

## YOUR OBLIGATIONS REGARDING PRIVACY

Our brokers are expected to be compliant with the applicable privacy legislation. The federal act is known as [Personal Information Protection and Electronic Documents Act \(PIPEDA\)](#) and applies in all provinces that don't have similar legislation to that effect. Certain provinces have adopted their own privacy law similar to the federal act ([Quebec](#), [Alberta](#) and [British Columbia](#)).

You will find below a summary of the obligations contained in these acts; this is by no means a complete list; please consult the applicable acts in the jurisdictions where you do business to understand all of your obligations. These acts all require that clients be made aware of the reasons why you will be collecting, using and disclosing their personal information.

Assumption Life has prepared notices, for this purpose, which you must remit and explain to the client before collecting his or her personal information. These notices explain which information we need and how it will be used. These documents are intended for individual insurance, annuity, pensions, group insurance and mortgage clients. They are usually attached to the application, included in the application in the case of annuity contracts or attached to the group insurance enrolment form. The notices also explain how we will collect and to whom we will disclose their personal information and how we protect them. Since you're our contact with the clients, Assumption Life expects you to be able to explain the scope of the notices before collecting their personal information. Once the client has given his or her personal information, he or she must sign the application. A paragraph on the protection of personal information appears in the application or enrolment form signed by the client.

It is important to note that you must collect, use or disclose **only** the personal information required for the purposes of the intended transaction. The privacy acts do not allow the use of a client's personal information for any purpose other than that for which it was collected.

It is important to inform clients that they may access their personal information at any time by submitting a request to that effect to Assumption Life. They must also understand that they may lodge a complaint with the Chief Compliance Officer if they are not satisfied with the way in which we protect their personal information.

We encourage you to read our documents detailing our policy and practices with respect to confidentiality and to privacy protection, available on our [Website](#).

If you have any questions regarding our policy or practices you can contact Assumption Life's Chief Compliance Officer, Charles Gervais, as follows:

Charles Gervais  
Chief Compliance Officer  
Tel.: 506-853-5444  
Toll free: 1-800-455-7337  
Fax: 506-853-5421  
E-mail: [charles.gervais@assumption.ca](mailto:charles.gervais@assumption.ca)