



Canfin Magellan Investments Inc. Client Relationship Disclosure

This Relationship Disclosure document outlines the relevant business relationships involving Canfin Magellan Investments Inc. ("CMI"), CMI's advisors and CMI's clients.
If you have any questions regarding these relationships, your Advisor or CMI would be pleased to discuss them with you.

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TABLE OF CONTENTS

Nature of the Advisory Relationship.....	3
Products and Services Offered by Canfin Magellan Investments Inc.....	3
Procedures Regarding the Handling of Client Cash and Cheques.....	3
Suitability of Orders Accepted/Recommendations Made.....	4
Defining Know Your Client (“KYC”) Terms.....	4
Investment Objectives.....	5
Risk Tolerance.....	5
Investment Knowledge.....	6
Content and Frequency of Reporting for the Account/Plan.....	6
Introducing/carrying dealer arrangement.....	7
Account Performance Reporting.....	7
Report on Charges and Other Compensation.....	8
Conflicts of Interest.....	8
The Nature of the Compensation that May be Paid to Canfin Magellan Investments Inc.....	9
Canfin Magellan Investments Inc. Referral Arrangements.....	9
Canfin Financial Group of Companies Privacy Statement and Consent.....	10
Your Rights as they pertain to your personal information.....	11
How Canfin Financial Group of Companies Collect, Use and Disclose Your Information.....	11
What Canfin Financial Group of Companies will NOT do with your information.....	11
We Strive to Protect Your Personal Information.....	11
Your Privacy Choices.....	11

This Relationship Disclosure contains important information about the products and services we offer, the nature of your account and the manner in which it operates, and our responsibilities to you. You will receive a copy of this Relationship Disclosure when you open your account(s) with us or before we begin providing advice or trading services to you.

Nature of the Advisory Relationship

Your Advisor is registered with Canfin Magellan Investments Inc. Your Advisor receives commissions and ongoing service fees from the sale of mutual funds and other investment products as per item **Products and Services Offered by Canfin Magellan Investments Inc.** below. Your Advisor may recommend financial products and services offered by, and receive commissions and/or referral fees from, companies related to CMI. Clients are responsible for making investment decisions but may rely on the advice given by the Advisor. In such situations the Advisor is responsible for the advice and ensuring that it is suitable based on the client's financial situation, investment needs and objectives.

Products and Services Offered by Canfin Magellan Investments Inc.

Canfin Magellan Investments Inc. is registered under provincial securities legislation in Alberta, British Columbia, Manitoba, New Brunswick, Ontario, and Saskatchewan as a mutual fund dealer and in Ontario as an exempt market dealer. CMI is a member of the Mutual Fund Dealers Association of Canada ("MFDA"). As a mutual fund dealer and exempt market dealer (Ontario), CMI sells products such as Mutual Funds, GIC's, Principal Protected Notes, Labour-Sponsored Investments Funds, Pooled Funds, Hedge Funds and Flow Through products. CMI also provides Fee-For-Service Financial Planning through our CMI Financial Planners division ("CFP").

Only Advisors with the CFP and RRC designation can offer Fee-For-Service Financial and/or Retirement Planning. As well, only Advisors with Exempt Market Dealer proficiency may promote and offer exempt investment products such as Principal Protected Notes, Pooled Funds, Hedge Funds and Flow Through Shares.

A Canfin Financial or Retirement Planner ("Planner") who renders a service to a client covered by a Letter of Engagement earns a Fee-For-Service as compensation.

The Planner's service may be conducted in person/face-to-face meeting with the client, or through Canfin Financial Group's online communication called VirtualSage.

VirtualSage is an online communication platform offered to potential clients and investors to meet and speak to a Canfin Financial Planner or Retirement Consultant at the comfort of their home computer and at their own convenient time fitting their schedules. The VirtualSage is a secure and dedicated portal that does not utilize third party technology such as "Skype." As such, VirtualSage was created for this purpose alone and not shared with any other programs outside of Canfin Financial Group.

