PRINCIPLE 1 – ACCOUNTABILITY

National Wealth Management Inc. ("**National Wealth Management**") puts great importance in protecting your personal information. "Personal Information" is information about an identifiable individual (but does not include the name, title or business address or telephone number of an employee of an organization). National Wealth Management is responsible for personal information which it collects from its customers and has designated staff members who are responsible for our compliance with these principles as well as our obligations under the *Personal Information Protection and Electronic Documents Act* (commonly known as PIPEDA).

By using this website, you consent to the collection, use and disclosure of personal information in the manner as described by this Policy.

PRINCIPLE 2 – IDENTIFYING PURPOSE

When you apply for products or services through National Wealth Management, you may be asked to provide your personal information by the chosen insurance provider (the "**Insurance Provider**"). In such cases you will be providing your personal information directly to the Insurance Provider and not to National Wealth Management and the use, collection and disclosure of your personal information will be subject to the privacy policy of the Insurance Provider. If your personal information is provided to National Wealth Management, whether by you directly or from an Insurance Provider, we will treat such information in accordance with our privacy policy.

For example, your information may be used to:

- help verify your identity and protect against fraud;
- validate or confirm transactions with Insurance Providers;
- determine your suitability or eligibility for products and services;
- provide you with information on products, services and updates which may be of interest to you offered by National Wealth Management; and
- comply with legal or regulatory requirements.

If you are asked to provide personal information to Us directly, we will identify the purposes for which your personal information will be used at or before the time we ask for it.

Also, telephone calls with customers may be recorded for the purposes of verifying an individual's identity, for reference to maintain a record of customer instructions or authorizations related to the above list of potential uses or for evaluation of our customer service agents.

PRINCIPLE 3 – OBTAINING CONSENT

When we ask you for your personal information, we will also ask for your consent to collect, use and disclose the information. You do not have to consent, and you may at any time withdraw your consent. However, in certain situations if you do not consent to our use and sharing of certain information, we may not be able to properly provide you with products or services.

Any emails or other electronic messages we send you will be based on your prior consent or will be otherwise sent in accordance with applicable laws. If you do not wish to receive emails from us, you may unsubscribe at any time by simply asking us not to contact you for these purposes.

PRINCIPLE 4 – LIMITING COLLECTION

We will only collect information from you that we need to give you the products and perform the services you request from us.

PRINCIPLE 5 – LIMITING USE, DISCLOSURE AND RETENTION

National Wealth Management will only use or disclose your personal information for the purposes for which it was collected. We will seek your consent for any different uses and sharing of your personal information than what was originally consented to by you. National Wealth Management will retain your personal information only for as long as it is necessary to fulfill those purposes, or for as long as is legally required or permitted.

PRINCIPLE 6 – ACCURACY

We will keep your personal information as accurate, complete, and up to date as is necessary for the purposes for which it is to be used. If you become aware of any inaccuracies or your personal information changes, you can contact us so that we can update our records. If for some reason we are not able to accommodate changes to your personal information, you can contact our Privacy Officer to seek changes.

PRINCIPLE 7 – APPROPRIATE SAFEGUARDS

National Wealth Management is committed to maintaining the security of your personal information and we will use physical, electronic and organizational safeguards to protect your information as appropriate. Examples of safeguards include: limited access to relevant information by authorized employees only and use of firewalls for electronically stored and transmitted information.

This website contains links to other websites. The provision of links is for your convenience and does not constitute an endorsement, recommendation or approval of these other websites. National Wealth Management does not assume responsibility for the privacy practices, policies or actions of the third parties operating these websites.

You should review the privacy policies of any linked websites and make an informed decision as to whether or not you should provide any personal information to the site operators.

PRINCIPLE 8 – OPENNESS

Upon your request, we will make available to our specific information about our policies and practices relating to the management of your personal information.

PRINCIPLE 9 – ACCESS TO YOUR PERSONAL INFORMATION

If you wish to review or verify your personal information or have questions about to whom it may have been disclosed, you can contact our Privacy Officer. We may request at that time that you provide personal information so that we can verify you as our client and, depending on the nature of the request, we may charge you a nominal fee. However, we will advise you of any fees in relation to your request prior to proceeding.

PRINCIPLE 10 – RESOLVING CONCERNS

If you have any concerns regarding compliance with the above principles, please contact our Privacy Officer who oversees privacy governance of National Wealth Management, including dispute resolution, communications activities and reporting to our management team.

If you have any questions, please contact our Privacy Officer at info@nationalwealth.ca.