



**LEEDE FINANCIAL INC.**

**DISCLOSURE RELATED TO INSURANCE PRODUCTS**

- All insurance products and services purchased through Leede Financial Inc. branch offices and Leede Financial Inc. advisors are placed by Leede Insurance Agency Inc., a subsidiary of the investment dealer Leede Financial Inc.;
- Leede Insurance Agency Inc. and Leede Financial Inc. are separate legal entities that deal in insurance products and securities, respectively;
- Funds intended for payment of insurance premiums may be handled by Leede Financial Inc. on behalf of Leede Insurance Agency Inc.
- Your Leede Financial Inc. advisor is acting on behalf of the investment dealer when dealing in securities (e.g. stocks bonds and mutual funds) and on behalf of the insurance agency when dealing in insurance products;
- When selling insurance products, your Leede Financial Inc. advisor acts as an agent of the insurance company and receives a commission from the insurance company; some of the insurance companies that Leede currently represents are Canada Life, Manulife Financial, Standard Life, The Foresters Insurance Company, Transamerica Life Canada and Empire Life;
- The remuneration that my Leede Financial Inc. advisor receives will vary according to the type of product or service purchased;
- Insurance legislation in some provinces prohibits the practice of “tied selling”. For example, a person may not be required, as a condition of doing business, to transact additional or other business.
- Any confidential client information gathered in the course of opening a securities account or applying for an insurance policy will be used only to the extent necessary for the provision of the respective product or service and will not be transmitted to any third party except as may be required for the provision of the product or service purchased.

- Leede Financial Inc. and Leede Insurance Agency Inc. are separate but affiliated legal entities. Your advisor is employed by one, or both, of these companies. Both of these businesses operate within the location where your accounts are held. Where your advisor transacts your business through only one of these entities, none of your information will be disclosed to any individual of the other entity, except as expressly permitted or required by law, without your specific and informed consent.