



# INVESTOR PORTAL USER GUIDE



**RGF** INTEGRATED  
WEALTH  
MANAGEMENT

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# FAQ

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[How do I find my username?](#)

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[What is a PAC/SWP?](#)

## Getting Started

View your RGF Integrated Wealth Management portfolio by clicking on the link [here](#).

Alternatively, you can log in to your account directly from our website at [www.rgfwealth.com](http://www.rgfwealth.com). To launch the Investor Portal, click on the Menu located in the upper right-hand corner, select “Client Centre” and then click on “Portfolio” or go to [www.rgfwealth.com/clientcentre](http://www.rgfwealth.com/clientcentre) and click on “Portfolio”.

Please contact your advisory team for any questions or concerns that you may have about the Investor Portal.

## Browser

For optimal site performance, we recommend using one of the following browsers: [Chrome](#) (latest version) or [Firefox](#) (latest version).

## Signing up for Access

If you do not have a username and password, please fill out one of the following User Agreements and send it to your advisory team by email, fax or mail.

[User Agreement](#)

[User Agreement – for Spouses](#)

If you also want online access to the information of a related party (e.g. your company, trust, IPP, etc.), at least one authorized signatory of the related party must grant you access by signing the [Related Party Access Authorization](#) form. Please complete an Access Authorization form for each related party to which you want access, and return it to our office by email, fax or mail.

## Logging In

At the login page, enter the username and password provided to you by your advisory team.

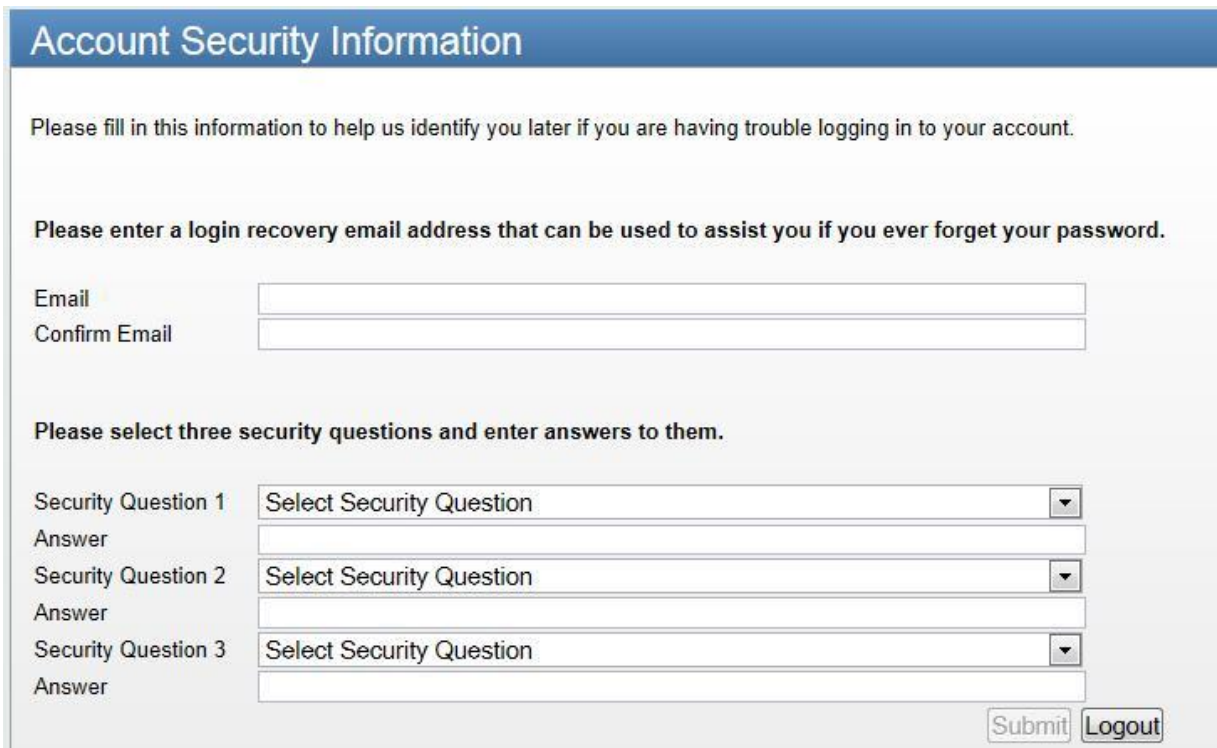


The login page features the RGF logo (a stylized orange 'R' and 'G' with a blue 'F') and the text 'RGF INTEGRATED WEALTH MANAGEMENT'. Below the header is a blue bar with the word 'Login' in white. The main content area has a light gray background and contains the text 'Please enter your username and password below'. There are two input fields: '\* Username:' and '\* Password:'. Below the password field is a link that says 'I can't login' and a blue button labeled 'LOGIN'.

