

Website Privacy Statement

Privacy and Legal Policies Page / Agreement

Conditions and Terms of Use

General Use Restrictions Information, documents, products, software and services ("Materials") available on this website and created by IDC Financial remain the property of IDC Financial.

Materials available on this website and created by other manufacturers, authors, developers and vendors ("Third Party Providers") remain the property of the relevant Third Party Provider.

Except as expressly provided for on the web-site, none of the Materials available on this website may be copied, reproduced, distributed, republished, downloaded, displayed, posted or transmitted in any form or by any means, including, but not limited to, electronic, mechanical, photocopying, recording, or otherwise, without the prior express written permission of IDC Financial and any relevant Third Party Provider.

Nothing on this Website shall be construed as conferring on any user any license under any of IDC Financial's or any Third Party Provider's intellectual property rights, whether by estoppel, implication, or otherwise. Users acknowledge sole responsibility for obtaining any such licenses.

Permission is granted to display, copy, distribute and download IDC Financial's Materials on this Website provided that: (1) both the copyright notice identified below and this permission notice appear in the Materials;

(2) the use of such Materials is solely for personal, non-commercial and informational use and will not be copied or posted on any network computer or broadcast in any media; and

(3) no modifications are made to any of the Materials

This permission terminates automatically without notice if you breach any of these terms or conditions. Upon termination, users will immediately destroy any downloaded and printed Materials. Any unauthorized use of any Materials contained on this Website may violate copyright laws, trademark laws, the laws of privacy and publicity, and communications regulations and statutes.

Content Disclaimer

The information and statistical data contained on this website are provided as a service to users. It has been obtained from sources believed to be reliable, but its accuracy cannot be guaranteed, and should not be relied upon as such. Opinions expressed herein are those of the relevant author, and are not specifically endorsed by IDC Financial Inc.

Nothing herein shall be construed as investment or financial planning advice directed to any individual, and users should consult duly authorized practitioners in connection with specific objectives or instruments.

Materials provided by Third Party Providers have not been independently authenticated in whole or in part by IDC Financial Inc, and no warranty - implied or otherwise - is made with respect to those materials.

IDC Financial does not provide, sell, license, or lease any Materials other than those specifically identified as such.

Internet Privacy and IDC Financial

The Internet contains a wealth of information, unfortunately, it may also contain personal details about you that you don't want everyone to know. For example, your real name (lots of people on the Internet use aliases, alter egos or nicknames), street address, phone number, or e-mail address. When you go online, sites you visit may be gathering information about you without your knowledge. At IDC Financial we strive to help our visitors protect their privacy while using our services.

Use of IP Address

An IP address is a number that's automatically assigned to your computer whenever you're surfing the Web. Web servers -- the big computers that "serve up" Web pages -- automatically identify your computer by its IP address.

IDC Financial collects IP addresses for the purposes of system administration, to report aggregate information and to audit the use of our site. When guests request pages from IDC Financial sites, our servers log the guests' IP addresses. We do not normally link IP addresses to anything personally identifiable, which means that a user's session will be logged, but the user remains anonymous to us. We can and will use IP addresses to identify a user when we feel it is necessary to enforce compliance with our house rules or terms of service or to protect our service, site, visitors or others.

Please review each service prior to use and only use those that disclose information you are comfortable with sharing.

Use of Cookies

What are cookies? Cookies are pieces of information that a Web site transfers to an individual's hard drive for record-keeping purposes. Cookies make Web-surfing easier for you by saving your preferences while you're at our site. We never save passwords or credit card information in cookies. The use of cookies is an industry standard -- you'll find them at most major Web sites.

By showing how and when guests use a site, cookies help us see which areas are popular and which are not. Many improvements and updates to the site are based on such data as total number of visitors and pages viewed. This information is most easily tracked with cookies.

We use the information from cookies to provide services better tailored to our users needs. We use cookies to track user trends and patterns. This helps us better understand and improve areas of the IDC Financial service that our users find valuable. While both of these activities depend on the use of a "cookie," visitors to IDC Financial always have the option of disabling cookies via their browser preferences.

Most browsers are initially set up to accept cookies. You can reset your browser to refuse all cookies or indicate when a cookie is being sent. However, note that some parts of the IDC Financial service will not function properly or may be considerably slower if you refuse cookies.

You may occasionally get cookies from our advertisers. IDC Financial does not control these cookies. The use of advertising cookies sent by third-party servers is standard in the Internet industry. [Links to Other Sites](#)

Users should be aware that when you are on IDC Financial, you could be directed to other sites that are beyond our control. There are links to other sites from IDC Financial pages that take you outside our service. IDC Financial is not responsible for the content of those sites and provides these links only as a convenience. The inclusion of any link to such sites does not imply endorsement by IDC Financial.

Please keep in mind that whenever you give out personal information online --- for example, via message boards or chat --- that information can be collected and used by people you don't know. While IDC Financial strives to protect its user's personal information and privacy, we cannot guarantee the security of any information you disclose online and you do so at your own risk.

IDC Financial's policy does not extend to anything that is inherent in the operation of the Internet, and therefore beyond IDC Financial's control, and is not to be applied in any manner contrary to applicable law or governmental regulation.

