M cCORQUODALE

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DISCLOSURE STATEMENT

INSURERS REPRESENTED

ACE INA Life Old Republic Insurance Company of Canada Certain Underwriters at Lloyd's, London Co-operators Life Insurance Company

We receive compensation, in the form of commissions, from the insurers we do business with. We may be eligible for additional compensation, such as bonuses or non-monetary benefits such as educational seminars or conferences.

It is our duty to disclose any conflict of interest to you. We confirm that there is no conflict of interest in regards to the proposed transaction you are considering.

We further confirm that we have provided a quote for Transition LTD coverage, at your request, and have not completed a detailed analysis of your insurance needs. Should you wish to discuss your insurance needs in greater detail, we would be pleased to refer you to an advisor in your area.

Hunter McCorquodale Toronto, Ontario