

LET'S TALK INSURANCE!

Name of distributor: _____

Name of insurer: _____

Name of insurance product: _____



IT'S YOUR CHOICE

You are never required to purchase insurance:

- ◆ that is offered by your distributor;
- ◆ from a person who is assigned to you; or
- ◆ to obtain a better interest rate or any other benefit.

Even if a financial institution asks that you be insured, **you do not have to** purchase the insurance that is being offered. **You can choose** your insurance product and your insurer.



SHOP AROUND

To **choose** the insurance product **that's right for you**, we recommend that you:

- ◆ **read the summary** that describes the insurance product and that **must** be provided to you;
- ◆ **make sure you do not have duplicate insurance** through a similar product;
- ◆ **compare and shop around**, as the cost of insurance products can vary significantly.



DISTRIBUTOR REMUNERATION

A portion of the amount you pay for the insurance will be paid to the distributor as remuneration.

The distributor **must** tell you when the remuneration exceeds 30% of that amount : %



RIGHT TO CANCEL

You have _____ days following the purchase of your insurance to cancel it **at no cost (minimum of 10 days as prescribed by law)**. After that time, fees may apply if you cancel the insurance.

If the cost of the insurance is added to the financing amount and you cancel the insurance, your monthly financing payments might not change. Instead, the refund could be used **to shorten the financing period**. **Ask your distributor for details**.

The Autorité des marchés financiers can provide you with **unbiased, objective** information.
Visit www.lautorite.qc.ca or call 1-877-525-0337.

Name of employee: _____

Name of consumer: _____ Date of meeting: _____

I have reviewed this fact sheet with the consumer and given him a copy.

Distributor employee's signature: _____

I acknowledge receipt of this fact sheet.

Consumer's signature: _____

Reserved for use by the distributor _____

This fact sheet cannot be modified.