

## Disclosures Related to Insurance Products

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### **If I reside in a province other than Québec, I acknowledge the following:**

- All insurance products and services purchased through Edward Jones branch offices and Edward Jones advisors are placed by Edward Jones Insurance Agency, a subsidiary of the investment dealer, Edward Jones;
- Edward Jones Insurance Agency and Edward Jones are separate legal entities that deal in insurance products and securities, respectively;
- Funds intended for payment of insurance premiums may be handled by Edward Jones on behalf of Edward Jones Insurance Agency.

### **If I reside in the province of Québec, I acknowledge the following:**

- All insurance products and services purchased through Edward Jones branch offices and Edward Jones advisors are placed by Edward Jones Insurance Agency (Québec) Inc., a subsidiary of the investment dealer, Edward Jones;
- Edward Jones Insurance Agency (Québec) Inc. and Edward Jones are separate legal entities that deal in insurance products and securities, respectively;
- Funds intended for payment of insurance premiums may be handled by Edward Jones on behalf of Edward Jones Insurance Agency (Québec) Inc.

### **Applicable to all provinces:**

- My Edward Jones 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, my Edward Jones advisor acts as an agent of the insurance company and receives a commission from the insurance company; the insurance companies that Edward Jones currently represents are Canada Life Financial, Manulife Financial and Sun Life Assurance Company of Canada;
- The remuneration that my Edward Jones 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.