The fees collected and paid to the Planner is a service-fee paid for his or her professional capacity as a Financial or Retirement Planner. Such fees are separate and distinct from any compensations received by a Canfin Magellan Investments, Inc. Mutual Fund Representative or Advisor for the sale and purchase of an investment outside of the Planner's fee-for-service. The Planner's Letter of Engagement for Fee-for- Service does not negate the Regulatory Disclosures that a Canfin Magellan Investment Inc., Mutual Fund Representative or Advisor is required to provide clients in investment transactions.

Procedures Regarding the Handling of Client Cash and Cheques

Canfin Magellan Investments Inc. **does not accept cash from clients, nor is the Advisor permitted to accept cash from clients.** Clients can make the cheques payable directly to the fund companies or if applicable to an Intermediary such as B2B Trust. Cheques made payable to the fund companies or intermediaries will be forwarded to those institutions, on the clients' behalf. Clients may also make the cheques payable to CMI, which in turn would deposit said cheque into a Trust Account and then issue a cheque to the applicable institution for the purpose of purchasing the investment for the client. All cheques should be made payable to either the applicable fund company(s), intermediary or CMI as set out above. **Under no circumstance should you leave the name of the**

payee blank on your signed cheque or make a cheque payable to your advisor, a numbered or personal holding company and never or any other company, entity or persons. Canfin Magellan Investments Inc. does not keep client cheques on premises, or for safekeeping services.

All cheques made payable to Canfin Magellan Investments Inc. (CMI) will be deposited into CMI "In Trust Account". Deposits will earn interest at a rate of 0.10% per year calculated monthly. Canfin currently distributes interest earned in trust account to Mutual Fund Companies. As of May 1, 2014, interest earned will not be distributed but will be retained by Canfin Magellan Investments Inc.

Suitability of Orders Accepted/Recommendations Made

Under securities legislation and MFDA Rules, it is the responsibility of Canfin Magellan Investments Inc. as a registered dealer and its registered representatives:

- to establish the identity and the financial position of each investor,
- to determine the investment needs and objectives of each investor, and
- to ensure that each purchase reflects those needs and objectives.

These regulations set the standards for the relationship that is established between mutual fund advisors and their investors. CMI is responsible for making sure that its advisors gather the information necessary to ensure that investors make investments that are suited to their financial needs.

The basis for gathering the information necessary to ensure that investors make suitable investment purchases is known as the "Know Your Client" rule.

Know Your Client (KYC) is the single most important rule to remember when making investment recommendations.

The "Know Your Client" rule is designed to protect the investing public as well as the advisor. By completing KYC information, both the representative and the investor can be assured that the investment decisions made are appropriate for the investor.

All CMI advisors are required to gather KYC information on every investor. This information is collected during initial investor interviews before any investment recommendations are made. The information is retained by the advisor on CMI's forms. Transactions cannot be placed for CMI is required under securities legislation and MFDA Rules to ensure each recommendation made is suitable for the client in relation to the client's investment objectives, risk tolerance and other personal circumstances. As well the obligation to make a suitability determination applies to trades proposed by the client, whether or not a recommendation is made. In addition, the following are other circumstances that will trigger an assessment of suitability of investments in the client's account as prescribed by MFDA Rules:

- When the client transfers assets into an account at Canfin Magellan Investments Inc.;
- When CMI or the Advisor becomes aware of a material change in client information, as defined in MFDA Rule 2.2.4; or
- When there is a change in the Advisor responsible for the client's account at CMI.

Defining Know Your Client ("KYC") Terms

The following definitions should assist you in understanding the KYC process.

Time Horizon - The time horizon information provided by you is intended to document the period from now to when you will need to access a significant portion of the money you invest in your plan.

Investment Objectives

The investment objective information provided by you is intended to document the result you desire from your investments and should reflect the relative type(s) of investments you wish to hold in your plan. Definitions for the investment objective terms are included below.