## Initial Login

### Account Security Information

Upon initial login, you will be asked to provide a recovery email address. This will be the email address that your recovery information will be sent to in case you forget your password or username. You will have to select 3 security questions and provide the answers to all 3. It is important to remember these answers because they will be required to reset your password.



The 'Account Security Information' form has a blue header with the title. Below the header, it says 'Please fill in this information to help us identify you later if you are having trouble logging in to your account.' The first section is for a recovery email address, with the instruction 'Please enter a login recovery email address that can be used to assist you if you ever forget your password.' It includes 'Email' and 'Confirm Email' input fields. The second section is for security questions, with the instruction 'Please select three security questions and enter answers to them.' It lists 'Security Question 1', 'Security Question 2', and 'Security Question 3', each with a dropdown menu and an 'Answer' input field. At the bottom right are 'Submit' and 'Logout' buttons.

Once you've submitted your recovery email address and your security questions, you will see the following message asking you to validate your recovery email address.

### Security Confirmation

#### Account Security Information

Thank you. We have sent a validation email to your.address@email.com

**In order to verify and save the recovery email address you have entered today, please select the link included in that email.**

If the email does not arrive, please check your spam folder.

If you still cannot locate it, please contact your advisor.

[Continue](#)

Log in to your email and click the link included to verify and save the email address. The link in the email will only work once and is only valid for 3 days. If you do not validate the email address within 3 days, the link will become invalid you will have to go through the account security information setup process again.

To enter the Investor Portal immediately, click on 'Continue'.

## Terms and Conditions

Upon initial login, you will also be prompted to read and accept the user terms and conditions of the site. Please read the disclaimer and select "I Agree" if you would like to continue to the Investor Portal.

## Forgotten Username or Password

If you forget your username or password and are having trouble logging in, click on the '[Having problems logging in?](#)' link on the login page.

If you have forgotten your username:

1. Enter your name, along with the recovery email address you entered when you completed the Account Security Information.
2. Once you press submit, you will receive an email containing your username.

If you have forgotten your password:

Enter your username and the answers to the 3 security questions you selected when you completed the Account Security Information. Once you have answered all 3 questions, you will see a message saying that a new password has been sent to your recovery email address.

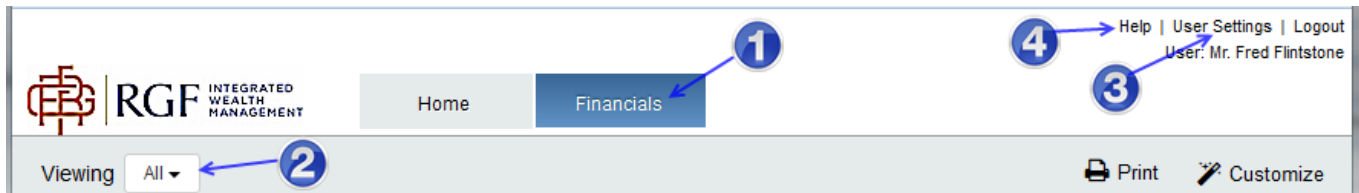
1. Open the 'Password Reset' email
2. Log in using the temporary password provided. You will immediately be prompted to change the password.

### Tips for resetting your password

- The temporary password provided in the 'Password Reset' email is only valid for 3 hours. If you do not login using the temporary password within 3 hours, the password will become invalid and you will have to go through the password reset process again to generate a new temporary password.
- The link in both the 'Password Reset' email and the Username recovery email will only be valid for 3 days. If you do not use the link within that time, you will have to go through the process again to generate a new link.
- If you do not receive the 'Password Reset' email, it could be because you have not answered the security questions correctly. As a security feature, there is no indication on screen as to whether or not you have entered the answers to the security questions correctly. The only indication you will have of the questions not being answered correctly is that you will not receive the 'Password Reset' email. If this happens, please try the password reset process again and if you continue to have trouble, contact your advisory team to reset your password for you manually.
- If you enter an incorrect password five times, you will get the following message "Your account has been locked. Please contact your Investment Advisor". If this happens, please contact your advisory team and they will unlock your account for you and provide you with a new temporary password.

