

YOUR NAME:

TITLE:

# ADVISOR DISCLOSURE FORM TO THE CLIENT

## INSURANCE COMPANY RELATIONSHIPS

I can offer a full range of insurance products and services offered by the following companies:

Assumption Life  
Blue Cross  
BMO Insurance  
Canada Life  
Canada Protection Plan  
Desjardins Financial Securities\*  
Edge Benefits  
Empire Life  
Equitable Life of Canada  
Foresters Financial  
Humania Insurance Inc.  
IA Excellence  
Industrial Alliance  
ivari  
La Capitale / Penncorp  
Manulife  
RBC Insurance  
SSQ  
Standard Life  
Sun Life Financial  
TIC Travel Insurance  
Tour-Med  
UL Mutual

\* N/A for Québec

## DISTRIBUTOR RELATIONSHIP

I am an independent licensed life/accident and sickness advisor. I process my insurance related business through **MAX FINACIAL LTD** (a Managing General Agent, or "MGA" ), which will pay me, or direct the insurance company to pay me, a bonus on commissions earned from the sale or insurance products that I sell. This bonus constitutes a portion of the overall compensation I am paid in conjunction with commissions referenced below. In addition, I have full discretion to deal with one or the other insurer with whom I trade and I am not subject to any pressure from **MAX FINACIAL LTD** to favour one or the other insurer.

## OTHER DISTRIBUTOR RELATIONSHIPS

I am also a registered advisor with the following other distributors:

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or NONE (check the box)

## LIFE LICENSE AND CONTINUING EDUCATION

In order to maintain my life/accident and sickness license, I am required to meet mandatory continuing education. Where applicable, I meet these educational requirements through attendance at various seminars and industry meetings.

## COMPENSATION – MONETARY AND NON-MONETARY

Upon completion of an insurance transaction, I will be paid a sales commission by the company that provides the product you purchase which is generally based on a percentage of the premiums. I may receive a renewal (or service) commission if you keep that policy in force. I may be eligible for additional compensation, such as bonuses or non-monetary benefits, such as travel incentives, conferences, seminars, depending on various factors such as the volume of my sales or persistency of business that I place with a particular company during a given time of period. Should your contract be cancelled within a certain period of time I may be subject to a chargeback for a portion or all of the commissions earned.

## NATURE OF MY RELATIONSHIP WITH THE COMPANIES I REPRESENT

No insurance company holds an ownership interest in my business, nor do I hold or control ownership in any insurance company.

## PRODUCTS PROVIDED

I can offer you a full range of insurance products and services including life, critical illness, disability, long term care, segregated funds, annuities, health and dental, GIA's and group benefits.

Please initial those areas which you agree to engage myself for further review. Areas for which you opt to decline WILL NOT BE DISCUSSED and as such you agree to remove me from any responsibility whatsoever regarding those declined areas.

Life	Group Benefits
Critical Illness	Seg Funds
Disability	Annuities
Long Term Care	GIA's
Health and Dental	

## ADVISOR DISCLOSURE FORM TO THE CLIENT *continued*

### CONFLICTS OF INTEREST

I am required to declare any interest that may prevent me from offering impartial advice. I will notify you immediately if there is a conflict of interest of which I become aware in regard to my services.

or NONE (check the box)

### MORE INFORMATION

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

### COLLECTION OF INFORMATION

I will, from time to time, collect financial and other information on you. This information includes transaction-related details arising from your relationship with or through me. I may obtain this information from a variety of sources, including your own records with me, from transactions you have made with or through me, from credit reporting agencies and other financial institutions, and from references you have provided to me.

### USE OF INFORMATION AND ACCESS TO INFORMATION

You authorize me and my distributor, **MAX FINANCIAL LTD**, to collect and maintain this information when you apply for an insurance product or service, and during the course of our relationship in order to administer the insurance product or service for which you have applied and to fulfill our legal and regulatory obligations.

For these purposes, we will have to share your information with third party service, such as paramedical service providers, and insurers to whom you are applying for an insurance product or service.

You have the right to obtain access to the information you hold about you on file at any time to review its content and accuracy and to have it amended as appropriate. To request access to your information, to ask questions about our privacy policies, or to request that the information not be shared or used for the purposes outlined above, you can now or anytime in the future contact us.

If you are no longer our client or this agreement terminates, we may keep your information in our records so long as it is needed for the purposes described above or as long as it may be required by the law.

### ADDITIONAL BUSINESS

You are not required to transact additional or other business with me as a condition of this transaction. Other than outlined above, your personal information will not be shared with individuals or other organizations.

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*Signature of Advisor*

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*Name of Insurance Advisor*

### CANADIAN ANTI-SPAM LEGISLATION: EXPRESS CONSENT

Canada's anti-spam law (CASL) came into effect on July 1<sup>st</sup>, 2014 and may affect our ability to send you a commercial electronic message (CEM) on topics of interest to you, as well as invitations to our events.

Check the box below to consent to receiving from me at the following email address:

Yes, I Agree: \_\_\_\_\_

*Please print email address clearly*

To receive any commercial electronic message, which may include communications about regulatory changes, news, publications, education program, information and invitations to events that may be of interest to you. Should your email address change, this consent is still valid until you unsubscribe or otherwise notify us in writing to our address or by email that you no longer would like to receive CEM's.

For information about CASL, please visit: [www.crtc.gc.ca/eng/casl-lcap.htm](http://www.crtc.gc.ca/eng/casl-lcap.htm).

**ADVISOR DISCLOSURE FORM TO THE CLIENT** *continued*

**ACKNOWLEDGEMENT**

I \_\_\_\_\_, hereby acknowledge that:

- a) My signature indicate(s) that I have been given a copy of this Advisor Disclosure Form and have read it and understand it fully, specifically, with regard to the companies my Advisor works with and how he or she may be compensated; and
- b) I have authorized and consented to the collection, use and disclosure of my/our personal information as described in the Advisor Disclosure Form; and
- c) I have authorized and consented to receive by email from my Advisor commercial electronic message.

Signed in \_\_\_\_\_, on the \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_.

*(city/town) (day) (month) (year)*

X \_\_\_\_\_ X \_\_\_\_\_  
*Client's signature(s)*

\_\_\_\_\_  
*Client's full name(s)*