

# **Advisor Disclosure Statement**

Ayana Alipio

Thank you for putting your trust in me. As an insurance advisor, I am obliged to provide written disclosure of any potential conflicts of interest to my clients. In addition, it is important to know the company which is offering/supplying the product or service as well as the advisor who is recommending it. The following information will assist you in making an informed decision and will provide insight into my relationship with the companies I do business with, and how I am compensated. Please read the information provided carefully and keep this copy, and I will retain a copy as part of my client file.

## **About Me**

I believe complex financial concepts should be turned into relatable insights and easy-to-understand strategic guidance for individuals, families, and businesses. Financial education should be accessible and a priority for people of all backgrounds, financial statuses, and orientations.

I am licensed as a life and health insurance agent in the following Provinces: Alberta, Manitoba, Ontario

I am also licensed in the following fields: Critical Illness, Disability, Health and Dental, Travel, Segregated Funds

## **Products Available**

My recommendations are based on my assessment of your financial and security needs and are selected from a broad range of products. I represent several insurers, but I place most of my business with: Equitable Life, Empire Life, Foresters, Humania

## **Nature of my Business Relationships**

I am a sole proprietor, and no insurer, bank or investment management company holds an ownership interest in my business and nor do I hold an ownership interest in any of these companies.

## **Compensation**

If you choose to purchase a product through me, I will be paid by the company that offers the product you choose. I am compensated by a sales commission for most products once the accounts have been delivered and accepted by you. I may also receive a renewal (or service) commission for policies which remain inforce to continue servicing you and your family long-term.

I am bound by the codes of conduct and laws governing life insurance agents and investment advisors. This means that any product(s) I recommend to you will be the product(s) I consider to best suit your needs, regardless of the compensation earned.

## **Conflict of Interest**

I take the potential of a conflict of interest very seriously. I will notify you verbally and through a separate written disclosure if there is a potential or real conflict of interest of which I become aware. My overall recommendations are unbiased and, where possible, are based on an independent survey of companies which provide the products the client is interested in.

## **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.

Ayana Alipio

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