Disclosure for CORPORATIONS
in all provinces and territories

Advisor information for clients of
Rick Irwin, CFP, CLU
Owner, Trinity Wealth Partners

Professional designations and licenses

I have my designation as a Certified Financial Planner, and Chartered Life Underwriter.

I hold mutual funds licenses in the provinces of Nova Scotia, New Brunswick, PEI, Newfoundland & Labrador, Quebec, Ontario, Alberta, and British Columbia. Quadrus Investment Services is my Dealer and through them I offer Quadrus Group of Funds as well as third party funds from the following companies:

- AGF Investments
- BMO Mutual Funds
- Capital Group Canada
- CI Investments
- Dynamic Mutual Funds
- Fidelity Investment Canada ULC
- Franklin Templeton Investments
- IA Clarington
- Invesco Canada
- Mackenzie Investments
- RBC Global Asset Management
- Renaissance Investments
- Sentry Investments
- TD Mutual Funds

I am licensed for life & health insurance in Nova Scotia and Ontario.

Companies' products made available

I have access to the following companies' products through Trinity Wealth Partners:

Great West Life is the sponsor of my insurance license and I offer their products as well as those of the following companies, through PPI Solutions:

- Manulife Financial;
- Empire Life Insurance Company;
- Equitable Life Insurance Company of Canada;
- Transamerica Life Canada / Ivari;
- Royal Bank of Canada;
- Canada Life Assurance Company;
- Industrial Alliance Insurance and Financial Services;
- Standard Life of Canada (now Manulife Financial);
- Canadian Association of Blue Cross Plans.

In addition, I offer:

- Certain banking products from Manulife Bank;
- Income tax preparation through Trinity Wealth Partners;
- Segregated funds from Great-West Life, Sun Life Financial, Industrial Alliance and Manulife Financial

I refer mortgage needs to a mortgage specialist with Manulife Financial.

Nature of relationship with companies

No insurer holds an ownership interest in Trinity Wealth Partners, nor does Trinity Wealth Partners hold a significant interest in any insurance company.

Compensation

For insurance products, Trinity Wealth Partners will be paid a sales commission by the company that offers the product you choose and may receive a renewal (or service) commission if you retain that product with the company. Trinity Wealth Partners will base its recommendations on the best product for the client and not the provider which pays a higher commission

For investment products (Mutual funds and segregated funds) Trinity Wealth Partners may be compensated by a sales commission paid by the company whose products you chose and will receive a renewal (or service) commission, or service fee, if you retain that product with the company. TWP will chose the most suitable investment product for the client's needs and not one that pays a higher up front commission or service fee. For certain banking products, Trinity Wealth Partners will receive a referral fee.

Trinity Wealth Partners also participates in a share purchase plan with Great West Life. Contributions are tied to the overall revenue generated by Trinity Wealth Partners for the sale of Great West Life Insurance products and all revenue from both proprietary and third party mutual funds. Compensation levels for Great West Life insurance products depends on various factors such as the volume or retention of business placed with Great West Life but the cost of the products to the client is the same regardless of compensation paid to Trinity Wealth Partners. Trinity Wealth Partners and its agents will not participate in any non-monetary benefits from the sale of insurance or investment products, such as travel incentives.

I am compensated by Trinity Wealth Partners.

Conflict of interest

I take the potential of a conflict of interest seriously. I will notify you if there is a conflict of interest of which I become aware in regards to my services. My services will always take into consideration your financial needs.

Acknowledgment

I, ______________________ (client) have been informed of, and understand the implications of, this disclosure including any conflict of interest or potential conflict of interest associated with Rick Irwin of Trinity Wealth Partners in relation to any recommendations made.

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

Client Signature ________________________________ Date_________