

Advisor information for clients concerning Philippe Labrecque, Independent Financial Security Advisor

About me

I have my designation as an Independent Financial Security Advisor AMF#117852, and graduated with a Bachelor of Commerce from McGill University in 1997 with a double concentration in Entrepreneurship and Marketing. I taught a core undergraduate course at McGill University in 1995; Organizational Behavior (world renowned O.B.C.C. Program).

I am registered to sell mutual funds, life insurance, health insurance, travel insurance, group insurance and group annuities in the province of Quebec and Ontario.

Companies I deal with (Investments)

I offer mutual fund investment products through my mutual fund dealer which is Peak Investment Services Inc. All checks are made payable to Peak Investment Services Inc. or the recommended Mutual Fund company, for example :

*Mutual Funds

AGF Management Limited	CIBC Asset Management Inc.	Dynamic Mutual Funds	Franklin Templeton Invest. Corp.
Fidelity Investments Canada	Invesco Canada	Mackenzie Investments	National Bank Investments Inc.
Manulife Asset Management	RBC Funds	TD Asset Management	CI Investments Inc.

Companies I deal with (Insurance)

I represent the most reputable insurance companies and my clients make all payments to them directly. Here is a list of some of these companies:

Individual Life Insurance and Segregated Funds

BMO Insurance	Canada Life	La Capital	Desjardins Financial
Empire Life	Foresters Life	Manulife Financial	RBC Insurance
ivari	Sun Life Financial	IA Excellence	IA Financial Group

Disability Insurance

Canada Life	Desjardins Financial	IA Excellence	Manulife Financial
RBC Insurance	IA Financial Group		

Critical Illness Insurance

BMO Insurance	Canada Life	La Capital	Empire Life
IA Excellence	Desjardins Financial	IA Financial Group	Manulife Financial
Sun Life Financial			

Long Term Care Insurance

La Capital	Desjardins Financial	IA Financial Group	Manulife Financial
Sun Life Financial			

Group Insurance

Blue Cross	Empire Life	Desjardins Financial	Great West Life
Manulife Financial	Sun Life Financial	RBC Insurance	

Relationships with Companies I deal with

No insurance or mutual fund company holds an ownership interest in my business, nor do I hold an interest in any insurance or mutual fund company.

In addition, I have referral agreements for certain banking products from Manulife Bank, B2B Trust, Planiprêt Mortgage Planners and SecuriGlobe for travel insurance.

I am also the president of 9348 9979 Quebec Inc which offers financial planning services.

Compensation

I am compensated by a sales commission on policies I sell and I may also receive a renewal (or service) commission on policies that remain active. Commissions are paid by the company that provides the product you purchased. If my sales reach a certain level, I may be eligible for additional compensation, such as bonuses, and other benefits such as conferences. **Under no circumstances do I accept payments made to me directly.**

Conflict of interest

It is my duty to disclose any conflict of interest with you as my client; I confirm that there is no conflict of interest in regards to the proposed sales transaction that you are considering and that my overall recommendation takes into consideration and is based on my analysis and assessment of your financial and security needs.

Client Authorization for personal records

I acknowledge that my independent financial security advisor and/or mutual fund representative, Philippe Labrecque, will create and maintain a client file for me. This file will contain personal information related to me, which will be gathered in order to assess my financial situation, offer me products and services that may be of interest and benefit to me, and assist me with ongoing services, changes and claims. This personal information may include records of meetings and phone calls, and instructions that I give in regards to the products and services that I have purchased or wish to purchase or consider. I also authorize and direct my advisor to hold additional personal information or documents (originals or copies) containing my personal information provided by me or with my authorization. Examples of personal information and documents are insurance policies, life insurance applications in whole or in part including medical and lifestyle information, wills, testaments, powers of attorney, marriage or birth certificates, income tax returns or notices of assessment, corporate financial statements, and mortgage and real estate property ownership papers.

More information

Should you require additional information about my qualifications, referrals, or the nature of my business relationships, I would be pleased to assist you.

Acknowledgement

I have been informed of, and understand, the implications of this disclosure.

