



Privacy Policy

A GUIDE FOR MUTUAL FUND AND INSURANCE CLIENTS
NOVEMBER 2003



- 1. CLIENT RECORD AND PERSONAL INFORMATION:** The personal information collected about you for the purposes identified in Professional Investments Inc Privacy Policy is held in a record called the “client record”. The personal information collected may include your name, address and telephone number, employer name, address and telephone number, social insurance number, birth date, income and net worth, account holdings, the name, address, and birth date of your spouse or beneficiary, and medical/health information (insurance applications).
- 2. PURPOSE FOR COLLECTING PERSONAL INFORMATION:** When you complete account opening documentation (New Client Application Form), a Professional Investments Inc. Know-Your-Client Forms (KYC Form), Professional Investments Inc Application for Change or New Investment Application Form, insurance company application form or fund company application form, you are providing personal information to Professional Investments Inc., including, where applicable, information concerning your spouse and beneficiary in order to:
 - (a) open a new insurance or investment account with Professional Investments Inc./mutual fund company/insurance company;
 - (b) make a new investment or contribute to an existing investment;
 - (c) redeem monies from an existing investment;
 - (d) apply for additional insurance coverage or amend existing insurance coverage

Each company with whom you open an account collects this personal information, holds it in your client record, uses it and, when needed, discloses it for the purposes identified in this Privacy Policy.

- 3. COLLECTING, HOLDING, USING AND DISCLOSING PERSONAL INFORMATION IN YOUR CLIENT RECORD:** Professional Investments Inc. may collect, hold and use the personal information in your client record as well as collect personal information from or disclose your personal information to third parties identified in section 4 for the following purposes:
 - (a) identifying you and ensuring the accuracy of information contained in your client record;
 - (b) assisting your financial advisor or insurance agent in determining the suitability of your investments or life policy;
 - (c) assisting a mutual fund company or life insurance company with establishing and administering your account;
 - (d) facilitating a transaction with a mutual fund company or insurance company;
 - (e) fixing errors on your accounts at Independent Planning Group Inc., a mutual fund company or an insurance company;
 - (f) providing you and your financial advisor or insurance agent with investment account statements, life insurance policy details, transaction confirmations and other information which you or your financial advisor or insurance agent may request as needed to service your accounts;
 - (g) meeting legal and regulatory requirements;
 - (h) verifying information you have previously given to any other organizations when necessary for the purposes provided in this Privacy Policy

- 4. THIRD PARTIES:** Professional Investments Inc. may disclose your personal information for the purposes identified in this Privacy Policy to third parties such as your financial advisor or insurance agent, other financial institutions, mutual fund companies, insurance companies, and paramedical companies which whom you hold accounts, Canadian government and government agencies such as the Canada Customs and Revenue Agency, regulatory bodies such as the provincial securities commission and Financial Services Commission of Ontario and any legal authority. If you wish to withdraw consent to the continuation of this information sharing or discuss the implications of such withdrawal, please call Professional Investments Inc. Compliance Officers (Paul Fisher or Mark Tavares) at 1-888-548-8868. In some circumstances, legal requirements may prevent you from withholding consent. Your decision to withhold consent may also limit the products and services that Professional Investments Inc. and your financial advisor or insurance agent is able to provide you because the disclosure to third parties is a necessary part of making the product or service available to you.
- 5. EMPLOYEES WHO HAVE ACCESS TO YOUR CLIENT RECORD:** Employees of Professional Investments Inc. may have access to your client record provided they have a specific need to know in connection with the purposes identified in this Privacy Policy and access is permitted only to the extent necessary for such purposes.
- 6. LOCATION OF CLIENT RECORD:** Your client record is kept in electronic format at Professional Investments Inc Head Office. Paper records forming part of your client record may be kept at Professional Investments Inc Head Office, or at one of several branch offices of Professional Investments Inc. Client records may also be kept in offsite storage and these may be transferred to other locations for disaster recovery purposes.
- 7. RIGHT TO ACCESS AND AMEND PERSONAL INFORMATION RECORDS:** Except in limited circumstances prescribed by the Protection of Personal Information and Electronic Documents Act and similar provincial privacy protection legislation, you are entitled to access, through a written request, the personal information contained in your client record. You may verify this information and request that any inaccurate information be corrected. Please contact the Professional Investments Inc. Compliance Department (Paul Fisher or Mark Tavares) at 1-888-548-8868.
- 8. CHANGES TO YOUR PERSONAL INFORMATION:** Please inform Professional Investments Inc. of any change in the personal information that you have provided by contacting your financial advisor or insurance agent at the phone number or email address that he/she has previously provided to you.