

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, Advocis. This means that any insurance product I recommend will be the one I deem to be best suited to meet your needs.

For your information, I am authorized to sell insurance products for the following companies:

1. AIG Life
2. AXA Assurance
3. Blue Cross Life and Blue Cross
4. Canada Life
5. Empire Life
6. Hunter McCorquodale
7. Industrial Alliance (IA)
8. Industrial Alliance Pacific (IAP)
9. Manulife Financial
10. National Life
11. RBC Insurance
12. Standard Life
13. Transamerica Life
14. Unity Life
15. Benecaid
16. Travel Underwriters

I am authorized to sell financial products/services from the following companies:

1. Investia Financial Services Inc. (for Mutual Funds)

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

Legacy may add, delete or modify this list of companies, as warranted.

Agent Signature

Date

Client Signature

Date

E&O.E.