

# Guide to Compensation and Ownership

## TD INSURANCE HOME AND AUTO ESSENTIALS

<p><b>Sales Model</b></p>	<p>As a direct response insurer, we sell our insurance products and services through duly licensed and fixed salaried agents. Additional sales and customer services, also provided by direct marketing and according to Primum Insurance Company quality standards, are obtained through affiliated companies, namely TD Home and Auto Insurance Company and the following broker firms: Meloche Monnex Insurance and Financial Services Inc. and Meloche Monnex Financial Services Inc.</p>
<p><b>Commissions</b></p>	<p>No commissions or remuneration, other than fixed salary, is provided to the agents or brokers, neither directly by Primum or indirectly by Primum authorized additional services providers.</p>
<p><b>Ownership</b></p>	<p>Primum Insurance Company is a wholly owned subsidiary of Security National Insurance Company, which is a subsidiary of Meloche Monnex Inc. Meloche Monnex Inc. is a wholly owned subsidiary of the Toronto-Dominion Bank.</p>
<p><b>Affiliated Companies</b></p>	<p>TD Insurance Home and Auto is also a wholly owned subsidiary of Security National Insurance Company.</p> <p>The broker firms Meloche Monnex Insurance and Financial Services Inc. and Meloche Monnex Financial Services Inc. are wholly owned subsidiaries of Meloche Monnex Inc.</p>