

MATHEIS ASSOCIATES BENEFITS CONSULTANTS INC.
PERSONAL INFORMATION AND PRIVACY POLICY

The team at Matheis Associates Benefits Consultants Inc. values your business and respects your rights as our client. In the course of providing you with superior products and services, we are committed to protecting the privacy, confidentiality, accuracy and security of your personal information.

PERSONAL INFORMATION

Personal information refers to any information regarding an identifiable individual but does not include, name, title, or business address or telephone number of an employee of an organization. Simply put, any information that cannot be obtained publicly is classified as your personal information.

ACCOUNTABILITY

Matheis Associates is responsible for protecting your personal information while in its custody.

COLLECTION, USAGE AND DISCLOSURE OF PERSONAL INFORMATION

We collect, use and disclose personal information in order to provide you with the products and services that will help you to meet all of your financial goals. Knowing you helps us to understand your specific financial needs, communicate effectively with you and provide you with suitable services and products. Simply stated, we collect this information to:

- Verify your identity
- Determine your eligibility for products and services offered by our firm
- Evaluate claims and underwriting risks when required
- Provide you with ongoing services, establish and maintain communications and respond to inquiries
- Detect and prevent fraud and illegal activities
- Determine the suitability of your investments
- Act as required or authorized by law
- Comply with tax requirements

CONSENT

Your knowledge and consent are required before we may collect, use or disclose your personal information, except in special circumstances, such as during a fraud investigation by the police, or in situations otherwise permitted by the law.

PROVIDING CONSENT

We accept any of the following as your consent for Matheis Associates' existing use and future collection of your personal information for the above identified purposes:

- Receipt of this Personal Information Policy and the completed and signed Personal Information Consent Form, unless you advise Matheis Associates, either orally or in writing, that you do not agree with the terms stated in this policy and that you wish to opt out of all or portions of it.

- Consent as provided by your authorized representative, such as a legal guardian or power of attorney.



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In some circumstances, your consent may be implied. For example:

- If you obtain products and/or services for your family or anyone else, you represent that you have obtained consent from them to the collection, use and disclosure of their personal information for the identified purposes, even though they might not be present during the application process.
- If you have existing products and services with Matheis Associates and you request amendments to them, it is assumed that the consent that you gave to us when buying the original products and services remains in effect.

WITHDRAWING CONSENT

As our client you may withdraw your consent at any time upon reasonable notice, subject to legal or contractual restrictions. However, should you withdraw consent, it may hinder our ability to continue to provide you with the products and services that you have or would like to receive. To withdraw your consent please contact our Privacy Officer, Mary-Anne Rogers, at 1-905-837-2600.

RETENTION AND PROTECTION OF PERSONAL INFORMATION

Your personal information is retained only so long as we need it to effectively provide products and services to you, and for a reasonable length of time thereafter in case we need to meet any potential obligations or legal or government requirements.

ACCESSING YOUR INFORMATION

You have the right to request access to your personal information, which we have collected. You also have the right to request amendments to personal information to ensure its accuracy and completeness. To make a request for access to your personal information please make your request in writing to our Privacy Officer Mary-Anne Rogers, stating as specifically as possible which personal information you are requesting. We try to respond to such requests as soon as possible, and will advise you if for some reason we cannot respond right away. Matheis Associates may charge you a reasonable fee for providing access to your personal information, but not before we have advised you of the approximate cost.

Our privacy policy came into effect on January 1, 2004 and may be updated periodically. Any minor changes to our Privacy Policy will be posted on our website www.matheisassociates.com; when major changes occur you will be notified otherwise.

ACKNOWLEDGEMENT AND CONSENT

I, _____ (print name) acknowledge that I have read and understand the Privacy Policy and Personal Information Statement and until otherwise notified, I give Matheis Associates Benefits Consultants Inc., consent to the collection, use and disclosure of my personal information in accordance with the terms of the Personal Information Statement.

Signed _____

Date _____



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