

Compensation

Lucier-Mastronardi Insurance & Investments Inc. will be paid by the company that offers the product you choose. Lucier-Mastronardi Insurance & Investments Inc is compensated by a sales commission for most products at the time of sale, and may receive a renewal (or service) commission if you retain that product with the company. For certain products, Lucier-Mastronardi Insurance & Investments Inc 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.

Lucier-Mastronardi Insurance & Investments Inc 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 placed with a particular company during a given time period.

We are compensated by Lucier-Mastronardi Insurance & Investments Inc.

Conflict of interest

We take the potential of a conflict of interest seriously. We will notify you if there is a conflict of interest of which we become aware in regards to our services. Our services will take into consideration your financial needs.

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

Lucier-Mastronardi Insurance & Investments Inc 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.

Client Signature _____ date _____

**Advisor information for clients concerning:
Tim Lucier & Nick Mastronardi of Lucier-Mastronardi Insurance &
Investments Inc.**

About us

We are licensed for life and health insurance in Ontario. We are also registered to sell mutual funds in Ontario.

Companies' products made available

We have access to the following companies' products with direct contracts or through our MGA Financial Horizons:

- Great West Life Insurance Company and their affiliates.
- Manulife Financial
- Sun Life of Canada
- Equitable Life of Canada
- Empire Life Insurance Company
- Greenshield Canada
- RBC Insurance
- Transamerica Life Insurance Company
- Standard Life of Canada
- AIG Insurance
- Unity Life Insurance
- Industrial Alliance Company
- Desjardine Financial Security
- Cooperators Insurance

We offer mutual fund investment products through our mutual fund dealer Equity Associates Inc.

Nature of relationship with company (ies)

No insurer holds an ownership interest in Lucier-Mastronardi Insurance & Investments Inc, nor does Lucier-Mastronardi Insurance & Investments Inc hold a significant interest in any insurance company.