## Home page

The home page provides an overview of the site.



1. Two tabs appear at the top of the page: Home and Financials. Clicking the Financials tab will take you directly to a summary view of your Investments and/or Insurance.
2. The 'Viewing' dropdown is located in the upper left corner of every page and allows you to select what information appears on the screen.
  - a. Select "All" to see all the information for all of the members of your household to whom you have been granted access
  - b. Select an individual household member in order to view only that contact's information.
3. Under 'User Settings', you can see your username and the last time you changed your password. You can also change your password, recovery email address or security questions at any time by going to User Settings. Under the 'Access' option on the left side of the page, you can see who has access to your information and whose information you have access to.
4. You can view this User Guide at any time by clicking the 'Help' link. A PDF version of the User Guide will open. The **Investor Portal User Guide** is also available on our [website](#).

## Advisor Contact Info

Your advisor's name and contact details are displayed on the left side of the screen.



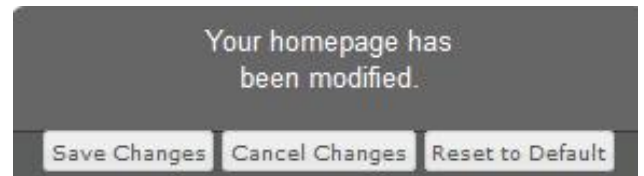
# Tiles

The screenshot displays the RGF Investor Portal interface. On the left, the 'Advisor' section for Rogers Advisor 1 (kswaffield@ro-group.com) is shown. The main area features several tiles: 'Investments' (Total Value: \$116,000.00, Annuity Income: \$21,006.00 /yr), 'Insurance Coverage' (Life: \$400,000.00, Disability: \$5,000.00 /mth, Critical Illness: \$150,000.00, Long Term Care: No Coverage, Health: Yes), and 'Reports' (Reports Available For Generation: Fred & Wilma Flintstone, Mr. Flintstone, Fred, Mrs. Flintstone, Wilma). Below these are two smaller tiles: 'Looking for Help?' and 'Customize your home page'. At the bottom, the 'Investment Summary' tile shows a Grand Total of \$116,000.00 and a breakdown of assets: Registered Education Savings Plan (\$40,500.00), Locked-in Retirement Account (\$10,000.00), and another asset (\$65,500.00). A pie chart visualizes the asset distribution.

Below the tabs, you will see several “tiles” that can be moved according to your preferences. Below the tiles, you will find the **Investment Summary** and **Insurance Summary**.

You can drag tiles to reflect your preferences.

1. Simply hover on the blue header bar of the tile until a move icon appears: Now you can ‘drag and drop’ the tile to where you would like. Note that tiles will always shift upward to fill any empty space. Click on the ‘Save Changes’ button to keep the changes you have made.



2. Click the ‘X’ in the upper right corner of a tile to remove it.
3. Tiles with a blue bar at the top are ‘Primary’ tiles and can be added back at any time if you remove them. Tiles with no blue bar at the top are ‘Secondary’ tiles and only appear if there is space or until they are dismissed.

The initial available tiles are:

## Investments

This tile contains a summary of your investments and annuity income, if applicable. Clicking the 'Go to Investments' link will take you to a more detailed view of your investments. Annuity details can be viewed under Insurance.

Investments <span>×</span>	
Total Value	\$116,000.00
Annuity Income	\$21,006.00 /yr
<a href="#">Go to Investments</a>	

## Insurance Coverage

This tile contains a summary of your insurance coverage as well as a link to view your insurance products in more detail.

Insurance Coverage <span>×</span>	
Life	\$400,000.00
Disability	\$5,000.00 /mth
Critical Illness	\$150,000.00
Long Term Care	No Coverage
Health	Yes
<a href="#">Go to Insurance</a>	

## Reports

This tile allows you to generate your **Consolidated Portfolio Summary**, like the one you receive from your advisor. The first 'CPS Report' link will generate the report for all members of your household to which you have been granted access. The following 'CPS Report' links will generate an individual contact report for each member of your household. The reports can be viewed in Adobe Reader, which you may download [here](#). They can be saved on your computer or printed for your records.

