

RICHARD MCKENSTER
FINANCIAL PLANNING INC.

Privacy Statement and Consent

At Richard McKenster Financial Planning, we endeavour to maintain the highest standards of confidentiality in dealing with client information and we adhere to the Personal Information and Electronic Documents Act (“PIPEDA”), a federal privacy law.

Accountability – Our company is responsible for the personal information we receive from our clients and we abide by the principles of PIPEDA in safeguarding that information in hard copy and computer documents. Our employees also understand and abide by these rules.

Collection Purposes, Limitations on Collection, Use, Disclosure and Retention – Any and all identity, health, corporate and financial information is collected and kept solely for the purpose of providing advice and to ensure that any products or services you purchase through us are provided quickly and correctly. In order to obtain products for you, we are required to confidentially convey your information to financial institutions through wholesale organizations. We only collect and retain information that helps us formulate advice and service the products you purchase through us.

Consent – The nature of our work means we must receive and retain a lot of personal information about our clients including health data, financial data and identity verification. We use this information to make judgments about your situation and to identify possible solutions to problems you might have. In becoming our client, and by signing this form, you agree to give us this information, allow us to share this information with relevant financial companies and intermediaries, and you allow us to retain your information in our paper and electronic files for as long as you wish us to be your advisor or as long as we have a business or legal need to retain the information.

You also agree to receive electronic communications or Commercial Electronic Messages (CEMs) from us. You may withdraw your consent at any time.

Information Accuracy – We rely on receiving accurate information in order to make appropriate recommendations. You may review the personal information we retain about you upon request. We may also update the information regularly in an effort to ensure we are making recommendations about your situation based on the correct information.

Safeguards – All the written information we receive from you is either in secure filing cabinets or in password protected computer files. Any computer files stored off site are encrypted or locked. Old files that are discarded are shredded or otherwise completely destroyed. Our staff understands the sensitivity of this information and the importance of protecting it.

Questions, Concerns and Access – You may contact us at any time by telephone, email or letter at the address shown on this page about your files with us and request changes. You may review PIPEDA online at www.privcom.gc.ca. If you have any complaints about our procedures we will investigate and provide you with a response as soon as practical. A full copy of our Privacy Policy is available upon request.

Our Privacy Officer is:

Gregory Bonnell
6021 Young Street, Suite 201
Halifax, NS B3K 2A1
Phone: 902-423-2152
Fax: 902-423-4178
Email: gbonnell@rmfp.ca

Until advised otherwise, you have my consent to collect and maintain my personal information.

Signed this date of _____

Signature of Client