



Broker Disclosure Statement

The purpose of this document is to provide complete transparency within our business relationship. In it, I will provide details on the nature of my business as a corporation and my interests as an individual.

Business Structure

All insurance products and services are marketed and distributed by Red Helm Insurance Ltd. Red Helm Insurance Ltd is federally incorporated and licensed to distribute life, accident and sickness insurance in the province of Ontario.

Our Federal Corporation #1170836-8 - [Click Here to See the Certificate](#)

Our Ontario Insurance Distribution License #37440M – [Click Here to See our License](#)

Potential Conflicts of Interests

I am not currently engaged in any business outside the scope of Red Helm Insurance Ltd while in or outside the distribution of life/accident and sickness insurance. Please visit my Linked In page to see an up to date summary of my professional experience and entrepreneurial endeavours.

<https://www.linkedin.com/in/stephanerperron/>

Distributor Relationship

I am a licensed life/accident and sickness advisor. I process my insurance related business independently and through Financial Horizons Group (a Managing General Agency or “MGA”), which will pay me, or direct the insurance company to pay me, a bonus on commissions earned for the sale of insurance products that I sell. The bonus constitutes a portion of the overall compensation I am paid in conjunction with commissions referenced below. In addition, I have full discretion to deal with any insurer with whom I trade, and I am not subject to any pressure from Financial Horizons Group to favour one or the other insurer. Learn more about Financial Horizons Group;

<https://www.financialhorizons.com/>

Through Financial Horizons Group, I currently hold distribution contracts with Ontario Blue Cross, Canada Life, Empire Life, IA Excellence, Industrial Alliance, Forester Financial, Manulife, RBC Insurance, Green Shield Canada, Assumption Life, Equitable Life, Humania Insurance, Canada Protection Plan, Odyssey Financial, TourMed, BMO Insurance, Sunlife and Allianz Global Assistance. Through Financial Horizons Group, I can contract with Desjardins Financial Security, Edge Benefits, Ivori, La Capital and SSQ. I independently hold distribution contracts with Group Medical Services (GMS), Destinations Travel Group, Travelance, 21st Century Insurance and Great West Life.

Compensation – Monetary and Non-Monetary

Upon completion of an insurance transaction, I will be paid a sales commission by the company that provides the product you purchase which is generally based on a percentage of the premiums. I may receive a renewal (or service) commission if you keep that policy in force. I may be eligible for additional compensation, such as bonuses or non-monetary benefits, such as travel incentives, conferences and seminars, depending on various factors such as volume of my sales or persistency of business that I place with a company during a given period. Should your contract be cancelled within a certain period, I may be subject to chargebacks for a portion or all commissions earned.



Nature of My Relationship with the Companies I Represent

No insurance company holds an ownership interest in Red Helm Insurance Ltd, nor do I or Red Helm Insurance Ltd. hold or control ownership in any insurance company.

Errors and Omission Insurance

All business operations are covered by errors and omission insurance held with Berkley Insurance Company for an aggregate amount of \$2,000,000.

Life License and Continuing Education

In order to maintain my life/accident and sickness license, I am required to meet mandatory continuing education. Where applicable, I meet these educational requirements through attendance at various seminars and industry meetings.

My FSCO license #09110687 – [Click Here to See my License](#)

Collection, Use and Access of Information

I will, from time to time, collect financial and other information on you. This information includes transaction related details arising from your relationship with or through me. I may obtain information from a variety of sources, including your own records with me, from transactions you have made with or through me, from credit reporting agencies and other financial institutions, and from references you have provided me.

You authorize me and my distributors, including Financial Horizons Group, to collect and maintain this information when you apply for an insurance product or service and during the course of our relationship in order to administer the insurance product or service for which you applied or requested information and to fulfil our legal and regulatory obligations. For these purposes, we will have to share your information with third party services such as paramedical service providers, and insurers to whom you are applying for an insurance product or service.

You have the right to obtain access to the information we hold about you on file at any time to review its content accuracy and to have it amended as appropriate. To request access to your file, to ask about our privacy policies, or to request that the information not be shared or used for the purpose outlined above, you can now or anytime in the future contact us.

If you are no longer a client or this agreement terminates, we may keep your information in my records so long as needed for the purposes described above or as long as it may be required by law.

Stephane Perron

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