

Advisor Disclosure Statement

Lucas Gil

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:

At Iberian Pacific, we believe financial clarity should be accessible to everyone. We simplify complex decisions and offer thoughtful, personalized strategies to help you move forward with confidence.

Whether you're just getting started or navigating major life changes, we're here to support your journey with professionalism, care, and a commitment to your long-term success—no matter your background or goals.

I am licensed to offer insurance products such as Life, Critical Illness, Long Term Care, Disability, Health and Dental, Travel Insurance and Segregated Investment Funds in BC and Ontario. Life Insurance includes short term and permanent types of coverage. Additionally, I can help clients with life insurer investment types of plans such as annuities and segregated funds. I am also licensed for Mutual Funds in BC and Ontario.

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 have access to insurance company products through a Managing General Agency, Customplan Financial Advisors Inc. including but not limited to the following: Assumption Life, Beneva, BMO Life Assurance, Canada Life, Canada Protection Plan, Desjardins Financial Security, Empire Life, Edge Benefits, Equitable Life, Humania, iA Financial, Ivari, Manulife Financial, RBC Insurance, Specialty Life Insurance, and Serenia Life..

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 in force to continue servicing you and your family long-term.

I am bound by the codes of conducts 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.

Client's 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.

The days of investment and financial services being reserved for a select few are over. It's time to take control of your finances for a better present and future.

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Iberian Pacific Financial Services
lucasgil@iberianpacific.com

Office: (604) 916-8819

#1160 – 1090 West Georgia Street
Vancouver, BC V6E 3V7