Safety - Investors seeking safety have an objective to preserve their principal investment and are less concerned with capital appreciation. Investors seeking safety of principal should generally be invested in mutual funds and other securities that provide a guaranteed investment/par value at maturity such as cash, GICs, and mutual fund money market and government debt instruments.

Income - Investors seeking income have an objective to generate current income from their investments and are less concerned with capital appreciation. Investors seeking income should generally be invested in mutual funds and other securities that will generate a regular stream of income such as preferred shares, dividend paying common shares, and income paying debt instruments including bonds or money market funds.

Balanced - Investors seeking balance have an objective of obtaining a combination of income and capital appreciation from their investments. Mutual funds and other securities and portfolios with "balanced" investment mandates are generally appropriate for investors seeking balance and should typically include at least 40% in fixed income investments and no more than 60% in equities.

Growth - Investors seeking growth have an objective to achieve capital appreciation from their investments and are less concerned with generating current income or preserving the safety of their principal. Investments in mutual funds and other securities including Canadian dividend, Canadian equity, U.S. equity, certain international equity and Canadian small cap equity funds are generally appropriate for investors seeking growth and capital appreciation.

Aggressive Growth - Investors seeking to speculate have an objective to achieve maximum short term or long-term gain and are willing to take on a high level of risk in exchange for the return they hope to achieve. Large weightings in sector and specialized funds and other securities such as emerging markets, science and technology, and precious metals, and investments that engage in venture capital and speculative trading strategies such as labour-sponsored venture capital funds and hedge funds are generally appropriate for investors seeking to speculate.

Risk Tolerance

Often investors want investments that will provide them with high returns at little or no risk. There is no such thing as a "risk-free" investment. Investments that provide an opportunity to earn greater returns are usually those that carry a greater element of risk. This documents your willingness and ability to assume risk and should reflect the relative weighting of the types of investments you wish to hold in the account. The value of the investments should not exceed your risk tolerance weighting.

Low: Low risk investments demonstrate a low volatility and are for investors who are willing to accept lower returns for greater safety of capital and may include such investments as Canada Savings Bonds, GICs and money market mutual funds.

Low to Medium: Low to Medium risk investments demonstrate a low to medium volatility but a higher volatility than those described above and may include bond and balanced funds.

Medium: Medium risk investments demonstrate a medium volatility and are for investors that are looking for moderate growth over a longer period of time and may include bond or balanced funds, Canadian dividend, Canadian equity, U.S. equity and certain international equity funds.

Medium to High: Medium to High risk investments demonstrate a medium to high volatility and are for investors that are looking for long term growth and may include funds that invest in smaller companies, specific market sectors or geographic areas.

High: High risk investments demonstrate a high volatility and are for investors who are growth oriented and are willing to accept significant short term fluctuations in portfolio value in exchange for potentially higher long term returns and may include smaller companies, specific market sectors or geographic areas, labour-sponsored venture capital funds or funds that invest in specific market sectors or geographic areas such as emerging markets, science and technology, or funds that engage in speculative trading strategies including hedge funds that invest in derivatives, short sell or use leverage.

Investment Knowledge

Some investors may know a great deal about investing and the various types of investments, while others will know very little. The following are the definitions for the different categories of Investment Knowledge:

Novice: You have not previously invested in investment products or have done so for a short period of time.

Fair: You have invested but may not have yet lived through a bear market or have obtained an in-depth understanding of the capital markets.

Good: You have previously invested in markets for a minimum of 5 – 10 years during which you have gained an understanding of the factors that drive the market performance and an understanding of volatility and the base concepts of portfolio management.

Sophisticated: You have either formal training in capital markets or have a long investing history during which you have gained an in-depth understanding of market behavior and portfolio management.

Content and Frequency of Reporting for the Account/Plan

Canfin Magellan Investments Inc. will be providing account statements on a quarterly basis to all clients. The contents of these statements are as follows:

- all debits and credits including automatic purchase or withdrawal plans transactions;
- the quantity and description of each security purchased, sold or transferred and the dates of each transaction; and
- the type of account;
- the account number;
- the period covered by the statement;
- the name of the Advisor(s) servicing the account, if applicable; and
- the name, address and telephone number of CMI.

