



Insurance Advisor Disclosure to Members

Licensing / Codes of Conduct

ADIUM insurance advisors are licensed for Life and Accident & Sickness insurance products through the Alberta Insurance Council. Ongoing licensing requires the completion of continuing education and adherence to a Code of Conduct that include, but are not limited to, Integrity and Trustworthiness, Good Faith, Competence and Financial Integrity.

ADIUM insurance advisors are also members of Advocis – The Financial Advisors Association of Canada. Advocis membership totals approximately 13,000 across Canada. Advocis requires members to uphold a Code of Professional Conduct and an annual continuing education requirement to ensure advisors maintain professional excellence and a high level of ethical standards and practice competencies.

Representation

ADIUM insurance advisors represent the following insurance companies:

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| AMA Association Group Insurance: (exclusive to members and their spouse and family members, if applicable) | <ul style="list-style-type: none">• Manufacturers Life Insurance Company (AMA member plans)• Chubb Life Insurance Company of Canada (AD&D)• Alberta Blue Cross (AMA Health Benefits Trust Fund) |
| Individual Insurance: (for members and non-physician clients) | <ul style="list-style-type: none">• Canada Life• Sun Life• Manulife Financial• Hunter McCorquodale |

Compensation

ADIUM insurance advisors are salaried employees of the Alberta Medical Association. They do not receive commissions or incentive compensation based on sales targets. Their role is to provide objective advice regarding your insurance options. The AMA receives an administration fee (on AMA Association Group Insurance) and ADIUM will receive commissions (on Individual Insurance) from products you may decide to purchase. These revenues are used to cover the operational costs of the AMA's insurance department.

ADIUM may receive a renewal (or service) commission on an individual policy if you keep that policy in force.

ADIUM may also be eligible for additional compensation, such as bonuses, depending on various factors such as the volume or persistency of individual insurance business that are placed with a particular company during a given time period.

No Conflict of Interest

ADIUM insurance advisors take the potential of a conflict of interest seriously. They will notify you if they become aware of a conflict of interest that could impact on the advice they provide you. Their recommendations are based solely on their analysis of your financial security needs.

More Information

Should you require additional information about the qualifications or the nature of ADIUM's insurance advisors' business relationships, please ask your advisor or direct your question to the director of insurance services, by calling 780.482.0692, 1.800.492.3486 or emailing adium@albertadoctors.org.