

Advisor Disclosure & Privacy Statement

Licenses & Jurisdictions

I am licensed as a life and health insurance agent in Quebec & Ontario. I represent several insurers, but I place most of my business with: BMO insurance, Canada Life, Sun Life & Manulife. No insurer holds an ownership interest in my business. I don't hold a significant interest in any insurance company.

Compensation

I am compensated by a sales commission on policies I sell and I may also receive a renewal (or service) commission on policies that remain active. Commissions are paid by the company that provides the product you purchased. If my sales reach a certain level, I may be eligible for additional compensation, such as bonus and other benefits such as conferences.

Conflict of interest

I take the potential of a conflict of interest seriously. I confirm that I have no conflict of interest. If I become aware of a potential conflict, I will tell you. If you need information about my qualifications or business relationships, please contact me.

Client Authorization

I acknowledge that my independent financial security advisor will create and maintain a client file for me. This file will contain personal information related to me, which will be gathered in order to assess my financial situation, offer me products and services that may be of interest and benefit to me, and assist me with ongoing services, changes, and claims. This personal information may include records of meetings and phone calls, and instructions that I give in regard to the products and services that I have purchased or wish to purchase or consider. I authorize and direct my advisor to hold additional personal information or documents (originals or copies) containing my personal information provided by me or with my authorization. Examples of personal information and documents are insurance policies, insurance applications in whole or in part including medical and lifestyle information, wills, testaments, powers of attorney, marriage or birth certificates, income tax returns or notices of assessment, corporate financial statements, and mortgage and real estate ownership papers

Privacy

This consent also allows for the sharing of information with any persons, financial institutions, businesses, or other parties with whom we deal. This may include service providers in jurisdictions outside of Canada, and would therefore be subject to the laws of those jurisdictions. You may withdraw your consent at any time (subject to legal or contractual obligations and on providing us reasonable notice) by contacting our Privacy Officer. Please advise us if you do not agree to share with us your personal information, including financial and medical information, so that we may provide you with financial services, which best meet your needs. By signing below, you consent to the collection of your personal information for your file.

You acknowledge that you have read and understood the information enclosed and agree to proceed.

Agent/Witness: _____ Date: _____

Client Name: _____ Date: _____

Client Signature: _____