Only transactions executed by CMI will be reflected on the account statements.

Note: Written Confirmation of a trade in a security of a mutual fund will be sent to the client directly by the Fund Company containing the information as required by MFDA rules.

It is a good practice to review every statement and confirmation you receive. Make sure the transactions are accurate and have been carried out as you intended. If you have any concerns, contact your advisor or our head office at 905-829-0020.

According to MFDA Rule 5.3.2.C, the following is required to be reported:
Market Value and Cost Reporting for all investments in an account at CMI:

- (i) As at the beginning of the period for which the statement is made:
 - (A) the total market value of all cash and investments in the account; and

- (ii) As at the end of the period for which the statement is made:
 - (A) the name and quantity of each investment in the account;
 - (B) the market value of each investment in the account and, if applicable, a notification to the client that there is no active market for the investment and that its value has been estimated. Where a value cannot be reliably determined, the Member must include the following notification that is substantially similar: "Market value not determinable"
 - (C) the cost of each investment position presented on an average cost per unit or share basis of on an aggregate basis, and determined as at the end of the applicable period. Where market value is used to determine the cost of an investment position, disclosure of that fact must be provided in the account statement;
 - (D) the total cost of all investment positions;
 - (E) the total market value of each investment position in the account;
 - (F) any cash in the account;
 - (G) the total market value of all cash and investments in the account;
 - (H) disclosure in respect of the party that holds or controls each investment and a description of the way it is held.

As per MFDA Rule 5.3.2, on an annual basis a Performance Report is required to be provided to all clients. This will be done on the final quarter of the year dated for December 31. The investment Performance Report provides information on the performance of your account and is broken down into the following two parts:

Introducing/carrying dealer arrangement

Canfin Magellan Investments Inc. also offers accounts where B2B Bank Financial Services Inc. (B2B) acts as the carrying dealer for the account. You will know that B2B acts as the carrying dealer for your account if you filled out a B2B account application form at the time of account opening and you regularly receive an official account statement from B2B.

Canfin Magellan Investments Inc. has an introducing / carrying dealer arrangement with B2B where Canfin Magellan Investments Inc. acts as the introducing dealer and B2B acts as the carrying dealer. As the introducing dealer, Canfin Magellan Investments Inc. is responsible for approving and opening your account(s), including the application of Know Your Client rules, supervising your advisor and ensuring that the investments and trading activity in your account(s) is suitable for you, facilitating the deposit and withdrawal of your cash and ensuring that the operation of your account(s) complies with other regulatory requirements. As the carrying dealer, B2B is responsible for trade execution and for settling trades (both of which Canfin Magellan Investments Inc. may do in certain circumstances), custody of your cash and securities and issuing account statements, trade confirmations, performance reports, charges and compensation reports and most tax reporting.

Account Performance Reporting

1. Change in value of your investment account:

The information in this part is set out in three sections and provide you with changes in value of your account: 1) since the opening with Canfin or since Jan. 1, 2002, whichever is later and 2) during the past year.

2. Your Personal Rate of Return:

The Performance Report provides your personal rate of return for your investments expresses as the total percentage return of your account, after charges have been deducted. This information is provided for the year covered by the report and from the date you first opened your account and depending on how long your account has been opened, you may also see your personal rate in return for the past three, five and ten year periods.

Where market values cannot be readily available and reliably determined by CMI in respect to the securities positions held in the account, such values shall not be included in the report and CMI must disclose to the client in the report the security positions for which values have not been included and why the information has not been included in the report.

Report on Charges and Other Compensation

As per MFDA 5.3.3, on an annual basis a Report on Charges and Other Compensation is required to be provided to all clients. This will be done on the final quarter of the year dated Dec. 31. The charges and compensation report provides a breakdown of the costs and compensation that were paid to Canfin over the past year.

