

# Advisor Disclosure Statement

DuMoulin Financial

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

## About us:

As founders of DuMoulin Financial Vancouver, Paul and Tracey DuMoulin have over 45 years of combined experience working with individuals from all walks of life. Throughout the years, we've become trusted advisors to a range of clients, from retirees, business owners and executives to individual families. Our clients appreciate our ability to really listen and understand their needs.

By using our services, you benefit from our ability to offer a combination of comprehensive financial planning and investment options and life insurance options.

We are licensed to offer insurance products such as Life, Critical Illness, Long Term Care, Disability, Health and Dental, Travel Insurance and Segregated Investment Funds in British Columbia.

## Products Available:

Our recommendations are based on our assessment of your financial and security needs and are selected from a broad range of products. We represent several insurers, but we place the majority of our business with: Canada Life, Blue Cross, and Manulife.

## Nature of our Business Relationships:

We are a corporation, and no insurer, bank or investment management company holds an ownership interest in our business, nor do we hold an ownership interest in any of these companies.

## Compensation:

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

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

Conflict of Interest:

We take the potential of a conflict of interest very seriously. We will notify you verbally and through a separate written disclosure if there is a potential or real conflict of interest of which we become aware. Our 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 our qualifications or business relationships, please contact us and we will be happy to help.

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