

BRUNET INSURANCE/ASSURANCE BRUNET
Compliance Document

I/we represent all the below mentioned insurance companies, but I place the majority of my business with:

Group Insurance (Benefits, RRSP & Pensions)	Manulife, Desjardins Financial, Industrial Alliance, Empire Life, Great-West Life, Sun Life & RBC
Critical Illness Insurance	Desjardins Financial, Industrial Alliance, Empire Life, Great-West Life & Manulife
Life Insurance	Desjardins Financial, Industrial Alliance, BMO Life, Empire Life, Manulife & Ivari, Great-West Life, SunLife, Canada Life, RBC, CPP (Canada Protection Plan)
Disability Insurance	Great-West Life, Canada Life, Manulife, RBC Life, Edge Benefits & Desjardins Financial
Investments	Industrial Alliance, Manulife, Desjardins Financial & SunLife

When considering the purchase of life insurance, living benefits, investment, or banking products, it is important to have an understanding of the product and how it meets your needs. In addition, it is important to know the company which is offering/supplying the product or service as well as the advisor who is recommending it. The following information will assist you in making an informed decision, and will provide insight into my relationship with the companies I do business with, and how I am compensated.

We are associated with (1) Desjardins Financial of 880 Lady Ellen Place Suite 200 Ottawa, Ontario K1Z 5L9 affiliated with Opti Insurance (2) Hub Financial Inc., Hub Capital Inc. of Ottawa, Ontario.

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

If you choose to purchase a product through me, I will be paid by the company that offers that product. I am compensated by a sales commission at the time of sale, and may receive a renewal or service commission if you keep your policy in force.

We may also be eligible for additional compensation, such as bonuses, depending on various factors such as the volume or persistency of business that I place with a particular company during a given time period.

In my duty to disclose any conflict of interest with you as my client, I confirm that there is no conflict of interest in regards to the proposed sales transaction, and should a conflict arrive, I would inform you accordingly.

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

We are licensed as a life and health insurance agent in the province of Ontario.

We, have been informed of, and understand the implications of this disclosure including any conflict of interest or potential conflict of interest associated with Robert A. Brunet of Brunet Insurance/Assurance Brunet in relation to any recommendations made.

Signature of Client

Signature of Agent

Signature of Client

Date

Date