



## ***Advisor Disclosure***

\_\_\_\_\_ (date)

My role, as an independent broker, is to work on your behalf as your intermediary, to advocate with insurance companies and resolve any questions you may have throughout the time you hold a policy, and to ensure your ongoing satisfaction.

### ***Licenses & jurisdictions***

I am licensed as a life and health insurance agent in Ontario.

I am also licensed/registered in the following fields: Investments-Segregated Funds (TFSA, RRSP, RIF, RESP, LIRA)

For insurance and segregated products, I place business through an MGA, BridgeForce Financial Group Inc. An MGA is a corporation that contracts with independent brokers who meet with consumers and arrange for the sale, delivery and ongoing support of the insurance company's products.

### ***Companies I represent***

I represent the following carries:

- BMO
- Desjardins
- Empire Life
- Industrial Alliance
- Manulife Financial
- RBC
- ivari

### ***Relationship with company (ies) I represent***

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 commission on policies that remain active. Commissions are paid by the company that provides the product you purchase.

If my sales reach a certain level, I may be eligible for additional compensation, such as bonuses, 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.

**More information**

If you need more information about my qualifications or my business relationships, contact me. I would be happy to help.

**Acknowledgement**

I, \_\_\_\_\_ have received and reviewed this document. I understand any conflicts of interest or potential conflicts of interest outlined in this document. I am willing to continue working with the advisor.

Signed:

\_\_\_\_\_  
Agent's signature

James Chestnut

\_\_\_\_\_  
Client signature

\_\_\_\_\_  
Client name