

Advisor Information for Clients Concerning

Robert F. Healy, CLU, ChFC

Robert D. Healy, BRM, CHS

Matthew Healy, BBA

Robert F. Healy Insurance Agency Inc. / Healy Financial Planning

About Robert F. Healy

Bob has over 40 years experience in the financial service industry. In 1983 Bob incorporated his practice under the name Robert F. Healy Insurance Agency Inc., and further registered the trade name Healy Financial Planning 2003 to which it is still known as today. An active member of Advocis, the Million Dollar Round Table and a major contributor to the Atlantic school, Bob shows endless commitment to the industry. Committed to his own education, Bob has earned a Chartered Life Underwriter and a Chartered Financial Consultant designation. Bob also gives back to his community; sitting on boards, acting as a trustee and volunteering to make the community a better place. Healy Financial Planning is a part of the Wealth and Estate Planning Group; committed to helping businesses and families gain clarity and desired results around their financial goals.

About Robert D. Healy

Rob has been valuable member of the team at Healy Financial Planning since 2000, shortly after graduating from Acadia University with a degree in Recreation Management. In 2013 Rob became a co-owner of Healy Financial Planning. Rob is a member of Advocis and has continued his education in the industry by annually attending the Mackenzie University and industry sponsored forums. Rob is a Certified Health Specialist and licensed in Nova Scotia, Newfoundland and Alberta. Rob has developed a specialty on the risk management side of the business and is focused on managing risk for businesses and families. Rob is an annual supporter of The Canadian Cancer Society, the Multiple Sclerosis Society and the IWK Children's Foundation

About Matthew Healy

Matt obtained a Bachelor in Business with a major in Economics from Acadia University and has been working with Healy Financial Planning since 2000. In 2013 Matt became a co-owner of Healy Financial Planning. Matt continues his education in the industry through the Canadian Securities Institute and investment forums and seminars sponsored by mutual fund providers. Matt has developed a specialty on the wealth management side of the business and is focused on preserving and growing wealth for their clients. He is licensed in both Nova Scotia and Ontario. Matt has helped play a role in the development of the Dartmouth Waterfront Trails System and continuously supports many local charity fundraisers such as The Children's Wish Foundation, Big Brothers Big Sisters, The Canadian Cancer Society, among a few.

Companies we represent

As members of the Wealth and Estate Planning Group, a part of Freedom 55 Financial, a division of London Life Insurance Company, we offer a full range of London Life insurance and investment products through Robert F. Healy Insurance Agency Inc. / Healy Financial Planning.

We also offer certain individual insurance products from other companies made available to us through London Life, namely:

- The Great-West Life Assurance Company
- The Manufacturer's Life Insurance Company
- The Sun Life Assurance Company of Canada

We offer group insurance and retirement products from a wide range of companies including Great West Life, Blue Cross, London Life Insurance Company, the Manufacturer's Life Insurance Company, the SunLife Assurance Company of Canada, Standard Life, and the Royal Bank of Canada.

We may offer other individual insurance products from other insurance companies when necessary to address your special needs including Empire Life and Canada Life.

We offer mutual fund investment products through Quadrus Investment Services Ltd.

In addition, we offer:

- certain banking products from National Bank of Canada under the Solutions Banking™ brand, and from Manulife Bank under the Manufacturer's Life Insurance Company
- referrals to the London Life Insurance Company, and the Manulife Bank / Manulife One for mortgage needs

Nature of relationship with company(ies) we represent

No insurer holds an ownership interest in Robert F. Healy Insurance Agency Inc., nor does Robert F. Healy Insurance Agency Inc./ Healy Financial Planning hold a significant interest in any insurance company.

Compensation

If you choose to purchase a product through us, the company that offers that product will pay Robert F. Healy Insurance Agency Inc. / Healy Financial Planning. Robert F. Healy Insurance Agency Inc. / Healy Financial Planning is compensated by a sales commission for most products (both insurance and investment products) at the time of sale, and may receive a renewal (or service) commission if you retain that product with the insurance company. For certain products, Robert F. Healy Insurance Agency Inc. / Healy Financial Planning may receive a referral fee. We are compensated by Robert F. Healy Insurance Agency Inc. / Healy Financial Planning.

Robert F. Healy Insurance Agency Inc. / Healy Financial Planning may also be eligible for additional compensation, such as bonuses and non-monetary benefits, such as travel incentives. This compensation depends on various factors such as the volume or retention of business placed with a particular company during a given time period.

Conflict of interest

We take the potential of a conflict of interest very seriously. We will notify you if we become aware of a conflict of interest between you and one of us, and/or Robert F. Healy Insurance Agency Inc. / Healy Financial Planning regarding our recommendations to you. Our overall recommendations will take into consideration, and will be based on, our analysis of your financial security needs.

This statement has been prepared by Robert F. Healy / Robert D. Healy / Matthew Healy, and Robert F. Healy / Robert D. Healy / Matthew Healy alone are responsible for its accuracy.

Acknowledgment

I, _____ have been informed of, and understand the implications of this disclosure including any conflict of interest or potential conflict of interest associated with Robert F. Healy, Robert D. Healy, Matthew Healy and / or Robert F. Healy Insurance Agency Inc. / Healy Financial Planning in relation to any recommendations made.

I agree to continue dealing with you and understand that I may ask for further information regarding this disclosure.

Client Signature: _____ Date: _____

Agent Signature: _____ Date: _____