

PRIVACY STATEMENT AND CONSENT

Agency/Agent Name

Commitment to Protecting your Privacy

To provide you with access to and recommendations concerning financial products and services, I collect certain personal information about you. I adhere to the Personal Information and Electronic Documents Act (PIPEDA), Canadian federal privacy legislation, and provincial privacy laws that may apply.

Accountability

I am responsible for the personal information I receive from my clients and I will take reasonable steps to safeguard that information in whatever form it is held.

Why I Collect, Use, and Retain Personal Information

I collect all personal information (including health, corporate, financial, and related information) and I use and retain it solely for the purposes of providing advice, to identify financial products, concepts and services to address needs you have identified, to administer any products or services you purchase through me and to advise you of new products or services that may be of interest to you.

Consent

I will collect information only with your consent. I use your personal information for the purposes identified above. By signing this form, you agree on behalf of you, your executors, or administrators:

- to provide accurate information throughout our business relationship as your circumstances change,
- to allow me to use, share and disclose this information on an as-needed basis with my suppliers, associates, and wholesale organizations, which may retain some information on file for future use and reference by me, my suppliers and any assignees,
- to allow me to retain your personal information, including health information housed on your applications, in my paper and electronic files for as long as you wish me to be your advisor, or I have a business or regulatory need to retain the information and
- to the assignment of your file, including your personal information, to another agent and/or MGA, to continue to service your needs, if I become incapacitated, die or retire. You do, however, have the right to choose your own agent at that time, should you not agree to the assignment.

Limiting Collection

I only collect information that helps me formulate advice, including personal, financial and health information, and to meet my regulatory obligations. I will only use fair and lawful means to collect this information.

Limits on Use, Disclosure, and Retention

I will use and disclose your personal information to perform my duties, to provide you with advice and when I am required to do so, by law. I may provide your personal information to insurers through wholesale organizations known as Managing General Agencies (MGAs), which are contracted to provide administrative services to the insurers to facilitate the sale of insurance. I may share this personal information with my employees or service providers so that they can perform their duties, to insurers and any person or organization to which consent has been given and where authorized by law. I may also share this information with others to get you help in areas outside of my areas of expertise.

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I am required to retain much of the information I collect for regulatory reasons including the requirement that I am able to demonstrate that the recommendations I make are appropriate and address your identified needs.

Accuracy of Information

To make appropriate recommendations, I must receive accurate information. It is my responsibility to keep personal information about you as accurate and up to date as possible. Where appropriate, I will attempt to update the personal information I hold about you in my records in an effort to determine whether the recommendations I made are still appropriate in light of changes in your circumstances. However, I also rely on you to provide regular updates to me for the same reason.

Personal Information Safeguards

All employees, associated advisors, wholesale organizations and suppliers that are granted access to client records are required to keep this information protected and confidential and to use the information only for the purposes identified. Information that is no longer required for the intended purposes will be destroyed. I've also established physical and systems safeguards, along with proper processes, to protect client information from unauthorized access or use.

Your Privacy Choices

You may review the personal information I retain about you upon request. You may withdraw your consent at any time (subject to legal or contractual obligations and on providing me with reasonable notice) by contacting me. Withdrawing your consent may prevent me from providing you with requested products or services and may end our business relationship.

Your Right to Complain

If you have any concern about our collection, use or disclosure of your personal information, you have the right to raise your concerns with me or with the Privacy Commissioner.

Privacy Officer: _____
Address: _____
Phone: _____
Fax: _____
Email address: _____

Customer's Consent:

I hereby acknowledge that my signature indicates that I have been given a copy of your privacy policy and consent. Until advised otherwise, you have my consent to collect, use, share, disclose and retain my personal information as described above.

Date _____
Client Signature

Date _____
Client Signature