



Your personal information...

A matter of privacy

Our Commitment

Your trust is extremely important to us. We also feel that protecting your privacy and personal information is an integral part of fostering and maintaining this relationship of trust between Optimal Financial Centre and our clients. Protecting your privacy and personal information is consequently something that we take to heart.

The collection, use, and disclosure of your personal information are essential to our activities. Our compliance with insurance industry standards and our commitment to protecting your personal information allows you to conduct business with us with total peace of mind.

This pamphlet provides an overview of our policy and practices with respect to privacy protection.

What kind of information do we collect?

Personal information refers to information that identifies you and pertains to you directly. We only collect information about you that we require for our activities and only with your consent or as required by law.

The kind of information that we need depends on the nature of the product or service concerned, whether a traditional Insurance product or service, annuity contract, or mortgage loan.

The personal information we request typically includes:

- Basic information such as your name, address, telephone and fax number, e-mail address, or date of birth
- Your employer's name
- Your line of work
- Your banking information
- Your social insurance number (SIN) - required for tax purposes for products that generate a revenue
- Your annual income
- Your credit history
- Your medical information (based on the type of insurance you are purchasing).

We may also ask for additional information to help us provide you with pertinent advice and information on other products and services of possible interest to you.

From what other sources can we obtain your personal information?

On occasion and with your consent, it is necessary for us to consult additional independent sources in order to verify or complete your personal information.

These sources include:

- Our service providers
- Other insurance companies or financial institutions
- Your doctor
- Other health care providers or institutions

Why do we collect your personal information?

We generally collect, use, and disclose your personal information for purposes of:

- Confirming your identity and establishing a client file in your name
- Assessing your needs and determining which products and services are most suitable for you
- Determining your eligibility for our products and services
- Administering your products and services and assessing claims
- Defining your current and future needs by conducting activities such as client surveys and other types of market analyses
- Interacting with you and processing your inquiries
- Protecting you and the Company from errors, fraud, or misrepresentation
- Complying with current legislation
- Keeping your information up to date
- For tax purposes

To whom do we disclose your personal information?

Optimal Financial Centre does not share client lists or your personal information with anyone without your consent.

At Optimal, only authorized individuals (employees, agents, and representatives) who need your personal information in the performance of their duties have access to this information.

Under certain circumstances, such as assessment of applications, underwriting, or claims processing, we may also disclose your personal information to other parties, including:

- Service providers (e.g., paramedical organizations, claims processing and investigation companies, reinsurers)
- Individuals or organizations authorized by you
- Individuals or organizations authorized by law.

Why our consent?

We collect, use, and disclose your personal information only for the purposes prescribed, based on the product or service in question, and only with your consent or as required by law.

You may give your express consent in writing, verbally, electronically, or via your authorized representative, such as a legal guardian, mandatory, or fiduciary with power of attorney.

Your consent may also be implied. For example, when you or your dependent present a medical insurance card to a health care provider (e.g., pharmacist), it is presumed that you consent to the collection, use, and disclosure of your personal information for the specific purpose of processing a claim for reimbursement of medical expenses.

Subject to certain legal or contractual limitations, you may withdraw your consent at any time. Depending on the circumstances, however, refusal to provide certain personal information or the withdrawal of consent may make it impossible for us to provide specific products or services.

We are always available to explain to you the types of personal information we need and why we need it.

How do we protect your personal information?

Optimal Financial Centre uses the latest technologies and reviews regularly its security standards to ensure that your personal information is protected against unauthorized access, consultation, or use.

We exercise all due diligence to ensure that all our employees, representatives, agents, and service providers comply with our policies and practices with respect to the protection of personal information.

How do we protect your personal information?

You have the right to consult your personal information, verify its accuracy, and notify us of any corrections necessary. You must submit to Optimal Financial Centre a written request to gain access to your client file.

Questions or concerns

If you have any questions or wish to withdraw your consent to the collection, use, or disclosure of your personal information, please contact Optimal Financial Centre's Compliance Officer at the following address:

Compliance Officer

Optimal Financial Centre Inc.

425 Notre-Dame St.,

Dieppe N.B. E1A 9G4

Tel. 1-888-410-0420

E-mail: compliance@optimalcentre.ca

If you are not satisfied with Optimal Financial Centre's response to an inquiry or complaint concerning the protection of personal information, you may contact the:

Privacy Commissioner of Canada:

112 Kent Street

Ottawa Ontario K1A 1H3

Tel.: 613-995-8210

Toll-free: 1-800-282-1376

www.privsom.gc.ca

