



EPS Settlements Group of Canada *The Structured Settlements Company™*

EPS Settlements Group of Canada ("EPS Canada") is committed to safeguarding the personal information entrusted to us by those we serve. The following is a statement of our policy with respect to how we collect, use, disclose and store your personal information.

YOUR PRIVACY RIGHTS

Effective January 1, 2004, the personal information of Canadians is protected by the Personal Information Protection and Electronic Documents Act ("PIPEDA"), a law which sets out the ground rules for the collection, use and disclosure of personal information in the course of commercial activities. For more information on this legislation, we encourage you to visit http://privcom.gc.ca/index_e.asp.

WHAT PERSONAL INFORMATION DO WE COLLECT?

We collect only the personal information that we need for the purpose of providing products and services related to structured settlements. Personal information means information pertaining to an "identifiable individual" and may include:

- Name, address and phone number
- Date of birth
- Gender
- Marital status
- Citizenship status
- Health and lifestyle information
- Occupation and income information

WHY DO WE NEED THIS INFORMATION?

The personal information that we collect is used to:

- Confirm your identity
- Provide you with structured settlement information
- Produce structured settlement valuations and illustrations
- Administer and service your structured settlement
- Meet regulatory and contractual obligations related to your structured settlement

HOW DO WE COLLECT THIS INFORMATION?

The personal information needed is collected only by means that are lawful and fair. Whenever possible, we collect this information directly from you. Sometimes we may obtain information from other sources; for example, your lawyer or insurance company.

THE TRANSFER OF PERSONAL INFORMATION

We may transfer this personal information to other service providers solely for the purpose of producing, administering and servicing your structured settlement needs. We have contractual relationships with all of these service providers, and they, too, are required to protect your personal information in accordance with the PIPEDA.

CONSENT

Your consent is required for the collection, use and disclosure of your personal information, except where otherwise required by law. Consent may be oral or written, express or implied. Your authorized representative may give consent on your behalf.

WITHDRAWING YOUR CONSENT

You may withdraw your consent to the use and disclosure of personal information at any time, unless the personal information is necessary for us to fulfill our legal obligations. Your decision to withdraw your consent will always be respected, but we may not be able to provide you with products and services related to structured settlements without your personal information.

YOUR RIGHT TO REQUEST ACCESS TO YOUR PERSONAL INFORMATION

You have a right to access your own personal information, subject to some exceptions. For example, organizations are required under the PIPEDA to refuse to provide access to information that would reveal personal information about another person or persons. If we refuse a request, in whole or in part, we will always provide the reasons for the refusal.

You may make a request for access to your personal information by writing to our Compliance Officer at the coordinates cited below. You must provide sufficient information in your request to allow us to identify the information you are seeking.

You may also request information about our use of your personal information and any disclosure of that information to others outside EPS Canada. In addition, you may request a correction of an error or omission in your personal information.

PROTECTING YOUR PERSONAL INFORMATION

We take responsibility for all personal information under our control. Only the employees of EPS Canada and authorized service providers needed in the process of producing your structured settlement (which are, likewise, governed by the PIPEDA) are given access to your personal information. We have established physical, electronic and procedural safeguards to protect your personal information against the perils of loss, theft, unauthorized disclosure, copying and unauthorized use or modification.

HOW LONG IS YOUR PERSONAL INFORMATION KEPT?

Your personal information will be kept only as long as it is required for the purpose of serving your structured settlement needs or otherwise required by law. For example, if a structured settlement is purchased for your benefit, your personal information will be retained for the term of your structured settlement.

HOW TO CONTACT US

Requests for access to or an update or correction of your personal information may be directed, in writing, to EPS Canada's Managing Partner and Compliance Officer, Mr. Robert Nigol, at the following address:

EPS Settlements Group of Canada
21 King Street West | Suite 905
Hamilton, ON L8P 4W7

CHANGES TO THE PRIVACY POLICY

EPS Canada may review and amend this Privacy Policy, in whole or in part, without notice. We would encourage you to review our Privacy Policy periodically by either requesting a hard copy of this publication or visiting www.epscanada.com/privacy-policy.html.