



120 South Town Centre Blvd.
Markham, Ontario
L6G 1C3
Telephone: 905-479-6670
Fax: 905-479-9164
Toll free: 1-800-267-6670

1270 Central Parkway West, Suite 200
Mississauga, Ontario
L5C 4P4
Telephone: 905-615-8641
Fax: 905-615-8642
Toll free: 1-800-615-4746


www.cbggroup.com



CG&B
Financial
Services Inc.



Statement
on
Brokerage
Services



Statement on Brokerage Services

Thank you for your business.

*A*s your independent Insurance Agent, we provide insurance products and services on your behalf that are available, affordable and understandable. Our role is to provide you with the best insurance value that combines coverage, service and price.

We also provide personalized, quality service that includes professional insurance advice, ongoing policy maintenance and claims support. When an issue arises regarding your insurance coverage, we are your advocate, using our professional experience to best represent your individual interest.

Agent compensation is part of your insurance premium. For your benefit, we have listed the Insurers that we represent. Products vary from company to company in price, design and availability. We consider all of these facets when suggesting a product or company for you, all of whom do not provide the same product or the plan we have suggested for you.

- AIG Life Insurance Company of Canada
- Canada Life Assurance Company
- Desjardins-Laurentian Life Assurance Company
- Empire Life Insurance Company
- Equitable Life Insurance Company of Canada
- Great-West Life
- Manulife Financial
- Maritime Life Assurance Company
- National Life Assurance Company of Canada
- RBC Insurance
- Reliable Life Insurance Company
- Standard Life Assurance Company
- Sun Life Assurance Company of Canada
- Transamerica Life Canada
- Unity Life of Canada

*I*n addition to the Insurance Companies we represent under contract, as indicated above, The CG&B Group Inc. will place risks with Specialty Markets when it is in our client's best interest. In most cases, these specialty markets provide compensation at a lower rate than the Insurers we represent. In some cases it may be necessary for us to charge a fee in lieu of, or in addition to the commission payable under the insurance policy.

If you have any additional questions or require any other information regarding any of the compensation received by The CG&B Group Inc. for any of its insurance brokerage services, please do not hesitate to contact your account executive, or visit our web site. www.cgbgroup.com

Please sign to acknowledge receipt of a copy of this Statement on Brokerage Services.

Date _____ Signature _____