

Our Privacy Policy and Commitment to Protecting your Privacy

Werner Tars and Lifestyle Nets value your business and we thank you for your confidence in choosing our firm as your source of advice and products. As our client, you trust us with your personal information. We respect that trust and want you to be aware of our commitment to protect the information you share in the course of doing business with us.

Your Rights as They Pertain to Your Personal Information

- . You have the right to know why an organization collects, uses or discloses your personal information.
- . You have the right to expect an organization to handle your information reasonably and to not use it for any other purpose other than the one to which you consented.
- . You have the right to know who in an organization is responsible for protecting your information.
- . You have the right to expect an organization to protect your information from unauthorized disclosure.
- . You have the right to inspect the information an organization holds about you and make sure it is accurate, complete and current.
- . You have the right to expect an organization to destroy your information when requested or when no longer required for the intended purpose.
- . You have the right to confidentially complain to an organization about how it handles your information and to the Privacy Commissioner of Canada if need be.

How we Collect, Use and Disclose Your Information

When you do business with us, we collect three types of information: personal, non-personal and anonymous. You share this information so that we may provide you with products and services that best meet your needs. We assume your consent for our firm to use this information in an appropriate manner.

We may use and disclose this information in order to:

- . Communicate with you in a timely and efficient manner
- . Assess your application for investment, insurance and other services available to you by our firm
- . Evaluate claims and underwriting risks when required
- . Detect and prevent fraud
- . Analyse business results
- . Act as required or authorized by law

What We Will NOT Do With Your Information

We do not sell client information to anyone. Nor do we share client information with organizations outside of our relationship with you that would use it to contact you about their own products or services.

We Strive to Protect Your Personal Information

All employees, associated advisors and suppliers who are granted access to client records understand the need to keep this information protected and confidential. They know they are to use the information only for the purposes intended. This expectation is clearly communicated. We've also established physical and systems safeguards, along with proper processes, to protect client information from unauthorized access or use.

Your Privacy Choices

You may withdraw your consent at any time (subject to legal or contractual obligations and on providing us reasonable notice) by contacting our Privacy Officer. Please be aware that withdrawing your consent may prevent us from providing you with requested products or services. We may occasionally use your personal information to advise you of products or services we believe may be of interest to you or fit your personal circumstances. If you would rather not receive this type of communication, please advise our Privacy Officer.

Unless advised otherwise, we will collect and maintain your personal information as noted above.

Contact Our Privacy Officer:

Lifestyle Nets

Mail: 99 Bronte Road, Suite # 135
Oakville, ON L6L 3B7

Phone: 416.273.4123 or 800.661.9572

E-mail: Privacy@LifestyleNets.com