

Privacy Statement and Consent

Our Privacy Policy and Commitment to Protecting your Privacy:

As our client, we respect your trust in us and want you to be aware of our commitment to protect the information you share while 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 not use it for any 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 ensure it is accurate, complete, and current.
- You have the right to expect an organization to destroy your information when requested and when no longer required for the intended purpose.
- You have the right to confidentially dispute to an organization about how it handles your information and to the Privacy Commissioner of Canada if need be.

How we Collect, Use and Disclose Your Information:

When you do business with us, we collect the following information: personal, non-personal, and medical. You share this information so that we may provide you with products and services that best meet your needs. We assume your 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 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.
- Analyse business results.
- Act as required or authorized by law.

We Strive to Protect Your Personal Information:

We do not sell client information to anyone. Nor do we share client information with organizations or individuals outside our relationship with you.

All advisors and support associates with Manulife Wealth Insurance Services Inc. 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've also established physical and system 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.

Until advised otherwise, you have my consent to collect and maintain my personal information.