The report will show costs broken down into the following three categories:

Amounts paid to the dealer for general administration of your account:

This section sets out charges that you paid for the administration and operation of your account. Examples include administrative fees, transfer fees, RRSP fees and trustee fees. These are fees charged to your account that do not relate to specific transactions

Amounts paid to the dealer for specific transactions:

This section sets out charges you paid relating to specific transactions in your account. Examples include front-end sales commissions and switching fees. These types of charges do not apply to all investments.

Amounts the dealer received from others to service your account:

This section sets out compensation your dealer received from third parties. These amounts are included in the price of the mutual fund that you purchase. While you do not pay these directly of “out-of-pocket”, these are amounts affect you because they reduce the investment’s return to you. Examples include trailing commissions and commissions from deferred sales charge mutual funds. The compensation paid to a dealer is not the same for all investments.

Conflicts of Interest

A conflict of interest may arise in circumstances where the interests of different parties (such as you and your advisor) are inconsistent or divergent. We seek to avoid or minimize conflicts of interest wherever possible and have policies and procedures in place intended to protect your interests and fulfill our obligations to you. In general, we manage conflicts of interest through:

Avoidance: this includes avoiding conflicts that are prohibited by law or that cannot effectively be managed.

Control: we manage acceptable conflicts through safeguards such as keeping different business units physically separate and restricting the internal exchange of sensitive information.

Disclosure: we provide you with disclosure about conflicts as they arise so that you are able to independently assess their significance when evaluating our recommendations and actions.

Examples of common potential conflicts of interest that we manage in the course of providing services to you include:

Canfin Magellan Investments Inc.’s relationship with other entities in the Canfin group of companies, (see Canfin Magellan Investments Inc. Referral Arrangements).

Commissions and fees Canfin Magellan Investments Inc. and your advisor earn on the products you buy and the services we provide (see Products and Services Offered by Canfin Magellan Investments Inc.).

Outside activities in which some of our advisors may be engaged (see Products and Services Offered by Canfin Magellan Investments Inc. and Canfin Magellan Investments Inc. Referral Arrangements).

Fees that Canfin Magellan Investments Inc. and/or your advisor may receive for referring you to a third party. Details about any referral arrangement, including the fees, will be disclosed to you in writing before any related services are provided.

The Nature of the Compensation that May be Paid to Canfin Magellan Investments Inc.

Canfin Magellan Investments Inc. and its representatives may receive the following compensation:

- (a) A purchase fee, as a percentage of the gross investment amount, may be deducted by the fund management company, which in turn will be paid to CMI, part of which will be paid to your Advisor to service your account.
- (b) Mutual Funds can be purchased on a Front-end sales charge basis where the allowed initial purchase fee under Fund Companies Prospectus/Fund Facts agreed upon between Advisor and the client are deducted from the purchase amount prior to investing; or at a Deferred Sales Charge ("DSC") basis and where CMI will receive a commission at the time of sale part of which will be paid to your Advisor to service your account. If the fund has no initial purchase fee, an early redemption fee may be involved (Deferred Sales Charge). This redemption fee may be reduced annually, so that after the specified period, there will be no redemption fee (please refer to the relevant prospectus of the mutual fund for further details). Other fees may also apply per Fund Company Prospectus/Fund Facts such as Transfer Fee when your assets are transferred out to another institution, Switch Fee when switching from one fund to another within the same fund family, early redemption fee or short term trading fee when redeeming funds within a minimum period (generally 90 days). Early redemption or short-term trading fees are intended to discourage investors from frequent and short-term trading; and CMI and its advisors may be entitled to trailing commissions paid the Fund Manager to the Dealer and Advisor as an ongoing service fee in maintaining, monitoring and ongoing advice.
- (c) Some fund management companies may provide additional compensation to CMI representatives such as service fees, cost sharing for continuing education programs or marketing assistance.
- (d) Should these investment funds be used in an R.R.S.P., R.R.I.F. or other registered tax deferral plans, the trustee of the plan may annually or semi-annually deduct a trustee fee from the fund (s). This trustee fee is usually calculated either as a flat amount or as a small percentage of the market value of the R.R.S.P. or R.R.I.F. with a stated minimum and maximum amount.
- (e) Fee Based is a compensation paid to CMI and its representatives where compensation is based on a set percentage of client's assets instead of a commission. The fee-based compensation has a maximum percentage provided by the manufacturer offering the fee-based product. Clients and Advisors must however, first sign an agreement, known as the Advisor Service Agreement, indicating the percentage client is willing to pay CMI and Advisor is within the prescribed manufacturer's maximum. This agreement must be completed prior to execution of the fee-based product purchase(s).

