

## GroupBenefitz Advisor Disclosure

### Professional Advice from a Licensed Group Benefits Advisor

It is highly recommended that you obtain independent advice from a licensed group benefits advisor to discuss your needs and budget before purchasing a program to ensure the proper fit. To obtain advice, simply send us an email to [sales@groupbenefitz.ca](mailto:sales@groupbenefitz.ca) or visit [www.groupbenefitz.ca](http://www.groupbenefitz.ca) and submit your request to connect with an advisor through the live chat between the hours of 9am-5pm Eastern Standard Time (EST). If you choose to purchase a policy without speaking with an advisor first, you confirm you understand that you had the opportunity to access live advice for free and will continue to have access to an advisor after the policy is in force at all times, but have freely chosen to forego speaking with a licensed professional before the purchase and will hold plan providers harmless against any claims regarding not having a clear understanding of the program fit beforehand.

### Request for Service, Information, Review and/or Quote

By applying, enrolling, accessing, requesting information, and/or using the GroupBenefitz Health and Wellness Plans, you agree and confirm:

- The GroupBenefitz Platform Inc. may assist you in your request for further information, financial product placement, or product servicing specific to your need.
- Alternatively, we may direct you to other licensed and qualified professionals or referred advisor partners ("advisors"). Only advisors approved by you will be contacted to reach out to you. To provide timely and efficient service, you may be contacted via electronic communication methods.
- All efforts will be made by The GroupBenefitz Platform Inc. and our advisor partners to ensure secure, encrypted transmission of private information.
- You consent to receive communications from The GroupBenefitz Platform and advisor partners via phone, text, mail and email.
- You acknowledge and are aware that all communications, the collection and transmission of private information will be conducted in accordance with applicable Compliance Regulations, Privacy Legislation, and Errors and Omissions Insurance requirements and authorize the use of electronic communication methods by The GroupBenefitz Platform Inc. and our advisor partners and acknowledge awareness that there still remains a risk that information may become unsecured after transmission. Your consent will remain effective until such time as you retract this consent in writing via email to us at [support@groupbenefitz.ca](mailto:support@groupbenefitz.ca).

### Limited Sample of Contracted Carriers/Referral Partners

The GroupBenefitz Platform Inc. and its affiliates are currently contracted with each of the following Carriers/Referral Partners, including but not limited to:

- Green Shield Canada
- Equitable Life
- Parachute
- Wawanesa Approve / Live
- Canada Life
- Sun Life Financial
- Desjardins Financial Services
- Allianz (formerly TIC)
- Manulife Financial
- RBC Insurance

## **Consent**

By applying, enrolling, accessing, requesting information, and/or using the GroupBenefitz Health and Wellness Plans, you consent to your personal information being disclosed to the appropriate representative(s) as required. This information will be held in accordance with the Personal Information Protection and Electronic Documents Act (PIPEDA). Note: Additional consent forms and disclosures may be required of you at the time of application and as specific products are purchased.

## **Commissions, Sales Charges, and Fees**

You acknowledge that The GroupBenefitz Platform Inc. and its advisor partners may receive an initial and/or ongoing commission or referral fee on the GroupBenefitz Health and Wellness Plans products and services. You acknowledge that any products sold through prospectus, information folders, offering memorandums, or referral arrangements for which The GroupBenefits Platform Inc. or its advisor partners are not specifically licensed may or may not fall under the respective Errors and Omissions insurance coverage. Financial products often include embedded commission, sales charge options and ongoing fees. Some costs are chosen or imposed during the beginning of the sale process or upon early redemption of placed funds. Be sure to ask your advisor for details of any fees and how they may affect your future transactions and returns to choose the right option for your circumstance.

## **Indemnification of The GroupBenefitz Platform Inc. and/or its advisor partners**

By applying, enrolling, accessing, requesting information, and/or using the GroupBenefitz Health and Wellness Plans, you indemnify The GroupBenefitz Platform Inc. and its advisor partners, associates, referring agents, all associated dealerships against any and all losses and/or damages that may be associated with any/all products purchased through referral arrangement to a licensed or unlicensed seller. You acknowledge and agree that The GroupBenefitz Platform Inc. is not responsible for the proper placement of any referred product or its appropriateness for your situation. You will consult the duly licensed seller as to the appropriateness of each product or service of interest.

## **Declaration of Other Business Activity**

The GroupBenefitz Platform Inc. declares that it participates in no additional business activities other than those associated with the above.

## **Conflicts of Interest**

Every effort will be made by The GroupBenefitz Platform Inc. and/or its advisor partners to ensure no conflicts of interest, whether actual or perceived, arise. All advising and product suggestions provided by The GroupBenefits Platform Inc. and/or its advisor partners will be solely carried out in the best interests of the client based on information provided by the client.

Furthermore, you agree to hold harmless The GroupBenefitz Platform Inc., its advisor partners, or referring agents who may be without license and attest that they have not held themselves out to be a licensed representative, for which they are not. Nor have they described in any leading detail the products for which you have been referred and for which they are not licensed or approved to sell. It is with your full consent and authority that The GroupBenefitz Platform Inc. will pass your personal information to an advisor partner or referred professional or service provider, where it is deemed they could best review your needs on what you have disclosed to The GroupBenefitz Platform Inc..

## **Client Declaration**

By applying, enrolling, accessing, requesting information, and/or using the GroupBenefitz Health and Wellness Plans:

- You have read and understand the statements above and declare the above information to be true and correct.
- You understand the information and application documents associated with the insurance products you are purchasing.
- You confirm that the insurance products that you are purchasing are suitable for your needs.
- You authorize The GroupBenefitz Platform Inc. and/or its advisor partners to communicate with you in a timely and efficient manner, including electronic means.

## **Buying insurance online in Quebec**

GroupBenefitz Insurance plans are not currently available for sale in the province of Quebec.

## **Company Information**

The GroupBenefitz Platform Inc. is the Insurtech provider of technology and services to its network of licensed group benefits advisors and agents across Canada.

### **Name of our firm**

The GroupBenefitz Platform Inc.

### **Contact information**

Head Office

1000 Innovation Drive, Suite 585

Kanata, ON K2K 3E7

[www.groupbenefitz.ca](http://www.groupbenefitz.ca)

## **If you have any questions or require additional assistance**

If you have questions about the Terms and Conditions or you are unhappy with a GroupBenefitz product or service, we want to hear from you. Please send questions or concerns to us via email at [support@groupbenefitz.ca](mailto:support@groupbenefitz.ca).