Client Engagement Document

Ian Ross Macfarlane
of
RMAC Wealth Initiatives Inc.

Financial Security Strategies for Individuals and Small Business

By Referral & Prepared for:

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i. Company Profile

At Wealth Initiatives we focus on the unique financial security requirements of individuals and small business owners. We research, develop and implement innovative approaches to their estate, insurance, and investment planning needs.

ii. Personal Profile

Ian Ross Macfarlane has been involved in the Insurance Industry since 2008. He has been involved in the tax strategy and tax shelter industry as well as the private financial services industry since 2003.

iii. Scope of Services

Wealth Initiatives is licensed to transact financial services in a number of classes and business. We offer Life Insurance, Disability Insurance, Critical Illness Insurance, Long Term Care Insurance, Segregated Funds, Mutual Funds and Employee Benefit packages. We also have at our disposal a team of experts available for advice in the area if retirement planning, mortgages and lending services, will preparation, setting up trusts and tax planning. This way, through our association with other fully qualified professionals our clients get dedicated professionals specializing on each of the particular needs but still with one main contact. When your situation would be more appropriately handled by another specialist, we promise that we will make the appropriate referral.

iv. What you can expect from Wealth Initiatives

1. We are professionals who only recommend those planning strategies and products that we ourselves would use if we were in similar circumstances.

2. We choose and recommend products from high quality companies widely known for their ability to deliver on their promises. We key on Canada Life, Transamerica Life, Manulife Financial, Great West Life, Standard Life, Empire Life, Equitable Life and Pacific Blue Cross depending on your specific circumstances.

3. We maintain your file completely confidential and will release your information to no one unless required by law.

4. With your agreement, all of our recommendations are based on a thorough understanding of your situation.

5. You receive regular communication from us and we will advise you of circumstances that could affect you, as we become aware of them.

6. We offer regular reviews of your situation approximately every twelve months to allow you to make any modifications to your programs you desire.

7. Continuing education in our specialty and directly related fields is ongoing. We study in excess of government standards to enable us to provide you with effective advice and information.

8. We respond to your questions as soon as we are able and target a "by the end of the next business day" return of all telephone calls and e-mail inquiries.

9. We treat all new client referrals from you with the professionalism we do you and realize that an endorsed referral is the highest praise we can receive for our work.

10. In the event that you are dissatisfied with our service and we cannot make satisfactory improvements we will transfer your client file with us without fee or condition to any other financial services professional you choose.

11. We subscribe to the **Code of Ethics** of **Advocis** which is a *Canadian Association of Insurance and Financial Advisors* and always hold your needs above our own.

v. We work to earn….

1. Your open mind to new and innovative approaches to dealing with your financial affairs.

2. Full disclosure of the personal and business information we require in order to make an appropriate recommendation based on your situation.

3. Serious consideration of our recommendations and proposals.

4. The right to your business on matters we have drawn to your attention.

5. Your personal endorsement to others in similar circumstances when you believe that our advice has been valuable to you.

6. Open communication with us to let us know how we are doing. If we're off track tell us fast. If we are doing well, tell others.

vi. Compensation

We are compensated by the companies with whom we place your business. This compensation is usually in the form of commissions paid when your contract is issued and delivered. Sometimes our compensation is on the basis of continuing commissions' payable each year your plan is in effect. We are also liable to repay commissions received if your business does not stay with the supplier company according to their regulations.

In addition, we hope to build a relationship with you where you will feel comfortable referring us to friends and associates that you feel might be able to benefit from meeting us. This is the most valuable compensation for us.

vii. Mutual Acknowledgements

We acknowledge our mutual expectations and that this relationship can be terminated without notice by the client.

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Date

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Advisor’s Signature

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Clients Signature to acknowledge receipt

Below is a list of products and services that we provide through WEALTH INITIATIVES. In helping us do the best job for you please indicate with a check mark the areas you wish to discuss.

☐Life Insurance	☐Long Term Care	☐Critical Illness
☐Disability Insurance	☐Segregated Funds	☐Estate Planning
☐Estate Preservation	☐Estate Multiplying	☐Tax sheltered Investments
☐Retirement Income	☐Employee Benefits Plan	☐Business Succession
☐Key Man Insurance	☐Buy Sell agreements	☐Charitable Gifting
☐RRSP’s	☐RRIF’s	☐Annuities
☐Pension Maximization	☐Personal Pensions Plans	