

Financial Advisor Information And Disclosure Statement

The Co-operators mission to provide financial security for Canadians and their communities begins and ends with you, our client. We aim to understand and anticipate your insurance needs and build long-lasting relationships with you.

We believe that our ability to meet your needs and expectations is impacted by your perception and level of understanding of insurance, insurance-related issues and The Co-operators as an organization.

Disclosure

Please be advised that I am an exclusive Financial Advisor (or associate Financial Advisor of a contracted Financial Advisor) for The Co-operators and offer life and health insurance, group insurance and segregated fund products and services from The Co-operators group of companies, including Co-operators Life Insurance Company and Federated Agencies Limited. If the life products and/or segregated fund products you need are not available from The Co-operators, I may have access to those products from Federated Agencies Limited. A list of the insurers I have access to through Federated Agencies Limited will be provided to you upon request. Mutual fund products are provided through Credential Asset Management Inc. Credential Asset Management Inc. is partially owned, but not controlled by The Co-operators. If applicable, all property and casualty products are offered through Co-operators General Insurance Company.

As a life and A & S licensed insurance Financial Advisor of The Co-operators, I am bound by a Code of Ethics and by the law governing insurance Financial Advisors in this province. This means that it is my obligation to consider your interests over my own and that any products or services I offer are ones that I have chosen solely on consideration of your needs.

- I am also a Mutual Fund Representative for Credential Asset Management Inc., a mutual fund dealership. Credential Asset Management Inc. is partially owned but not controlled by The Co-operators.
- I am licensed to sell property and casualty products.

Compensation

My compensation includes sales commission at the time of sale, renewal commission and/or commission payable on the monthly Policy date and may include contingent compensation. Payment of contingent commissions may be based on profitability, quality of my portfolio, life insurance sales volume and mix of business. I may occasionally receive additional compensation like bonuses or travel incentives. These incentives are not guaranteed and depend on superior agency performance and client service. Combined, these measures contribute to our overall strength as a company and enhance service to clients.

Ownership and Loans

I am an independent contractor and have an exclusive distribution agreement with The Co-operators. I am fully responsible for paying all operating expenses associated with running my agency. The Co-operators has no financial ownership of my agency office(s), and I have no substantial financing arrangements with them.

In all cases detach and leave with owner(s).

Home Auto* Life Investments Group Business Farm Travel

