Insurance disclosure for
Dave Lasher – President – Compass Rose Wealth & Risk Management Inc.
&
LL Financial Planners Inc.

About me
I am licensed as a Life insurance Agent in Ontario

Companies I represent:
Representative Companies I place Insurance and Segregated Fund business directly with the following primary companies:

- Manulife
- Canada Life
- Empire Life
- Equitable Life
- Desjardins
- IA Financial Group

I place insurance business through the following Managing General Agencies.

- Qualified Financial Services (QFS),
- PPI, a Managing General Agency (MGA).

In addition, I offer:

- certain banking products from Manulife Bank
- mutual funds through Equity Associates Inc.
- Travel Insurance Through TuGo and Manulife
- GIC deposits through various Insurance Companies

Insurance Compensation

I am compensated by sales commission on insurance and investment contracts I offer. and may receive a renewal (or service) commission on policies that remain active. Commissions are paid by the insurance company that provides the product you purchased. For certain products I may receive a referral fee.

If my sales reach a certain level, I may be eligible for additional compensation, such as bonuses, and other benefits, such as professional conferences and I may be entitled to participate in a share purchase plan.

For business placed through an MGA, compensation may be received from both the insurer and the MGA. MGAs may also provide additional benefits including professional conferences and related travel expenses.

Potential conflict or conflict of interest
I confirm that I have no conflict of interest. If I become aware of a potential conflict, I will tell you.

More information
If you need more information about my qualifications or my business relationships, please let me know.

Acknowledgment

I acknowledge that I have reviewed this document. I understand any conflicts of interest or potential conflicts of interest outlined in this document.

_____   _____   _____
Client name   *Client signature*   *Date*

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Client name   *Client signature*   *Date*