My license number #117852 is up to date with *l'Autorité des marchés financiers* (AMF) - the governing body that monitors all financial advisors in Quebec. To view my good standing, please feel free to consult their website at <http://www.lautorite.qc.ca>

My license number #1118540 with the Financial Services Commission of Ontario can be verified on their website <http://fscs.gov.on.ca>

***Disclaimer:** Philippe Labrecque is a Mutual Fund Representative attached to PEAK Investment Services Inc. As a Mutual Fund Representative, Mr. Labrecque is not authorized to offer Stocks or Bonds. Mutual Funds do contain stocks and commodities as part of their general composition, however as a standalone product, he is not licensed to offer them. Commissions, trailer fees, management fees and expenses may be associated with mutual fund investing. Read the prospectuses and annual reports and latest financials before investing. Mutual funds are not guaranteed investments like GICs and their individual unit values change frequently. Remember that past performance does not guarantee future results, also please note that the information presented here are in no way recommendations and should only be viewed as informative. As a Financial Security Advisor, Mr. Labrecque is licensed to offer Insurance products, however all insurance products and Services activities are offered through ALL FINANCIAL SERVICES Inc.

CLIENT PRIVACY STATEMENT AND CONSENT

Our Privacy Policy and Commitment to Protecting Your Privacy

I/We value your business and thank you for your confidence in choosing our firm as your source for advice and products. As our client, you entrust us with your personal information. We respect that trust and want you to be aware of our commitment to protecting the information you share with us in the course of doing business with us.

Your Rights as they Pertain to Your Personal Information

- You have the right to know why an organization collects, uses or discloses your personal information.
- You have the right to expect an organization to handle your information reasonably and to not use it for any other purpose other than the one to which you consented.
- You have the right to know who in an organization is responsible for protecting your information.
- You have the right to expect an organization to protect your information from unauthorized disclosure.
- You have the right to inspect the information an organization holds about you and make sure it is accurate, complete and current.
- You have the right to expect an organization to destroy your information when requested or when no longer required for the intended purpose.
- You have the right to confidentially complain to an organization about how it handles your information and to the Privacy Commissioner if need be.

How We Collect, Use and Disclose Your Information

Please advise us if you do not agree to share with us your personal information, including **financial and medical information**, so that we may provide you with financial strategies, products and services, which best meet your needs.

This consent also allows for the sharing of information with any persons, financial institutions, businesses, or other parties with whom we deal. This may include service providers in jurisdictions outside of Canada, and would therefore be subject to the laws of those jurisdictions.

Please advise us if you do not consent to our firm to use and disclose this information in order to:

- Communicate with you in a timely and efficient manner
- Communicate with you by mail, email, internet or other electronic means
- Assess your application for investment, insurance and other services available to you by our firm
- Evaluate claims and underwriting risks when required
- Detect and prevent fraud
- Analyze performance results
- Act as required or authorized by law
- Provide printing, mailings and marketing information on products & services we offer

What We Will Not Do With Your Information

I/We do not sell client information to anyone. Nor do we share your information with organizations outside of our relationship with you that would use it to contact you about their own products or services.

We Strive to Protect Your Personal Information

All employees, associated advisors and service provider who are granted access to your records understand the need to keep this information protected and confidential. They know they are to use the information only for the purposes intended and this expectation is clearly communicated. We've also established physical and systems safeguards, along with proper processes, to protect your information from unauthorized access or use.

Your Privacy Choices

You may withdraw your consent at any time (subject to legal or contractual obligations and on providing us reasonable notice) by contacting our Privacy Officer. Please be aware that withdrawing your consent may prevent us from providing you with requested products or services. We may occasionally use your personal information to advise you of products or services we believe may be of interest to you or fit your personal circumstances. If you would rather not receive this type of communication, please advise our Privacy Officer.

Our Privacy Officer is:

Philippe Labrecque
72 Westminster Ave North
Montreal West, QC
H4X 1Z2
514-624-1555 x226
[*phil@allfinancial.ca*](mailto:phil@allfinancial.ca)

By signing below, you consent to the collection of your personal information for your file. You acknowledge that you have read and understood all 4 pages of this advisor disclosure and privacy statement.

Signed: _____

Name of client: _____

Signature: _____