

# DISCLOSURE DOCUMENT

## Advisor Information on Specialized Benefits 2015 Inc. Rhett Bagnall and IDC WIN

Specialized Benefits 2015 Inc. and Rhett Bagnall are licensed for life and accident and sickness insurance in Alberta, British Columbia, Quebec, Manitoba, Nova Scotia, Ontario, Saskatchewan, Newfoundland and Labrador, Prince Edward Island and New Brunswick, Canada.

Specialized Benefits 2015 Inc. and Rhett Bagnall have access to the following companies' products:

● Manulife Financial	● Empire Life
● Canada Life	● Group Medical Services
● Industrial Alliance	● Wawanesa Life
● Canada Protection Plan	● Desjardin Insurance
● Forrester's Life	● Assumption Life
● Alberta Blue Cross	● Humania
● Great West Life	● Co-operators
● Sun Life	● HUB Financial
● Group Source	● BMO Insurance
● Olympia Benefits	● Ivari
● Sirius Benefits	● RBC Insurance
● The Edge Benefits	● Hunter McCorquodale
● Equitable Life	

Specialized Benefits 2015 Inc. and Rhett Bagnall refers mortgage needs to a few Mortgage Specialists such as Crystal Mamchur of Flare Mortgage Group, or Steven Gross of Innovative Mortgage Solutions

No insurer holds an ownership interest in Specialized Benefits 2015 Inc., nor does it hold a significant interest in any insurance company.

### Compensation

Specialized Benefits 2015 Inc. and Rhett Bagnall will be paid by the company that offers the product you choose. Specialized Benefits 2015 Inc. and Rhett Bagnall are compensated by a sales commission for most products at the time of sale, and may receive a renewal (or service) commission. For certain products, Specialized Benefits 2015 Inc. and Rhett Bagnall 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. We will advise you if this occurs. Any future increases in the commission scale will require your written approval.

Specialized Benefits 2015 Inc. and Rhett Bagnall 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 we place with a particular company during a given time period.

**Conflict of Interest**

We take the potential of a conflict of interest seriously. The following situation may be perceived to be a potential conflict of interest with respect to our services. Please take this matter into consideration before acting. Our services will take into consideration your financial needs.

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***This statement has been prepared by Specialized Benefits 2015 Inc. and Rhett Bagnall. Specialized Benefits 2015 Inc. alone is responsible for its accuracy.***

**Acknowledgement**

I, \_\_\_\_\_ have been informed of, and understand the implication of, this disclosure including any conflict of interest or potential conflict of interest associated with Specialized Benefits 2015 Inc. 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.

I have been informed, reviewed and agree with the company's privacy policy

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Client signature

\_\_\_\_\_  
Date