

## Privacy Policy

### Protecting your privacy

Monarch Wealth is committed to protecting the privacy of all client personal information that we collect and maintain in the course of carrying on our business. We are pleased to provide you with our Privacy Protection Notice which describes how we collect, hold, use and, when needed, disclose your personal information when we do business with you and your financial advisor. This notice adheres to the Personal Information Protection and Electronic Documents Act (Canada) and similar provincial privacy legislation. Please read this notice and contact us through one of the means listed at the end of the document if you have any questions.

## Privacy Protection Notice

### 1. Client Record and Personal Information:

The personal information collected about you for the purposes identified in this Privacy Protection Notice is held in a record called the "client record". The personal information in your client record may include your name, address and telephone number, social insurance number, birth date, passport number, income, net worth, account holdings, and the name, address and social insurance number of your spouse and beneficiary. Depending on the investment or service you request, additional personal information may be held in your client record. For example, if you have established a pre-authorized payment plan, your financial institution account number is also held in your client record.

### 2. Providing Your Information to Monarch Wealth:

When you or your financial advisor complete an application form or otherwise open an account with Monarch Wealth, you are providing personal information to Monarch Wealth, including, where applicable, information concerning your spouse and beneficiary, in order to:

- Make an investment;
- Provide instructions to Monarch Wealth about an investment you have already made; or
- Receive information related to an investment you have made.

Monarch Wealth collects this personal information, holds it in your client record, uses it, and, when needed, discloses it for the purposes identified in this Privacy Protection Notice.

### 3. Collecting, Holding, Using, and Disclosing Personal Information in Your Client Record:

Monarch Wealth may collect, hold, and use the personal information in your client record as well as collect personal information from and disclose personal information to the third parties identified below for the following purposes:

1. identifying you and ensuring the accuracy of information contained in your client record;
2. establishing and administering your account, determining, maintaining, recording, and storing account holdings and transaction information in your client record;
3. executing transactions with or through Monarch Wealth including transferring funds by electronic or other means;
4. providing you and your financial advisor/dealer with investment account statements, transaction confirmations, tax receipts, financial statements for the investments that you have made, proxy mailings, and other information which you or your financial advisor/dealer may request as needed to service your account;
5. understanding your investment needs and eligibility for products and services and recommending particular products or services to meet your needs
6. protecting you, your Account Representative and Monarch Wealth against error and fraud
7. requesting your views on Monarch Wealth in order to improve our service to you;
8. informing you of Monarch Wealth products and services;
9. furthering our own business interests including collecting a debt owed to Monarch Wealth;
10. meeting legal and regulatory requirements of the various statutes including provincial securities legislation and federal money laundering regulations; and
11. verifying information previously given by you with any other organization when necessary for the purposes provided in this Privacy Protection Notice.

### 4. Third Parties:

Monarch Wealth may collect your personal information for the purposes identified in this **Privacy Protection Notice** from third parties such as your financial advisor/dealer, other companies in the Monarch Group of Companies (defined below), other financial institutions and mutual fund companies, and from third parties who represent that they have the right to disclose the information. For purposes related to your account with Monarch Wealth.

Monarch Wealth may transfer your personal information for the purposes identified in this **Privacy Protection Notice** to our service providers, such as account statement preparation and mailing companies, Canada Post, courier companies, imaging companies, and document storage companies. When Monarch Wealth transfers personal information to our service providers, we ensure by contractual means that the transferred personal information is used only for the purposes for which the service provider is retained.

Monarch Wealth may disclose your personal information to third parties where required by law, such as disclosure for tax purposes to the Canada Customs and Revenue Agency.

Monarch Wealth may disclose your personal information for the purposes identified in this **Privacy Protection Notice** to third parties such as your financial advisor/dealer, other companies in the Monarch Group of Companies, and other financial institutions and mutual fund companies. If you wish to withdraw consent to the continuation of this type of information sharing or discuss the implications of such withdrawal, please contact us through one of the means listed at the end of this notice. In some instances your decision to withhold consent may limit our ability to deal with you and also limit the products and services that we provide you because the collection of information and disclosure to certain third parties is a necessary part of making the product or service available to you.

Members of the Monarch Wealth Group of Companies include Monarch Wealth Assurance Agencies Inc.; Monarch Wealth Deposit Group Inc., Monarch Wealth Corporation and, any affiliate or successor company of each of them whose business relates to a purpose identified in this **Privacy Protection Notice**.

**5. Using Your Social Insurance Number:**

Monarch Wealth is required by law to use your social insurance number when submitting tax reports to the Canada Customs and Revenue Agency and may provide it to third parties engaged to provide income tax reports. Monarch Wealth also uses your social insurance number to ensure that we are aware of all of your holdings (for example, for purposes of determining whether your total holdings exceed a required threshold).

**6. Employees and Agents Who Have Access to Your Client Record:**

Monarch Wealth employees and agents may have access to your client record provided they have a specific need to know in connection with the purposes identified in this Privacy Protection Notice. Access is permitted only to the extent necessary for such purposes.

**7. Location of Your Client Record:**

Your client record is kept in electronic or paper format at Monarch Wealth offices branches, sub-branches and at the offices of your Investment Representative. Paper records forming part of your client record may also be kept in secure offsite storage in Toronto. Your client record may be transferred to other locations for disaster recovery purposes.

**8. Changes to Your Personal Information:**

Please inform Monarch Wealth promptly of any change in the personal information that you have provided by contacting us through one of the means listed at the end of this notice. Monarch Wealth appreciates your business and promises to handle your questions or input regarding personal information in a prompt and courteous manner.

**9. Right to Access and Rectify Personal Information:**

Under the Personal Information Protection and Electronic Documents Act (Canada) and similar provincial privacy legislation, you are entitled to access, through a written request, the personal information contained in your client record. You may verify this personal information and request that any inaccurate information be corrected. Please contact us through one of the means listed at the end of this notice.

If you have concerns or questions, please contact:

Chief Compliance Officer,  
Monarch Wealth Corporation  
80 Richmond Street West, Suite 2000  
Toronto, ON M5H 2A4

Phone: 416.640.2285  
Fax: 416.646.1029  
Toll Free: 1.800.252.9991

You may also send an email to [general@monarchwealth.ca](mailto:general@monarchwealth.ca) .

Information on the Personal Information Protection and Electronic Document Act (Canada) is available on the Privacy Commissioner of Canada website: [www.privcom.gc.ca](http://www.privcom.gc.ca) .