



JAMES C. KNIGHT

Creative Insurance Planners Inc.

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

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*ADVISOR DISCLOSURE -
GROUP LIFE, HEALTH & RETIREMENT*

To my valued clients:

In negotiating group coverage, I represent you, the customer and plan sponsor. I have access to the major insurance carriers, but I place the majority of my business with respect to group life and health products and group retirement products with:

1. Great-West Life
2. Manulife Financial
3. Equitable Life
4. Standard Life
5. SunLife Financial
6. Industrial Alliance
7. Desjardins Financial Securities

In group insurance, my compensation is arranged between the insurance company and me and is an element of your rate calculation. Arrangements could vary depending upon the service you require. Any future increases in the compensation schedule will require your written approval.

I may also be eligible for additional compensation, such as bonuses, persistency, profit-sharing or non-monetary benefits, such as conferences that I could qualify for, depending on various factors such as the volume or persistency of business with any or all of the carriers that I place business with 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 that you are considering, and that my overall recommendation takes into consideration and is based on my analysis and assessment of your needs.

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