

## **Insurance disclosure for**

### ***Michael Wellard, CFP, Life Long Planning Group Ltd.***

#### **About me**

I am a financial security advisor with Life Long Planning Group Ltd. Life Long Planning Group Ltd. is contracted with London Life Insurance Company, through Freedom 55 Financial, a division of London Life Insurance Company.

I am licensed for life and health insurance in Ontario.

I work with Adam Underwood, Kelly McQuoid, Todd Heard, Jennifer Farquhar and Nancy Kirkham of Life Long Planning Group Ltd. as well as two other Freedom 55 Financial Security Advisors: MaryAnn Giroux and Lisa Bois.

#### **Companies I represent**

I have an exclusive relationship with and offer a range of insurance products from London Life Insurance Company. I also offer insurance products from the following insurance companies when necessary to address your specific needs:

- Great-West
- Manulife
- SunLife
- Canada Life
- Canada Protection Plan
- Avari

In addition, I offer certain banking products from National Bank of Canada under the Solutions Banking™ brand, mutual funds through Quadrus Investment Services Ltd.

I refer mortgage needs to a London Life Mortgage Planning Specialist.

#### **Insurance Compensation**

I am compensated by sales commission on policies I sell, and may receive a renewal (or service) commission on policies that remain active. Commissions are paid by the insurance company that provides the product you purchased. For certain products such as, Solutions Banking™ brand products and London Life mortgages, I may receive a referral fee. If my sales reach a certain level, I may be eligible for additional compensation, such as bonuses, and other benefits, such as professional conferences and related travel expenses. I may also be entitled to participate in a share purchase plan with London Life.

For the purchase of group retirement and insurance products and services, compensation is arranged between the insurance company and the advisor and is an element of your rate calculation.

#### **Potential conflict or conflict of interest**

I confirm that I have no conflict of interest. If I become aware of a potential conflict I will tell you.

#### **More information**

If you need more information about my qualifications or my business relationships, please let me know.

## Privacy commitment and your client file

Protecting the privacy of your personal information is important to me and the companies whose products and services I offer, and I'm committed to collecting, using and disclosing your personal information responsibly ("I", "me" and "my", when referring to an advisor, include an incorporated advisor). The personal information being collected, such as contact information, financial information as well as records of meetings and phone calls, general correspondence and any instructions you provide to me, will be maintained by me or at my direction in paper and/or electronic format in a client file. This information will be used to assess your financial situation, offer products and services that may be of interest and benefit to you, and provide ongoing client service.

Your personal information in your client file will be disclosed only to:

- My employees and persons authorized by me
- Companies whose products and services I offer and their employees and agents, for the purpose of, or relating to, their providing or seeking to provide financial products or services to you (and for, or related to, any other purposes you have authorized)
- Third party service providers selected and authorized by me. If located outside of Canada your personal information may be subject to the laws, including public authority access laws, of other countries
- Persons or entities to which you have granted access or that are allowed access by law

In accordance with applicable law and by your written request, you have the right to: review the personal information in your client file, request corrections to this information, and to revoke your consent subject to contractual limitations.

If requested by you, additional personal documents such as **copies** of insurance policies, wills and powers of attorney may be kept in your client file.

If you need more information about my privacy policies and/or those of the companies I represent, please let me know.

## Acknowledgment and Consent

I acknowledge that I have reviewed this document. I understand any conflicts of interest or potential conflicts of interest outlined in this document. I also consent to a client file being created and maintained for me.

I consent to my personal information being maintained in a joint client file with my spouse, and being disclosed to my spouse. Requires signature of spouse, if selected.

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*Client name*

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*Client signature*

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*Date*

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*Client name*

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*Client signature*

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*Date*