



Protecting your privacy

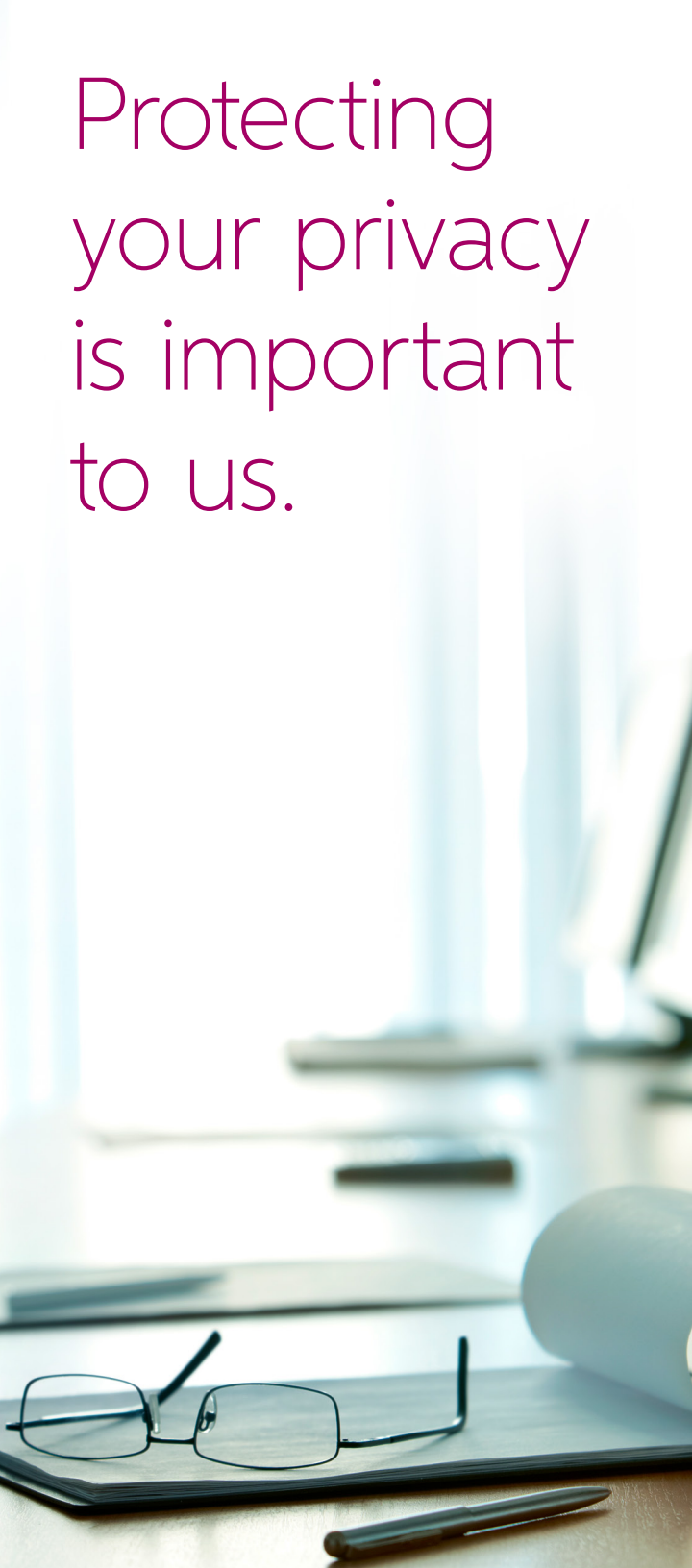


Protecting your privacy is important to us.

ivari is committed to protecting customers' privacy and personal information.

This Privacy Policy describes how we collect, use, disclose and store personal information.

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The personal information we collect

Personal information means information about an 'identifiable individual' and may include:

- Credit information
- Health information
- Lifestyle information
- Financial information
- Marital status
- Gender
- Date of birth
- Social insurance number
- Citizenship status
- Occupation
- Income
- Name and contact information, character, general reputation, personal characteristics

Why we collect, use and disclose the information

We collect, use and disclose your personal information for a number of reasons, including to:

- Confirm your identity
- Determine your eligibility or need for insurance;
- Determine and verify your creditworthiness for the insurance products, and eligibility for the services you request
- Administer and service the insurance products we provide
- Investigate and analyze your claims
- Meet regulatory and contractual requirements relating to the services and products provided to you

If you have provided your consent, we may communicate with you about other insurance products and services. If we rely on a marketing service provider to communicate with you, we will disclose only your name, contact information, and your current insurance coverage, but not your health or financial information. *ivari*

requires its service providers to safeguard the confidentiality of personal information consistent with *ivari's* privacy and security practices and in accordance with applicable laws.

Third-party collection and transfer of personal information

We may collect your personal information from, and transfer your personal information to, third-party service providers such as MIB, Inc., reinsurers, doctors, your advisor and the distributor to which your advisor is contracted for the purposes of evaluating your insurance policy, servicing your policy, investigation and claims analysis, and to marketing outreach providers to offer you new or additional insurance products and services. All of our service providers with whom we have a contractual relationship are required to protect your personal information in accordance with this Privacy Policy and our privacy and security practices.

