
Creative Insurance Planners Inc.

Employee Benefits Consultants • Investments & RRSP's • Life & Disability Insurance

September 22, 2008

To my valued clients:

Effective November 1st, 2004, the Ontario government passed a new regulation, *Regulation 347-04*, which updated the licensing provisions for life insurance agents and brokers. One of these updates requires life insurance agents to disclose, in writing, any potential conflicts of interests to their clients. Accordingly, please carefully read the following information.

Please be advised that agents and brokers in the life insurance business in Ontario (Canada) are compensated by commissions, bonuses and other inducements, from the companies we do business with. From time-to-time, some companies may offer specific incentives, such as travel rewards, for a limited number of agents/brokers in recognition of sales made over a specified period of time. Incentive-based compensation is an industry-wide practice and has been the normal form of payment to agents/brokers who sell such products for many years.

As an independent broker, I am bound by the laws governing life insurance agents in Ontario and the Code of Ethics of my professional association, *Independent Financial Brokers of Canada*. This means that any insurance product(s) I recommend will be the one(s) I deem to be best suited to meet your needs, without regard to the compensation practices of any one company.

When you purchase insurance from me, I will be paid a commission by the insuring company and may possibly be eligible for other forms of compensation. My role, as an independent broker, is to work on your behalf as your intermediary and advocate with the insurance company and to resolve any questions you may have throughout the time you hold that policy, to ensure your ongoing satisfaction.

When you buy a product from the insurance companies listed below, I place this business through a Managing General Agent (MGA), Blonde & Little Financial. The MGA may have a financial relationship with this insurer, of which I am not a part. MGAs offer a service to independent agents/brokers, like me, and insurance companies by assisting with administrative issues, for example ensuring the policy information is complete before sending it on to the insurer. MGAs do not provide financial or policy advice to consumers. This is the role of a broker/agent like me.

For your information, I am authorized to represent the following insurance companies (for Life, Group, Disability and Critical Illness Insurance or Financial products/services):

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|-------------------------|------------------------|-----------------------|
| 1. AXA | 7. Great-West Life | 13. SunLife |
| 2. CUMIS | 8. Greenshield | 14. Transamerica Life |
| 3. Canada Life | 9. Industrial Alliance | 15. Unity Life |
| 4. Desjardins Financial | 10. Manulife Financial | 16. Wawanesa |
| 5. Empire Life | 11. RBC | |
| 6. Equitable Life | 12. Standard Life | |

This disclosure is made in accordance with Ontario Regulation 347/04, under the *Insurance Act*.