

Privacy Policy - Canada

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Introduction

At Foresters Financial™, protecting your personal information is important to us. We have a long history of safeguarding the privacy of our members' and customers' information. This privacy policy outlines how we use and maintain the confidentiality and security of your personal information.

Information we collect

Collecting personal information from you is essential to our ability to offer you our products and services. We may collect non-public personal information about you from the following sources:

- Information we receive from you on applications or other forms. This may include your name, address, job and social insurance number. It may also include your assets and income.
- Information about your transactions with us, our affiliates, or others.
- Information we receive from consumer reporting agencies and other third parties to process or administer products or services requested by you. This may include your creditworthiness and credit history.
- Information we receive from health care providers, clinics, or other insurance companies. We may also collect information from the Medical Information Bureau or other persons that have records about you or your health. Outside sources, from whom we obtain information, may retain information and disclose it to other persons.

Online privacy

Some of our websites may use online data collection tools or cookies to improve functionality, enhance security, evaluate the effectiveness of our websites and advertising campaigns, or provide visitors with a customized online experience.

Why we collect your information

Generally, we need to collect Personal Information for a variety of reasons. Depending on the product or service you have with Foresters these might include:

- Understand your needs and assess future needs through customer surveys, industry or market research and analysis
- Determine your eligibility
- Continue to offer you the full range of products, services and community event opportunities that we believe meet your changing needs
- Meet our legal, regulatory and contractual obligations
- Identify and mitigate potential risks or losses to Foresters, such as protecting against fraud or misrepresentations

Your consent

We collect, use and share your Personal Information only for disclosed purposes related to the investments and insurance services, and fraternal benefits we offer, and only with your consent, or as permitted or required by law. Your consent may be expressed in writing, or it may be given verbally, electronically, or through our, or your authorized representative(s). Your consent may also be implied or inferred from certain actions. You may withhold or withdraw your consent for us to collect, use and disclose your Personal Information, as long as there are no legal or contractual reasons preventing you from doing so. Depending on

the circumstances, however, withdrawal of your consent may impact our ability to continue to provide you with the investments and insurance services and fraternal benefits you have requested.

Limiting use and sharing

The disclosure of your Personal Information will be restricted to those who have a need for, and the legal right to, the information.

Some of our business areas or affiliates may, from time to time, offer or promote other financial products, benefits or services, or those of select third parties, that we believe may be of interest to you. We may also have joint marketing or distribution agreements with other financial institutions that may offer or promote products that we believe may be of interest to you. We will share Personal Information with them for these purposes only if the law allows it. We will not share your Personal Information, without your consent, with any non-Foresters organization for the purpose of that organization marketing their own products or services directly to you.

We will protect your Personal Information

We are committed to protecting all Personal Information in our possession, including information transferred to a third-party service provider or representative in order to provide you with an insurance or investment product or service, or a fraternal benefit. In some instances our employees, service providers, representative, reinsurers and any of their service providers may be located in provinces or other jurisdictions outside Canada. Your Personal Information may then be subject to the laws of those other jurisdictions. All such persons, whether or not they are located in Canada or outside Canada, are required to protect the confidentiality of your Personal Information in a manner that is consistent with our privacy policies and practices.

Confidentiality and Security

We have developed and are continuing to enhance security measures to appropriately safeguard and protect Personal Information against theft, loss, unauthorized disclosure, copying, and unauthorized use or modification. These measures may include:

- Physical safeguards, such as secured facilities
- Administrative safeguards, such as security clearances, policies and procedures, and limiting access on a "need to know" basis; and
- Technological safeguards, such as the use of passwords, encryption, firewalls and anti-virus software.

Your Personal Information will (subject to any legal restrictions) only be provided to, or be accessible by employees, representatives, advisors, agencies, affiliates and service providers who need the information in the performance of their duties for us.

If we receive a request to release your Personal Information, we will only do so upon satisfactory identification and proof of entitlement of the requestor, or as required or permitted by law.

Your rights to access your Personal Information

You have the right to request in writing, to access and verify your Personal Information maintained in our files. If you believe any of the information we have collected about you is incorrect or incomplete, you have the right to ask us to change it, or you may contact us to update your Personal Information in our records.

How to register a complaint

You may register a privacy-related complaint by contacting Foresters Privacy Officer. We will explain our complaint procedure to you and investigate all complaints. If a complaint is justified, we will take all appropriate steps to set the situation right, including changing our policies and practices if necessary. We will also let you know what other complaint procedures may be available to you.

How to contact us

If you have any questions about this Privacy Policy or to obtain information about our privacy practices, please contact us by sending a written request to:

<p>If you own a life insurance or annuity product with us:</p> <p>Foresters Financial Attn: Privacy Officer 789 Don Mills Road Toronto, ON M3C 1T9</p> <p>1-800-828-1540 privacy@foresters.com</p>	<p>For Foresters Asset Management Inc. queries, please contact:</p> <p>416-226-8050 or 1-800-983-6439 privacy@foresters.com</p>
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