This general information with respect to how Canfin Magellan Investments Inc. is compensated as well as other possible costs associated with making and holding investments is intended to supplement more specific product disclosure available through the relevant investment fund's prospectus or offering memorandum. Other fees may apply should the client's cheque is returned NSF or if the clients request historical information or copies of account documents more than one year of age. The cost of the NSF will be borne by the client. Any costs associated with providing historical information or document copies will be communicated to the client prior to proceeding.

Canfin Magellan Investments Inc. Referral Arrangements:

There exist various business relationships among the Canfin Financial Group of Companies which involves referral arrangements as follows:

- (a) **Canfin Management Inc.:** If you give your Advisor permission to refer you to Canfin Management Inc. for tax preparation and tax planning needs, your Advisor will receive a referral fee of 20% of the pre-GST/HST amount that you are invoiced by Canfin Management Inc. As well, if you are referred for Management Consulting, your Advisor will receive a one-time referral fee of 10% of the pre-HST (subject to a maximum of \$250). This referral fee will be paid by Canfin Management Inc. directly to Canfin Magellan Investments Inc., which in turn will pay your Advisor.

- (b) **Canfin Mortgage and Equity Inc.:** If you give your Advisor permission to refer your mortgage needs to, and you are able to finance your home through, Canfin Mortgage and Equity Inc. (Ontario License Number 11949), your Advisor will receive a mortgage referral fee of up to \$250 from Canfin Mortgage and Equity Inc. In accordance with applicable regulation, this referral fee will be paid by Canfin Mortgage and Equity Inc. directly to Canfin Magellan Investments Inc., which in turn will pay your Advisor.
- (c) **Q-Trade Investor:** If you give your Advisor permission to refer you to Q-Trade Investor for the purpose of transacting in securities such as stocks and bonds etc. Canfin Magellan Investments Inc. will receive a referral fee equal to One Dollar (\$1.00) per revenue-generated trade conducted in your Qtrade accounts. For the purposes of calculating the referral fee, "revenue generated trade" includes equity and fixed income trades which Qtrade earns a commission or spread on. Referral payments will be made quarterly by Qtrade to CMI, which in turn, pay your Advisor any referral fees received at their contract level, for all trades executed by you during such quarter. Q-Trade is an independent on-line brokerage registered as an Investment Dealer with the applicable Provincial Securities Commissions and is a Member of IIROC, providing investors with the service of purchasing and transacting in securities such as stocks and bonds etc. Canfin Magellan Investments Inc. is registered as a Mutual Fund Dealer with the applicable Provincial Securities Commissions and Exempt Market Dealer (Ontario) and therefore, for the purpose of transacting in securities such as stocks and bonds, Canfin Magellan Investments Inc. has entered into a referral agreement with Q-Trade Investor to allow our clients access to this service. CMI and our Advisors are referring to you to Qtrade via a link on Canfin Financial Group's website. All activities requiring registration resulting from the referral arrangement will be provided by Qtrade. Under Provincial Securities law it is illegal for Canfin Magellan Investments Inc. and our Advisors to trade or advise in respect to securities as they are not duly licensed or registered under the applicable securities legislation to trade or advise.
- (d) **Manulife Bank and Bank of Montreal:** If you give your Advisor permission to refer you to Manulife Bank or Bank of Montreal for the purpose of availing their respective bank products. Canfin Magellan Investments Inc. will receive a referral fee as outlined in the respective Referral Fee Agreements of Manulife Bank and Bank of Montreal. Manulife Bank and Bank of Montreal are Canadian banks that offer banking products and services regulated by the Office of the Superintendent of Financial Institutions (OSFI). Canfin Magellan Investments Inc. is registered as a Mutual Fund Dealer and Exempt Market Dealer (Ontario) with the Ontario Securities Commission and regulated by the Mutual Funds Dealer Association of Canada. Therefore, for the purpose of transacting in banking products, Canfin Magellan Investments Inc. has a referral agreement with Manulife Bank and Bank of Montreal to allow our clients access to products and services by these banks. Should CMI enter into referral agreements at a later date, a full disclosure at the point of referral will be provided to the client and permission obtained prior to proceeding.

