

All provinces and territories

Advisor information for clients concerning Kevin Giffin CLU,CFP,EPC

About me

I am licensed for life and health insurance in Ontario and a registered deposit broker in all provinces and territories in Canada .

I have my designation as a Certified Financial Planner(CFP), Elder Planning Counsellor(EPC) and a Chartered Life Underwriter(CLU) in all provinces and territories of Canada.

Companies' products made available

I have access to the following companies' products: *(note: you may group the companies by product line)*

- RBC Life Insurance Company
- DesJardins
- Manulife
- Empire Life
- Canada Life
- Equitable Life
- BMO Life Assurance Company
- Sunlife
- B2B Bank
- CashIQ
- Home Equity Bank (CHIP)
- Victor Canada (Encon)
- Glidepath Portfolio Services

I provide life insurance and seg fund products through MGA Managing General Agency HUB Financial Inc.

Nature of relationship with company(ies)

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

Compensation

I will be paid by the company that offers the product you choose. I am compensated by a sales commission for most products at the time of sale, and may receive a renewal (or service) commission. For certain products, I may receive a referral fee.

I 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.

For certain products such as Group and Group Retirement Services products

In respect of certain products, the commission may be different than the standard commission scale provided by the company providing the product. I will advise you if this occurs. Any future increases in the commission scale will require your written approval.

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 Kevin J.E. Giffin CFP,CLU,EPC alone is responsible for its accuracy.

Acknowledgment

I, Kevin J.E. Giffin CFP,CLU,EPC have been informed of, and understand the implications of, this disclosure including any conflict of interest or potential conflict of interest associated with Kevin J.E. Giffin CFP,CLU,EPC 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 _____