We do not sell your personal information.

Information may be located outside of Canada

We, and the third-party providers to whom we disclose information, may perform activities outside of Canada. As a result, your personal information may be securely used, stored or accessed in other countries and may be subject to the laws of those countries. For example, personal information may be disclosed in response to demands or requests from government authorities, courts or law enforcement in these countries.

Your consent to collect, use and disclose your information

Your consent is required for the collection, use and disclosure of your personal information, except when required by law. Consent may be oral or written, expressed (e.g. providing your personal information on an application form) or implied (e.g. not withdrawing your consent to a certain use of your personal information when given the opportunity to do so). With your direction, your authorized representative may give consent on your behalf.

Protecting your personal information

We are responsible for all personal information under our control.

When you apply for ivari products or services, we create and maintain a file including your personal information. Depending on your relationship with us and where you live, your file may be kept at our head office at

5000 Yonge Street, Toronto, ON, or at one of our regional offices. Our employees, the advisors who sell our products, our business partners and authorized service providers are required to protect the confidentiality of your personal information.

Note: Only those employees, advisors, business partners and authorized service providers who need your personal information to do their job are given access to your personal information, and only to the extent necessary for these purposes.

We have developed and maintain physical, electronic and procedural safeguards intended to protect your personal information against loss, theft, unauthorized disclosure, copying and unauthorized use or modification.

In the event that we experience a data breach including your personal information, the following harms may result to you: bodily harm, humiliation, damage to reputation or relationships, loss of employment, business or

professional opportunities, financial loss, identity theft, negative effects on a credit record and damage to or loss of property. If we believe that you face a real risk of significant harm, we will notify you about the data breach and provide you with steps to reduce your risk of harm.

We are not responsible for the privacy practices and policies of companies or organizations who may obtain personal information independently of any relationship they may have with us. We are also not responsible for the privacy practices and policies of companies or organizations to which we provide links on our websites. Please review the privacy policies of these companies and organizations before providing your personal information to them.

Your right to request access to your personal information

You have the right to know:

- If we hold any personal information about you.
However, if we have any sensitive medical information about you from a third party, we will only release this information through your physician.
- How we have used and are using any personal information about you.
- To whom we have disclosed any personal information about you.

You can write to us if you want to access the personal information we have about you. In some situations, you may not be able to access all of your personal information. For example, we may not be able to disclose information if it would reveal personal information about another party or would reveal confidential commercial information.

Accuracy of personal information

We have policies and procedures in place to help ensure that the personal information collected is accurate and current. You have the

right to request the correction of any inaccurate or incomplete information about you in our possession.

The duration for keeping your personal information

Your personal information will only be kept as long as it is needed or as required by law. The length of time that we keep your personal information will depend upon the product or service that we provide to you and the nature of the information.

Withdrawing your consent

You can withdraw your consent for us to collect, use and disclose your personal information at any time, subject to legal and contractual restrictions and reasonable notice.

However, if you do so, we may not be able to continue to provide you with our insurance products and services.

In addition, if you do not want your personal information to be used for us to communicate with you about other insurance products and services, please:

- i. Follow the procedures, where available, indicated at the point of collection to “opt out” so that your personal information is not collected or used or disclosed for those purposes; or,
- ii. Where an opt-out is not offered, let your advisor know that you wish to opt out.

If you wish to withdraw your consent for the purposes set out above, or if you have not provided your consent and are interested in receiving such product and service information, please contact us by phone at:

**1-866-447-7390 (English – ivari) or
1-866-880-6075 (French – ivari)**

Or, by mail or e-mail at our Privacy Office listed below.

Note: Please allow a reasonable amount of time for your withdrawal of consent to be processed.

How to contact us

To access, update or correct any of your personal information or if you have a privacy-related question, concern or comment, please contact our Privacy Office at:

Privacy Office
500-5000 Yonge Street
Toronto, ON M2N 7J8

1-866-447-7390 (English – ivari)

1-866-880-6075 (French – ivari)

Email: PrivacyOffice@ivari.ca

Changes to our Privacy Policy

We may review and amend this Privacy Policy without notice. Please review the Privacy Policy periodically to ensure that you are aware of our current information management practices. In addition to personal information that you continue to provide to us, all personal information that we have received in the past and currently hold will be governed by this Privacy Policy and any changes we make to it.

As part of our commitment to protecting your privacy, we make every effort to ensure that our Privacy Policy continues to reflect the current state of laws and guidelines applicable to the disclosure, use and collection of personal information in Canada.

About us

With a national network of thousands of independent advisors, *ivari* provides a full range of insurance products designed to help Canadians and their families make

the right choice for their protection needs. The people, products and service that make up *ivari* have stood the test of time and have been around for over 80 years in the Canadian marketplace. Now owned by Wilton Re, we are starting a fresh, new conversation about insurance.

Wilton Re is a life (re)insurance company specializing

in the acquisition and management of life and annuity businesses as well as with assisting companies with product development, underwriting and new business strategies designed to serve the middle market.

For more information visit us at ivari.ca.



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