
Brown Financial Security Business Disclosure

Nicholas W. H. Brown

About Me

I am licensed for life and health insurance in the provinces of **Ontario** and **British Columbia**. I am also registered to sell mutual funds in the provinces of **Ontario** and **British Columbia**.

I have my designation as a **Certified Financial Planner** and a **Bachelor of Arts Degree in Economics** from McMaster University.

Companies' products made available

I have access to the following companies' products:

- Canada Life, Empire Life, Great West Life, Equitable Life, Transamerica Life, Sun Life, Manulife, Standard Life, AIG Life, Desjardins and Edge Benefits

I offer mutual fund investment products through Worldsource Financial Management.

I refer mortgage needs to a mortgage specialist with The Personal Mortgage Group.

Nature of relationship with companies

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.

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.

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.

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 Nicholas W. H. Brown and Nicholas W. H. Brown alone is responsible for its accuracy.

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 Nicholas W. H. Brown 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 _____