

**RICHARD MCKENSTER
FINANCIAL PLANNING INC.**

Privacy Statement and Consent

At **Richard McKenster Financial Planning Inc.** we 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 entrust 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.

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. We do not share your information with organizations outside of our relationship with you that might 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 upon 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.

Our Privacy Officer is:
Gregory Bonnell
6021 Young Street, Suite 201
Halifax, NS B3K 2A1
Phone: 902-423-2152
Fax: 902-423-4178

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

Signed this date of _____

Signature of Client