Wherever required, your Advisor and the party or parties receiving the referral will hold the appropriate registrations/license(s) including that required by applicable securities and insurance legislation. It is important for you to be aware that a referral arrangement does exist between the above noted organizations as outlined and, as laid out above, that your Advisor will/may receive a referral fee. It is important to note that to the degree that Canfin Magellan Investments Inc. is responsible as laid out in this disclosure, any business that is not being conducted through Canfin Magellan Investments Inc. is not the responsibility of Canfin Magellan Investments Inc., but is the responsibility of the company and/or the registrant providing the respective service(s) and receiving the referral fee.

Canfin Financial Group of Companies Privacy Statement and Consent

Canfin Financial Group of Companies Privacy Policy and Commitment to Protecting your Privacy Canfin Financial Group of Companies values your business and we thank you for your confidence in choosing our firm as your source of advice and products. As our client, you trust us with your personal information. We respect that trust and want you to be aware of our commitment to protect the information you share in the course of doing business with us.

Your Rights as they pertain to your personal information

- You have the right to know why an organization collects, uses or discloses your personal information.
- You have the right to expect an organization to handle your information reasonably and to not use it for any other purpose other than the one to which you consented.
- You have the right to know who in an organization is responsible for protecting your information.
- You have the right to expect an organization to protect your information from unauthorized disclosure.
- You have the right to inspect the information an organization holds about you and make sure it is accurate, complete and current.
- You have the right to expect an organization to destroy your information when requested or when no longer required for the intended original purpose.
- You have the right to confidentially complain to an organization about how it handles your information and to the Privacy Commissioner of Canada if need be.

How Canfin Financial Group of Companies Collect, Use and Disclose Your Information

When you do business with us, you share personal information so that we may provide you with products and services that best meet your needs. We assume you consent for our firm to use this information in an appropriate manner. We may use and disclose this information in order to: Communicate with you via telecommunication or other means in a timely and efficient manner, assess your application for investment, insurance and other services available to you by our firm, evaluate claims and underwriting risks when required, detect and prevent fraud, analyze business results, act as required or authorized by law.

What Canfin Financial Group of Companies will NOT do with your information

We do not sell client information to anyone. Nor do we share client information with organizations outside of our relationship with you that would use it to contact you about their own products or services.

We Strive to Protect Your Personal Information

All employees, associated advisors and suppliers who are granted access to client records understand the need to keep this information protected and confidential. They know they are to use the information only for the purposes intended. This expectation is clearly communicated. We have also established physical and systems safeguards, along with proper processes, to protect client information from unauthorized access or use.

Your Privacy Choices

You may withdraw your consent at any time (subject to legal or contractual obligations and on providing us reasonable notice) by contacting our Privacy Officer. Please be aware that withdrawing your consent may prevent us from providing you with requested products or services. We may occasionally use your personal information to advise you of products or services we believe may be of interest to you or fit your personal circumstances. If you would rather not receive this type of communication, please advise our Privacy Officer.

**Our Privacy Officer is: Manny DaSilva – Chief Operating Officer,
Phone (905) 829-0020 Ext. 227
Fax: (905) 829-0052**