

WHY DO WE NEED A COPY OF YOUR IDENTIFICATION AND YOUR BANKING INFORMATION?

The Proceeds of Crime (Money Laundering) and Terrorist Financing Act (the "Act") requires us to verify the identity of each of our Clients. To ensure we remain compliant with the regulations set forth in the Act, we may require you to provide us with a copy of your Identification and Banking Information when opening an account with or through us for the first time. We may also have to ask you for this information if you are an established Client who is opening an additional account and we do not already have this information on file for you. In addition, we must go through the same process for any individual who you have authorized to provide instructions on your account to us. Please be assured that the personal information collected will only be used for the purposes of opening the account and satisfying the requirements of the Act.

PRIVACY STATEMENT & CONSENT FORM

Our Privacy Policy:

As a Client, you trust us with a significant amount of 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 not to use it for any other purpose other than that to which you have 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 we Collect, Use and Disclose Your Information:

When you do business with us, you share personal information with us by way of verbal communications, completion of application forms and/or service forms, completion of "product providers" documentation, etc., 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, disclose and/or share this information amongst Representatives, Staff members and Management and Management personnel of the Firm and/or such Representatives, amongst the various product providers (i.e. Mutual Fund Companies, Life Insurance Companies, Trust Companies, Banks, etc. – as applicable), that are used and/or recommended for use, and amongst any or all of the Regulatory bodies that govern/regulate the Financial Services Industry (including, but not limited to the Mutual Fund Dealers Association, the Canadian Investor Protection Fund, Provincial Commissions, Life Insurance Regulators, etc.) in order to:

- Assess your application for investment, insurance and other services available to you by or through our Firm.
- Permit surveillance of trading activity.
- Perform ongoing Data Base management.
- Complete Sales/Financial Compliance and Regulatory audits.
- Communicate with you in a timely and efficient manner.
- Comply with any and all actions specified by any regulatory authority.
- Evaluate claims and underwriting risks when required
- Permit investigation of potential regulatory and/or statutory violations.
- Detect and prevent fraud.
- Facilitate and permit enforcement and disciplinary proceedings.
- Analyze Business results.

What we will NOT do With Your Information:

We will not sell Client information to anyone outside the Firm unless we advise you in writing in advance, and then only to an Individual/Firm within the Financial Services Industry for the purpose of providing continuity of service to you. We will not share Client information with organizations outside of the Financial Services Industry that would use it to contact you about their own products or services.

We Strive to Protect Your Personal Information:

All Employees, Representatives, Associated Representatives and Suppliers who are granted access to Client records, are themselves required to keep this information protected and confidential. They know they are to use the information only for the purpose intended. We also expect all such parties to take all reasonable steps 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 access to 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 in writing.

Our Privacy Officer is: S. Mark Lord, ACMA, CMA, RFP, CFP
CEO
1001 – 3rd Avenue North, Saskatoon, SK, S7K 2K5, Canada
Phone (306) 244-7385 Fax (306) 664-1962

Until advised otherwise in writing, Independent Financial Services and your Representative(s), as listed on the reverse, have your consent to maintain and divulge your personal information in accordance with this Privacy Statement.