

CANADIAN PRIVACY PRINCIPLES AND PRACTICES

We respect your privacy and comply with the Guidelines. We safeguard the sensitive personal information of clients. Protecting personal information and respecting privacy is important to us. As a provider of financial solutions and services, the collection and use of personal information is fundamental to our business. Equally important is your trust in our handling of your personal information.

As partners, working and handling matters on your behalf, we maintain records and files to assess situations and needs. They may contain organizational or confidential information. If and when you purchase any service through us, you complete application(s) with specified personal information set out on the forms. You sign such forms consenting to the use of the information by us. From time to time, you may also complete additional document(s) such as confirming your requests for changes in products or services, or to initiate a claim or benefit.

Your record is kept in our primary place of business. Access to the information is limited only to person(s) authorized to act on our behalf, when the information is required for the performance of duties, to persons you have granted access, and to those allowed by law.

Information provided by you through our Site is used for business purposes only to service your needs as a client. We may use "cookie" or related technology to track usage of the Site, and to improve our service to you.

INTERNET SECURITY

You acknowledge and confirm that the Internet is not a secure medium where privacy can be ensured, and that complete security and confidentiality over the Internet is not possible at this time. Your confidential use of the Site cannot be guaranteed and you acknowledge that your use of the Site (including information you transmit to the Site) may be subject to access by, or disclosure to, other persons. Without limiting any other disclaimer herein, we shall not be responsible or liable for any harm that you or any other person may suffer in connection with any such breach of confidentiality or security.