Software Use Restrictions

Any software that is made available to download from the Website (the "Software") is the copyrighted work of IDC Financial Inc. and/or Third Party Providers. Use of the Software is governed by the terms of the end user license agreement, if any, which accompanies or is included with the Software (the "License

Agreement"). An end user will be unable to install any Software that is accompanied by or includes a License Agreement, unless the end user first agrees to the terms of the License Agreement. Except as set forth in the applicable License Agreement, any further copying, reproduction or redistribution of the Software is expressly prohibited.

Unless specifically provided herein no product support and maintenance of the Software is available from IDC Financial Inc.

Limitation of Liability

Users of this website acknowledge their sole responsibility for adequate protection and back-up of data and or equipment used in connection with this website.

By connecting to other pages of this website, users acknowledge that they will not hold IDC Financial Inc liable for any damages suffered as a result of the use, modification, copy, distribution, or download or any Materials from this website, or for any indirect, incidental or consequential damage (including but not limited to special or punitive damages or any loss of business revenue, profits, data or other economic advantage,) from any source or cause. Users covenant not commence any action, suit, prosecution, or proceeding to establish or enforce any claims whatsoever arising from the use of this website.

Local Laws and Export Control

This website is operated by IDC Financial Inc. from its offices in Ontario, Canada, and makes no representation that the Materials herein are appropriate or available for use in other locations. Users in other jurisdictions are solely responsible for compliance with applicable local laws including but not limited to the export and import regulations of other countries.

Unless otherwise explicitly stated, all marketing or promotional materials found on this Website are solely directed to individuals, companies or other entities located in Canada.

Users acknowledge and agree that Materials are subject to the Canada Export Laws and Regulations. Diversion of such Materials contrary to Canadian law is prohibited. Users agree that none of the Materials, nor any direct product therefrom, is being or will be acquired for shipped, transferred, or re-exported, directly or indirectly, to proscribed or embargoed countries or their nationals, nor be used for nuclear activities, chemical biological weapons, or missile projects unless authorized by the Canadian Government. Users agree to comply strictly with all Canadian export laws and assume sole responsibility for obtaining licenses to export or re-export as may be required.

Any proceedings related to the terms of use of this website will be governed by Ontario provincial law and controlling Canadian federal law.

Trademarks

IDC Financial, the IDC logo, SmartQuote and the SmartQuote logo are registered trademarks of IDC Financial Inc.

General

IDC Financial and Third Party Providers reserve the right to change the Material on this site without notice at any time.

In these terms, use of the masculine gender shall be construed to include the feminine, and the singular shall be construed to include the plural.

These Terms represent the entire understanding relating to the use of the Website and prevail over any prior or contemporaneous, conflicting or additional, communications. IDC Financial may revise these Terms at any time without notice by updating this posting.

IDC Financial Privacy Guidelines

OUR PRIVACY PRINCIPLES

Accountability

The company is responsible for personal information in its control, including information that may be transferred to a service provider performing services for, or on behalf of the company. The company has established these privacy guidelines, and procedures and practices, to safeguard such personal information.

Purposes

The company or the carriers we distribute financial products for, identifies the purposes for which it collects personal information either before or at the time of collection.

Consent

The company or the carriers we distribute financial products for, collects uses and discloses personal information only with the consent of the individual, or as otherwise allowed by law.

Consent to the collection, use or disclosure of personal information may be express or implied, as appropriate. Individuals may withdraw their consent at any time, subject to legal or contractual restrictions and considerations.

Collection

The company or the carriers we distribute financial products for, only collects personal information that is necessary for the purposes identified. Personal information is collected directly from the individual, and may, with consent or as otherwise allowed by law, be collected from other sources.

Use, Disclosure and Retention

Personal information is not, without consent, used or disclosed to a third party for any purpose other than that in which it was collected, unless such use or disclosure is required or allowed by law. This may include use or disclosure in order to protect the company's interests in civil proceedings and in proceedings involving criminal activity, fraud or misrepresentation.

The company retains personal information only as long as necessary to fulfill the identified purpose or as otherwise required or allowed by law.

Accuracy

The company uses reasonable efforts to ensure that personal information is accurate and complete for the purpose for which it is to be used.

Safeguards

The company protects the security and confidentiality of personal information with safeguards appropriate to the sensitivity of the information.

Openness

The company's privacy guidelines are available to clients and the public. Upon written request addressed to the chief compliance officer, we will provide a copy of these guidelines, and respond to inquires about our practices relating to personal information.

Individual Access

An individual may request to be informed of the existence, use and disclosure of personal information pertaining to him or her. The company will provide appropriate access to such information that it holds. If the company determines not to provide access to personal information, we will provide an explanation. Individuals may request the correction of personal information the company holds about them, and if we find that what we have is incorrect then we will correct it.

Concerns, Inquiries or Requests

Any concern, inquiry or request related to privacy should be made in writing.

Send or e-mail us

Eric Wachtel

Privacy Officer

IDC Financial

200 Matheson Blvd. West, Suite 100

Mississauga, ON L5R 3L7

ewachtel@idcfincial.com

These privacy guidelines describe our commitment to privacy, and explain the principals that guide us in protecting the privacy and confidentiality of personal information.

Personal information is information about an identifiable individual. It includes, but is not limited to, health and financial information.

The company its directors, officers and employees, and its licensed representatives and other persons and organizations who work with the company are required to comply with these privacy guidelines.

Access to personal information is restricted to directors, officers, employees, licensed representatives and other persons or organizations acting for, or on behalf of , the company, who need the information in order to provide services to the client or the company.