



## **ADVISOR DISCLOSURE STATEMENT**

Starting in January 2006, CLHIA requires a Life Insurance agent to disclose certain aspects of their business, as follows:

I am an insurance broker duly licensed in the Province of Ontario and I am currently affiliated with W.B. White Insurance & Financial Services Ltd, Hub Financial and Bull Financial Services Inc. Through my affiliation with these companies, I am able to offer clients insurance and investment products underwritten by:

AXA Assurance	BMO Insurance Company
Canada Life Assurance Company	Desjardins Life Assurance
Empire Life Insurance Company	Equitable Life Insurance
Great West Life	Tour Med International
Industrial Alliance	Manulife Financial
RBC Insurance	Standard Life Assurance
Sun Life	Transamerica Life
Unity Life	

In addition I am able to offer clients accounts and services from Manulife Bank. I also have my Mutual Fund Licence and submit my business to Investia Financial Services Inc.

If you choose to purchase a product through me, I will be paid by the company that offers the product. 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. Conversely, if this policy is cancelled within the first two to five years, I may be liable to pay back all or a portion of the commissions previously received. In addition, I may be eligible for a bonus or be invited to attend a conference, situated in Canada or in a foreign country for the purpose of business education and growth. These conferences are offered by most insurance companies or marketing centres and are designed to enhance the professional ability of the qualifier through this seminar format. These rewards are the result of demonstrating a high degree of success and achievement, but certainly do not influence the recommendations of a company or product and I may qualify for the conference of more than one company.

In my duty to disclose any conflict of interest with you as my client, I confirm that there is no conflict of interest in respect to the proposed sales transaction that you are considering. My recommendation is based on my analysis and assessment of your financial and security needs from an unbiased position.

\_\_\_\_\_  
Aaron Dubeau

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Client

Dated this \_\_\_\_\_ day of \_\_\_\_\_, 2009.