



Privacy Policy

We want you to have an unsurpassed experience with Allan Financial. In our industry particularly, this means ensuring the strictest privacy and confidentiality of all personal information you provide us.

Below is a detailed description of our privacy practices: the commitments we make to you relevant to the collection, use and disclosure of the personal information you provide us, as well as that which is shared with us from other sources. These practices are true of our business and they also extend to include our website, <http://www.allanfinancial.com/>, as an extension of our business. Below we address the questions:

- What personally identifiable information is collected from you through the web site, how it is used and with whom it may be shared...
- Where your data is kept and what choices and rights you have relevant to access and use of your data...
- What security procedures are in place to protect the misuse of your information...

Information Collection and Use

Personal information refers to any information you give us that identifies you including your name(s), age, marital status, employment history, home address, phone numbers, and personal email addresses. Additionally, it refers to the financially-specific information you provide such as your financial history, signature, names of dependents, SIN number, credit history and current financial position.

We are the sole owners of the information collected from you on this site. We only have access to the collected information that you voluntarily give us via email, website forms, or other direct contact from you. We will not sell or rent this information to anyone.

We will use your information to respond to you, regarding the reason you contacted us. We will not share your information with any third party outside of our organization, other than as necessary to fulfill your request.

We use all of this information in-house at Allan Financial to:

- establish your identity;
- confirm accuracy of our records and verify them periodically;
- assess your life insurance options and eligibility;
- make application, administer, secure and maintain your life insurance policy over time;
- inform you of the most current and up-to-date policy options to ensure our product meets your changing needs;
- update you and/or your representatives with policy details, statements, tax receipts, proxy mailings, transaction confirmation when requested/required;
- protect both you and Allan Financial from error and fraud; and
- meet regulatory and contractual requirements relevant to the life insurance products and service we provide you.

Data Storage, Access and Control

Your personal information may be kept electronically or in paper format at the Allan Financial offices, in secure, off-site storage facilities, and with our affiliates or our third-party service providers.

Unless you ask us not to, we may contact you via email or postal mail in the future to tell you about new products or services, or changes to this privacy policy.

You may at any time:

- see what data we have about you, if any;
- obtain a list of the specific third parties to whom your personal information was provided in the course of Allan Financial's execution of business on your behalf;
- change/correct any data we have about you;
- have us delete any data we have about you;
- opt out of email or postal contact by us;
- express any concern you have about our use of your data.

You can do any of the above by contacting us via the email address or phone number given on our website.

Please note that in accordance with our legal obligations to others with whom we do business, there are very unique circumstances in which we may be unable to provide you with access to specific pieces of information such as those which:

- reference the personal information of other people;
- contain proprietary information confidential to Allan Financial or its third parties;
- may have been destroyed;
- may be too costly to retrieve.

Security and Protection of Your Data

The following sections outline how our website collects and uses the information you provide us:

- Registration:** In order to use portions of this website or access certain materials and functionality of this website, a user must first complete a registration form. During registration a user is required to give certain information (such as name and email address). This information may be used to contact you about the products and/or services on our site in which you have expressed interest. At your option, you may also provide demographic information (such as gender or age) about yourself, but it is not required.
- Cookies:** We use "cookies" on this site. A cookie is a piece of data stored on a site visitor's hard drive to help us improve your access to our site and identify repeat visitors to our site. For instance, when we use a cookie to identify you, you would not have to log in a password more than once, thereby saving time while on our site. Cookies can also enable us to track and target the interests of our users to enhance the experience on our site. Usage of a cookie is in no way linked to any personally identifiable information on our site.
- Links:** This web site contains links to other sites. Please be aware that we are not responsible for the content or privacy practices of such other sites. We encourage our users to be aware when they leave our site and to read the privacy statements of any other site that collects personally identifiable information.

Sharing: We partner with third parties to provide specific services. When the user signs up for these services, we will share names, or other contact information that is necessary for the third party to provide these services. These parties are not allowed to use personally identifiable information except for the purpose of providing these services.

At Allan Financial our internal code of ethics requires that all employees certify and sign agreement to strictly maintain user and client confidentiality.

Security: Confidentiality and privacy are cornerstones of our business. We take precautions to protect your information including policies, procedures, guidelines and safeguards that are in place to ensure your personal information is protected. When you submit sensitive information via the website, your information is protected both online and offline.

Wherever we collect sensitive information (such as financial details), that information is encrypted and transmitted to us in a secure way. You can verify this by looking for a closed lock icon at the bottom of your web browser, or looking for "https" at the beginning of the address of the web page.

While we use encryption to protect sensitive information transmitted online, we also protect your information offline. Only employees who need the information to perform a specific job (for example, billing or customer service) are granted access to personally identifiable information. The computers/servers in which we store personally identifiable information are kept in a secure environment.

If you feel that we are not abiding by this privacy policy, you should contact us immediately via email at info@allanfinancial.com or by phone: 604-688-9151.