

SECTION 90 – INSURANCE DISCLOSURE FORM



FamilyInsurancePlans.com

THE FINANCIAL INSTITUTIONS ACT (BRITISH COLUMBIA)

1. The insurance or THE financial transaction that you are about to enter into will be between yourself,
And the financial institution known as : _____ (company)

2. The licensed agent broker advisor (Samuel J. Esaw)

is representing the financial institution above as an independent self-employed licensed insurance advisor consultant and Sam may receive a new business commission, or production bonus, or service fee from the above financial institution for developing and generating new business from a product purchase.

3. As the applicant, you are not required to do any additional financial transactions with the licensed agent advisor (Sam), or the financial institution above, or any other organization as a condition of this transaction.

4. The licensed agent broker advisor might also pay or receive a translation fee, pay or receive a new business referral fee, pay or receive a consulting fee to such persons who may have provided a new client referral, or a consulting service, or any other business services to Sam Esaw as a licensed agent broker advisor serving you.

Client:

X _____

Samuel J. Esaw,

Unbiased & Independent Financial Planner
118 - 3751 Shell Road, Richmond BC, V6X 2W2
Sam@FamilyInsurancePlans.com
(778) 999-7768 Cell

X _____

Acknowledged by (Client Signature)

Dated: _____

Further Detailed Disclosure:

When considering the purchase of life insurance, investment savings or banking products, disability income, critical illness insurance, group health & dental, or other living benefit (type) products, it is important to understand how each financial product plan meets your needs and to know details of the company that is supplying the product or service to you and the advisor who is recommending it.

The following information will assist you in making an informed decision, and will provide insight into my relationship with the companies that I do business with, and how I am compensated.

Companies that I Represent:

As a licensed insurance broker, I am contracted to represent several insurance companies that offer for sale several life insurance plans, disability, health & dental, critical illness (living benefits) and other savings and investment products as well. My recommendations are based on assessment of your personal financial objectives, issues, needs and goals. Specific plan recommendations are selected from a broad range of financial products from many companies that I am contracted with, including the following main insurance companies;

La Capitale	Sun Life	RBC Life
Canada Life	Manulife	BMO Life
Canada Protection	Desjardins	Empire Life
Industrial Alliance	Co-operators	Western Life
ivari Transamerica	Equitable Life	Green Shield

Nature of Relationship with Companies I Represent:

As a contracted licensed insurance agent, broker, advisor, sales person, I hold No ownership interest in any insurance company.

Compensation:

If you choose to own products purchased through me, I will receive remuneration from the company that will provide the product. I am compensated by a sales commission on the issued product or service upon completion. I may also receive service or renewal commissions from the Insurer when a client keeps their policy or plan in-force. I may also receive production bonuses, non-monetary benefits, or travel incentives, depending on various factors such as new sales production volume, retention or persistency of previous existing business that I have placed with any particular company.

As part of our discussion about your financial goals and objectives, the amount of compensation I receive will sometimes play a factor in product recommendations made to you - As well as : product availability, timing, plan design, client expectations of service and support, client statement design, paper process and or electronic applications, policy information tracking, inforce policy services, product limits, simplicity or ease of use, payment options, online, services, tools or product illustration software, HO administrative expectations, advisor’s service expectations, competency of staff, office personnel, medical underwriting procedures, industry and economic effects, market environment and the effects of taxation.

Conflicts of Interest:

I am not an employee of an insurance company, I work directly and independently for my clients, therefore my recommendations are unbiased, where possible, and are based upon your financial needs matched to product solutions. I will notify you if there is any real or potential conflict of interest that I become aware of. As my clients choose to either - hire me or fire me, I must remain loyal to them.

Other Business Activity:

I am also dual licensed as a mutual fund sales representative and an “exempt market” product sales person with Portfolio Strategies Corp as my MFDA dealer in BC. I also receive new sales commissions and trailer service fees directly from Portfolio Strategies on most new and existing mutual fund and exempt market products that I sell.

Building, Protecting and Preserving your income, savings and net worth is my primary focus - to improving your financial health. Therefore my recommendations are selected from a broad range of products from various companies after a careful assessment of your financial requirements have been considered. I encourage you to carefully read all specific policy, savings and account information, and I encourage you to call me for any further clarification to help ensure your full understanding on recommended products, or my professional qualifications and nature of my business relationships.

Privacy:

The privacy of your confidential information is very important to us. If you own products through me, your confidential information will be shared only with the people relevant to your transactions agreed upon. I will also notify you immediately if any potential breaches of your personal information were to occur, in spite of all safeguards.