

# AGENT DISCLOSURE LETTER

**All provinces, except Quebec:** I am licensed as a life and health insurance agent in:

☐ AB ☐ BC ☐ MB ☐ NB ☐ NL ☐ NS ☐ NT ☐ NU ☐ ON ☐ PE ☐ SK ☐ YT

**For Quebec Agents** - I am licensed as a financial security advisor in the province of Quebec in the:

☐ Insurance of Persons ☐ Accident and Sickness Sector

## Companies I represent

I represent the following insurers:

<input type="checkbox"/> Allianz Global	<input type="checkbox"/> Everest	<input type="checkbox"/> Manulife <sup>1</sup>
<input type="checkbox"/> B2B Bank	<input type="checkbox"/> Foresters	<input type="checkbox"/> People Corporation <sup>2</sup>
<input type="checkbox"/> BMO Insurance	<input type="checkbox"/> IA Excellence	<input type="checkbox"/> RIM
<input type="checkbox"/> Canada Protection Plan	<input type="checkbox"/> Industrial Alliance	<input type="checkbox"/> SSQ (segregated funds)
<input type="checkbox"/> Empire Life	<input type="checkbox"/> ivari	<input type="checkbox"/> Travelance Inc
<input type="checkbox"/> Equitable Life	<input type="checkbox"/> La Capitale	

<sup>1</sup> Manulife group benefits are not available in Quebec.

<sup>2</sup> Not available in Quebec.

## Relationship with Companies I Represent

No insurance company holds an ownership interest in my business, and I don't hold an ownership interest in any insurance company.

## Compensation

If you choose to purchase a product through me, I will be paid by the company that offers that product. The insurer pays any monies to World Financial Group Insurance Agency of Canada Inc. (WFGIA), the insurance agency through which I conduct my business, who in turn will remit the applicable compensation to me.

I am compensated by a sales commission at the time of sale and may receive a renewal (or service) commission if you keep the policy in force. I may also be eligible for additional compensation such as bonuses or non-monetary benefits, such as travel incentives, depending on various factors including the volume or persistency of business that I place with a particular company during a given time period.<sup>3</sup>

## Conflict of Interest

I take the potential of a conflict of interest seriously. I will notify you if there is a conflict of interest that I become aware of in regards to my recommendations to you. My overall recommendation takes into consideration and is based on my analysis of your financial security needs.

## More Information

Should you require additional information about my qualifications or the nature of my business relationships, I would be pleased to assist you.

## Client Acknowledgement

I, \_\_\_\_\_, have been informed of and understand the implications of this disclosure including any conflict of interest or potential conflict of interest associated with \_\_\_\_\_ in relation to any recommendations made.

\_\_\_\_\_  
Client Signature

\_\_\_\_\_  
Agent Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Date

<sup>3</sup> In Quebec, any additional compensation cannot be in the form of travel incentives and cannot be related to placing business with a particular provider or a specific product