

PRIVACY POLICY – Page and Associates Ltd.

A Financial Plan depends on a large amount of current and accurate confidential information about me, my family members, our assets and liabilities and our income and expenses.

In working with an advisor from Page and Associates Ltd., my advisor and his or her associates will need to gather and retain such information to be referred to as services are provided to me.

This personal information, not publicly available about me, may include but is not limited to:

- a) Any income tax information;
- b) Account statements from other firms, including banks, trust companies or fund companies;
- c) Pension plan information;
- d) Legal documents including wills, trusts and powers of attorney;
- e) Copies of identification including photo identification and banking information; and
- f) I understand that information may have been acquired from **external** sources prior to our relationship such as accountants, financial or legal advisors or financial institutions subject to our specific agreement.

My advisor may **use** this information to:

- Communicate with me in a timely and efficient manner;
- Assess my financial situation and make recommendations for financial strategies that may help me achieve my goals, or to recommend suitable products that he or she is authorized to sell;
- Complete and assess my application for investment accounts and instruments and/or insurance products;
- Evaluate claims and underwriting risks when required;
- Analyze business results; and
- Detect and prevent fraud;
- Act as required or authorized by law.

My advisor may **disclose** this information to other employees of Page and Associates Ltd. to permit internal collaboration on services provided to me. There will be times where some of this information may be conveyed to other organizations in order to obtain other information or analysis such as income tax information, pension entitlements, insurance quotations etc. Such other organizations include: **Page and Associates Ltd. (financial planning and insurance)**, **Worldsource Financial Management Inc. (investment funds and deposit instruments)**, **IDC Worldsource Insurance Network (insurance)**. Any disclosure to other persons or organizations will only be made with my permission when required to provide me with information or services I have requested.

I have the following **rights** concerning my confidential information:

- I have the right to know why an organization collects, uses or discloses my personal information;
- I have the right to expect an organization to handle my information responsibly and to not use it for any other purpose other than the one to which I consented;
- I have the right to know who in an organization is responsible for protecting my information;
- I have the right to expect an organization to protect my information from unauthorized disclosure;
- I have the right to inspect the information an organization holds about me and make sure it is accurate, complete and current;
- I have the right to expect an organization to destroy my information when requested or when no longer required for the intended original purpose;
- I have the right to confidentially complain to an organization about how it handles my information and may escalate my complaint to the Privacy Commissioner of Canada if needed; and
- I have the right to remove my consent at any time by contacting my advisor/company in writing.

Page and Associates Ltd. **will not**:

- Sell my contact or client information to anyone; and
- Share my contact information with organizations outside of our relationship that would use it to contact me about their own products or services.

If I have questions or concerns about how Page and Associates Ltd. is protecting my privacy, I will contact:

Shona Pelley,
Privacy Officer,
Page and Associates Ltd.
905-884-5563 extension 244