

DISCLOSURE DOCUMENT

Advisor Information on Specialized Benefits 2015 Inc.

Specialized Benefits 2015 Inc. is 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 has access to the following companies' products:

<ul style="list-style-type: none">• Manulife Financial• Canada Life• Industrial Alliance• Canada Protection Plan• Forrester's Life• Alberta Blue Cross• Great West Life• Sun Life• Group Source• Olympia Benefits	<ul style="list-style-type: none">• The Edge Benefits• Equitable Life• Empire Life• Group Medical Services• Wawanesa Life• Desjardin Insurance• Assumption Life• Humania• Co-operators• HUB Financial
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Specialized Benefits 2015 Inc. refers mortgage needs to a few Mortgage Specialists such Crystal Mamchur of Flare Mortgage Group, or Greg Robinson 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. will be paid by the company that offers the product you choose. Specialized Benefits 2015 Inc. is 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. 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. 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.

This statement has been prepared by Specialized Benefits 2015 Inc. and 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.

Client signature

Date