

Advisor information for clients concerning  
C. Michele Wilson, CLU, CH.F.C., CFP, FMA  
Ross M. Durant Insurance Agency Ltd.

### **Disclosure Notice**

I am licensed for life and accident and sickness insurance in the Province of Ontario and Alberta.

I have my designation as a Certified Financial Planner, Chartered Life Underwriter, Chartered Financial Consultant, Financial Management Advisor, and FLMI (Fellow of the Life Management Institute).

### **Companies' products made available**

I have access to the following companies' products:

Life, Disability, Critical Illness, Long Term Care, Insured Investments (segregated funds): Manulife Financial, Canada Life, Foresters, Empire Life, Equitable Life Ivori, RBC Insurance, Reliable Life, Security Life, Desjardins, and BMO Insurance.

Group Employee Benefits: Manulife Financial, Sun Life, Great West Life, Benecaid.

Individual Health & Travel Plans: Manulife Financial, Tour-Med, Sun Life, Blue Cross, Plan Direct, and Desjardins.

Group Pension Plans: Manulife, Great-West Life, Sun Life.

I have the ability to search the market for other products more suited to your needs and can seek contracts with those insurers to provide you with the most suitable product.

### **Nature of relationship with company(ies)**

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

### **Compensation**

Ross M. Durant Insurance Agency Ltd. will be paid by the company that offers the products you choose. This compensation is comprised of sales commissions for most products at the time of sale, and may receive a renewal (or service) commission. For certain products, a referral fee may apply.

In respect to certain products, the commission may be different than the standard commission scale provided by the company providing the product.

Ross M. Durant Insurance Agency Ltd. may also be eligible for additional compensation, such as bonuses and non-monetary benefits, such as travel incentives, and may be entitled to participate in a share purchase plan. This compensation depends on various

factors such as the volume or retention of business I place with a particular company during a given time period.

I am compensated by Ross M. Durant Insurance Agency Limited and Manulife Securities Investment Services Inc.

**Conflict of Interest**

I take the potential of a conflict of interest seriously. I will notify you if there is a conflict of interest of which I become aware in regards to my services. My services will take into consideration your financial needs.

This statement has been prepared by C. Michele Wilson and C. Michele Wilson alone is responsible for its accuracy.

**More Information**

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

***ACKNOWLEDGMENT***

I, \_\_\_\_\_, have been informed of, and understand the implications of, this disclosure including any conflict of interest or potential conflict of interest associated with C. Michele Wilson of Ross M. Durant Insurance Agency Limited. in relation to any recommendations made.

I agree to continue discussions with you and understand that I may ask for further information regarding this disclosure.

Client signature: \_\_\_\_\_ Date: \_\_\_\_\_