, visit www.terngrp.com.