

**TYLER HOFFMAN, FMA**

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When considering the purchase of group benefits, it is important to have an understanding of the product and how it meets your needs. Also, it is important to know the company which is offering/supplying the product or service as well as the advisor who is recommending it. The following information will assist you in making an informed decision and will provide insight into my relationship with the companies OnPoint does business with, and how Tyler Hoffman is compensated.

OnPoint receives customer referrals from various professionals as well as from existing clients. OnPoint has been engaged by you to review your benefits plan offering. Our services pertain to the requested services only and do not expand beyond this arena into financial or tax planning or other activities.

***Companies I Represent:***

As a licensed insurance advisor, Tyler Hoffman represents several insurance carriers, health care providers, third party administrators and technology companies. His recommendations are based on his assessment of your needs and are selected from a broad range of products, services and technology.

***Nature of Relationship with Companies I Represent:***

No other company holds ownership or interest in OnPoint Employee Benefits nor does OnPoint Employee Benefits or Tyler Hoffman hold an interest in any Insurance Company.

Tyler is registered in the province of BC offering financial services products. He is the Founder of OnPoint Employee Benefits, and authorized to sell life, health and Insurer investment products, as well as group benefits and pensions in the province of BC.

***Compensation:***

There is no cost or obligation for this review. If you choose to purchase a product through OnPoint, Tyler Hoffman will receive remuneration from the company that offers the product. He is compensated by either a sales commission or referral fee at the settlement of the product or service. Also, he may receive renewal (or service) commissions from the Insurer where clients decide to keep the policy or contract in force. We will first attempt to improve your existing coverage and negotiate with your existing carrier, if we can find savings greater than 15% you agree to have Tyler Hoffman become the Agent of Record to work on your behalf.

He may also be eligible for additional compensation, such as bonuses, non-monetary benefits and travel incentives, depending on various factors such as the volume or persistency of business that he places with a particular company.

As part of our discussions on product requirements and selection, the amount of compensation received will not play a factor in the recommendations made to you.

***Conflicts of Interest:***

Tyler takes the potential of a conflict of interest very seriously. He will notify you verbally and in writing if there is a potential or real conflict of interest of which he becomes aware. His overall recommendations are unbiased and, where possible, are based on an independent survey of companies which provide the products the client is interested in.

His recommendations are selected from a broad range of products from various companies. A careful assessment of your requirements will be considered as part of his overall review. Please do not hesitate to contact Tyler if you need further clarification on the recommended products, his qualifications, or the nature of his business relationships.

Sincerely,



Tyler Hoffman, FMA  
OnPoint Employee Benefits

***This statement has been prepared by Tyler Hoffman. Tyler Hoffman alone is responsible for its accuracy.***

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***Client Acknowledgment:***

I acknowledge that I have been informed and understand this disclosure. I accept the information disclosed to me and understand that I may ask for further information regarding this disclosure.

Client Name: \_\_\_\_\_

Client Signature: \_\_\_\_\_

Date: \_\_\_\_\_

***Privacy:***

*The privacy of your confidential information is important to me. If you choose to purchase a product through me, I will be required to share your confidential information with all parties relevant to the transactions agreed upon. I will notify you immediately upon identifying any potential breaches of your personal information which may occur. The information you share with me to conduct your review will not be stored once the review is completed and will be destroyed immediately. I may need to use some of your information to generate quotes or pricing from insurance companies and health care providers, beyond this scope it will not be shared. I will share with you ahead of time such companies that require this information. Your information will never be shared unknowingly.*