

DISCLOSURE NOTICE UNDER THE FINANCIAL INSTITUTIONS ACT

The Financial Institutions Act requires that the information contained in the Disclosure Notice can be provided to a customer in writing at the time of entering into an insurance transaction.

LeGear Pelling Insurance Agencies Ltd. is licensed as a general insurance broker by the Insurance Council of British Columbia.

LeGear Pelling Insurance Agencies Ltd. has no interest in the attached Insurance Company(ies) and the Insurance Company(ies) also has no pecuniary interest in LeGear Pelling Insurance Agencies Ltd.

The Financial Institutions Act prohibits the Insurance Company or our company from requiring you to transact additional or other business with the Insurance Company or any other person or corporation as a condition of this transaction.

LeGear Pelling Insurance Agencies Ltd. receives commissions and may receive contingent commissions from the insurance carrier(s) with whom this business is placed. Commissions are generally a fixed percentage of premiums for a particular placement. Contingent commissions may be based on factors such as a positive loss ratio for the broker's entire book of business with an insurer, or a certain percentage of premium growth over a previous comparable period of time. We may work together with other appropriately licensed third parties in marketing of insurance products and may share commissions or pay/receive fees as a result of a joint venture.

In the event you have any questions or concerns you can contact Andrew Tablotney at:

604-276 -2474 or email at Andrew@legearpelling.com.