



Advisor Disclosure

Licensing:

I, Daniel S. Steinkey, representing Steinkey Financial Services and Dream Retirement Planning Ltd., am licensed as a life insurance agent in the following provinces: Manitoba | Ontario | Alberta | British Columbia

Companies I Represent:

I hold contracts with many companies but place the majority of my business through the following:

| | | | | |
|------------------------|----------------------|---------------|-------------------|---------------|
| Assumption Life | Beneva | BMO Insurance | Canada Life | |
| Canada Protection Plan | Desjardins Insurance | Empire Life | Equitable Life | |
| iA Financial Group | Manulife Financial | RBC Insurance | SunLife Insurance | Wawanesa Life |

Relationship with the companies I represent:

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

Additional Services:

I am not licensed to offer mutual funds, stocks, bonds, real estate, or mortgages. Professional referrals to individuals or companies offering these services are not compensated to myself, nor my company.

However, I may be compensated by way of referral fees in the following circumstances:

- Certain banking products including from BMO Bank and Manulife Bank
- I am a Registered Deposit Broker for GICs through MonarchGIC (www.gicdirect.com)
- Portfolio management services through Investment Counsel Portfolio Managers including BCV Asset Management, Antares Investment Management, Allied Wealth Management, ModernAdvisor and Kinsted Wealth Management
- From time-to-time, I may work collaboratively with other licensed advisors which will be disclosed to you prior to engagement and will require your express permission in writing.

Compensation:

I will be paid by the company that offers the product you choose. I am compensated by a sales commission for most products at the time of sale and may receive a renewal (or service) commission. For certain products, I may receive a referral fee. In addition, I may receive compensation from the Managing General Agency Customplan Financial Advisors Inc. where I send my business for processing.

I may also be eligible for additional compensation, such as bonuses and non-monetary benefits such as travel incentives. This compensation depends on various factors such as the volume or retention of business I place with a particular company during a given time period.

Conflict of Interest:

I take the potential of a conflict of interest seriously. I will notify you if there is a conflict of interest of which I become aware regarding my recommendations to you. My overall recommendation will take into consideration and will be based on my analysis of your financial security needs.

Your Right to Ask for More Information:

If you would like further information about my qualifications or business relationships, please contact me and I will be happy to help.

Dan Steinkey

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