

Insurance disclosure and Privacy Consent for
Maxim AJ James, MBA.
Lazar – Wealth Succession Strategies Inc.

About me

I am licensed as a life and health insurance agent in Ontario.

Companies I represent

I have an exclusive relationship with Canada Life Insurance Company for the sale and service of segregated funds.

I place insurance business with the following companies through Financial Horizons Group, a Managing General Agency (MGA).

- Canada Life
- Manulife
- Sunlife
- RBC
- Canada Protection Plan

In addition, I offer:

- Certain banking products through Financial Horizons Group
- Group insurance and pension benefits
- Mortgage and credit referrals to Bank of Montreal

Nature of relationship with insurance company(ies) I represent

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

Compensation

I am compensated by Canada Life through a trailer or a service commission on policies that remain active. Commissions are paid by the insurance company that provides the product you purchased. For certain products I may receive a referral fee.

I may be eligible for additional compensation and other benefits, such as bonuses and professional conferences which may be based on my sales reaching a certain level.

For business placed through Financial Horizons Group (an MGA), compensation may be received from both the insurer and the MGA. MGAs may also provide additional benefits including professional conferences and related travel expenses.

For the purchase of group retirement and insurance products and services, compensation is arranged between the insurance company and the advisor and is an element of your rate calculation.

Potential conflict or conflict of interest

I confirm that I have no conflict of interest. If I become aware of a potential conflict, I will tell you.

Privacy commitment and your client file

Protecting the privacy of your personal information is important to me and the companies whose products and services I offer. I am committed to collecting, using, and disclosing your personal information responsibly. The personal information being collected, such as contact information, financial information as well as records of meetings and phone calls, general correspondence, and any instructions you provide to me will be maintained by me in paper and/or electronic format in a client file. This information will be used to assess your financial situation, offer products and services that may be of interest and benefit to you, and provide ongoing client service.

The personal information in your client file will be disclosed only to:

- My employees or persons authorized by me
- Companies whose products and services I offer and their employees and agents for the purpose of, or relating to, their providing or seeking to provide financial products or services to you (and for, or related to, any other purposed you have authorized)
- Third party service providers selected and authorized by me. If located outside of Canada your personal information may be subject to the laws, including public authority access laws, of other countries
- Persons or entities to which you have granted access or that are allowed access by law

In accordance with applicable law and by your written request, you have the right to: review the personal information in your client file, request corrections to this information, and to revoke your consent subject to contractual limitations.

If requested by you, additional personal documents such as copies or insurance policies, will and powers of attorney may be kept in your client file.

More information

If you need more information about my qualifications or my business relationships, please let me know.

Acknowledgment

I acknowledge that I have reviewed this document. I understand any conflicts of interest or potential conflicts of interest outlined in this document.

Client name

Client signature

Date