

**B & A and ASSOCIATES INSURANCE AGENCY LIMITED  
ADVISOR DISCLOSURE STATEMENT**

**Stephen C. Ash - About Me**

I am licensed for life, health and group insurance in Nova Scotia. Life Insurance includes term and permanent types of coverage. Health insurance may include long-term disability, critical illness, long-term care and medical/dental plans. Additionally, I am able to help clients with insured income and investment types of plans such as annuities and segregated funds.

**Companies' Products Made Available**

As an Independent Financial Advisor, I have access to products through the distributor from a variety of companies including but not limited to:

- |                                 |                                 |
|---------------------------------|---------------------------------|
| • Assumption Life               | • Foresters                     |
| • BMO Life                      | • Great West Life               |
| • Canada Life                   | • Humania Assurance Inc.        |
| • Custom Care                   | • Industrial Alliance Financial |
| • Desjardins Financial Security | • Manulife Financial            |
| • Empire Life                   | • Medavie Blue Cross            |
| • Equitable Life                | • RBC Life                      |

**Nature of Relationship with Companies**

No insurer holds an ownership interest in the advisor, nor does the advisor hold a significant interest in any insurance company,

**Compensation**

I will be paid by the company that offers the product you choose. I am compensated by a sales commission for most products at the time of sale and may receive a renewal (or service) commission. For certain products, the advisor may receive a referral fee.

In respect of certain products, the commission may be different than the standard commission scale provided by the company providing the product. I will advise you if this occurs. Any future increases in the commission scale will require your written approval.

I may also be eligible for additional compensation such as bonuses and non-monetary benefits, such as travel incentives, and may be entitled to participate in a share purchase plan. This compensation depends on various factors such as the volume or retention of business I place with a particular company during a given time period.

**Conflict of Interest**

I take the potential of conflict of interest seriously, I will notify you if there is a conflict of interest of which I become aware in regards to my services. My services will take into consideration your financial needs.

This statement has been prepared by the advisor, and the advisor alone is responsible for its accuracy.

**Client Acknowledgment**

I have been informed of, and understand the implications of this disclosure including any conflict of interest or potential conflict of interest associated with the advisor in relation to any recommendations made.

I agree to continue discussions with you and understand that I may ask for further information regarding this disclosure.

**Signature:** \_\_\_\_\_  
**Full Name:** \_\_\_\_\_  
**Date:** \_\_\_\_\_