

Advisor Privacy Statement and Consent



ADVISOR INFORMATION

Brynn Metherell, CPA, CMA, CFP

MY COMMITMENT TO MY INSURANCE SUPPLIERS AND MY CUSTOMERS:

In order to provide customers with access to insurance products and services, I collect certain personal information about them. My commitment goes beyond meeting legal requirements for protecting personal information. The trust and confidence that my customers and insurers hold in me, including my ability to protect the confidentiality of personal information and the privacy of the individuals who provide it, are critical to my success. This Policy applies to my employees and any third party service providers or representatives with which I do business. I also adhere to the Canadian Anti-Spam Legislation and Regulations and will only communicate electronically with your permission.

WHY I COLLECT, USE AND RETAIN PERSONAL INFORMATION:

I act as an intermediary between you and the insurance companies with which I hold contracts to promote their products and services. When I collect information in order to assess your insurance needs and provide advice, I do so with your explicit consent. In order to place an insurance application with any insurer, I am required to obtain certain essential personal information about you on behalf of the insurer and under the consent that the insurer obtains from you on the application. Your application is provided to The Gryphin Advantage a Managing General Agent (MGA), which provides administrative services to both me and the insurer, under a contractual arrangement. The MGA's and my own privacy policies, practices and safeguards must meet the standards that insurers establish in their own privacy policies. Your information is used to determine insurance risk, assess eligibility for products, to administer those products once purchased and to fulfill certain regulatory requirements. This can include health information, financial information and history and information about avocations. The MGA, insurer and I retain some of this information in order to be able to administer business, to provide ongoing service to you and when we are required to do so by law.

We may use anonymous data to manage our business, to identify products and services that might benefit you and to prepare reports about our business.

LIMITING COLLECTION:

I collect only the information I need to fulfill my contracts with you, the MGA and the insurer and to meet my regulatory obligations. I will use only fair and lawful means to collect this information. I will collect information only with consent.

HOW I COLLECT CUSTOMERS' INFORMATION:

I collect your personal information, including health information, directly from you.

CONSENT:

The customer consent that insurers receive includes consent to provide personal information to me and generally to the MGA, which allows us both to fulfill our contractual obligations to the insurer. The MGA and I also operate under the customer consent that I receive at the outset of our relationship. When you request or use any of the products or services I make available, I will transfer whatever information is necessary by implied consent. If I receive notice from you or an insurer that you have withdrawn consent for the continued use and retention of personal information, I will take whatever steps are necessary to adhere to the Act. This may require termination of our relationship. I will act on whatever instructions I receive from the insurer regarding your status.

LIMITS ON USE AND DISCLOSURE:

I will use and disclose personal information to perform my contractual duties, to provide you with information and when I am required to do so by law. I may disclose this personal information to my employees or service providers, including Managing General Agents, so that they can perform their duties, to insurers and any person or organization to which consent has been given and where authorized by law. Where personal information is provided to service providers, insurers and I require them to protect that information consistent with our policies and practices. I may also use personal information to offer products and services that I believe will interest you but I will never give or sell personal information to third parties for marketing purposes.

LIMITS ON RETENTION OF INFORMATION:

I will retain personal information in my records only as long as it is needed for the purposes identified, or as legally required or permitted. This currently stands at seven (7) years following the termination of a client relationship.

ACCURACY OF INFORMATION:

I am responsible to the insurer for keeping your personal information as accurate and up-to-date as possible. The insurer is responsible for providing me with any notices of changes that you provide to them directly. You may challenge the completeness and accuracy of your personal information that I hold. I will make any necessary corrections to information that is shown to be incomplete or inaccurate and will notify any third parties, including insurers and MGAs, if I make such corrections. Any disagreement or discrepancy regarding accuracy will be documented. You may gain access to your personal information I hold under the consent you provided to me by making an access request to me. If you wish to request access to information that I collected on behalf of the insurer, you may make the request through me but I may be asked to direct you to the insurer.

PROTECTING PERSONAL INFORMATION:

I will protect personal information from unauthorized access or use by ensuring that safeguards are in place, including physical security measures for my office location, operational policies, procedures and access protocols and technological measures for my computer systems. I will use safeguards to prevent unauthorized access to personal information during the destruction process.

CONTACT ME:

If you have any questions or concerns regarding this Policy or how I manage your personal information, please contact me.

Brynn Metherell

Phone: 905-632-4950

Address: 106-2289 Fairview St. Burlington, ON L7R2E3

Email: info@metherellfinancial.com

Contact the Privacy Commissioner of Canada:

Hours of service are from 8:30 a.m. to 4:30 p.m.

Toll-free: 1-800-282-1376

Phone: (613) 947-1698

Fax: (613) 947-6850

TTY: (613) 992-9190

Customer’s Consent:

Until advised otherwise, you have my consent to collect, use, share, disclose and retain my personal information as described above.

Date
Client Name

Date
Client Name

X _____
Client Signature

X _____
Client Signature

Customer’s Consent to Spousal File Storage

By signing below, I consent to my personal information being maintained in a joint client file with my spouse, and being disclosed to my spouse.

X _____
Client Signature

X _____
Client Signature

Customer’s Consent to Electronic Communications

By signing below, I consent to receiving electronic communications from Metherell Financial regarding our business relationship. I understand that I may withdraw my consent at any time.

X _____
Client Signature

X _____
Client Signature