Reports <span>×</span>	
Reports Available For Generation	
Fred & Wilma Flintstone	<a href="#">CCIR Report</a>
Mr. Flintstone, Fred	<a href="#">CCIR Report</a>
Mrs. Flintstone, Wilma	<a href="#">CCIR Report</a>
<a href="#">Download Adobe Reader here</a>	

## Help

This tile contains a link to the User Guide. You can also access the User Guide from the 'Help' link in the upper right corner of each page.

You can remove this tile by clicking on "Dismiss Message"

**Looking for Help?**

Access the user guide from this tile or from the Help Link in the top right hand corner of your portal

**? [Open the User Guide Now](#)**




[Dismiss Message](#)

## Customize your home page

These are instructions on how you can customize your home page.

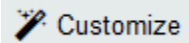
You can remove this tile by clicking on “Dismiss Message”

### Customize your home page

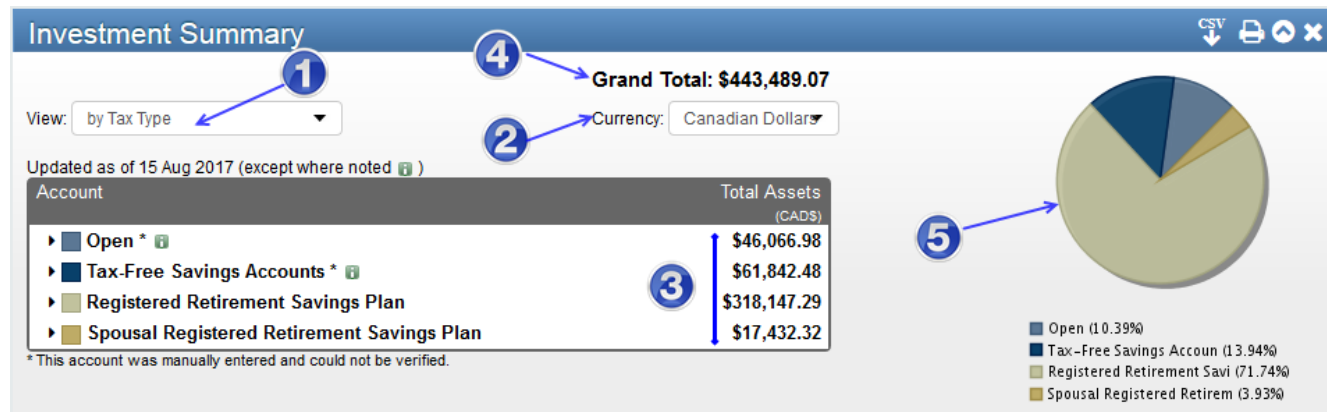
-  Drag tiles to the order you'd like
-  add more tiles
-  or click the X in the corner to remove any you don't need.

[Dismiss Message](#)

## Customize button

Clicking  in the upper right-hand corner allows you to restore tiles you have removed or add any new tiles that are available. You can also reset your homepage so that it returns to the default.

## Investment Summary



This section summarizes your investment assets.

1. View: You can use the dropdown menu to view your account(s) by either:
  - a. Tax type (default)
  - b. Provider/Financial Institution
  - c. Asset Class
2. Currency: You can use the dropdown menu to view the value of your account(s) in either:
  - a. Canadian Dollars
  - b. US Dollars

3. **Total Assets:** These totals summarize the assets held in different categories within your portfolio. Click on the plus sign to reveal more detail and the minus sign to minimize details (the “by Tax Type” category is illustrated above; the “by Provider/Financial Institution” view summarizes assets by RGF Wealth Management and RGF Integrated Wealth Management assets; the by “Asset Class” view summarizes assets by asset classification).
4. **Grand Total:** Indicates the total of your investment holdings with RGF.
5. **Pie Chart:** this is a visual representation of your asset breakdown, denoted by colour.

You can click on the ‘+’ and ‘-’ signs in the Account component to expand or reduce the level of detail. When a section has been fully expanded, you can click on the link to bring you directly to the details of the selected account.

## Notes

Some of your accounts may be manually updated. When the “i” appears beside an account, it means that the account contains positions that have values older than the ‘Updated as of’ date indicated.

US Dollar Investment: Indicated by a “\$” to the left of a Market Value; these accounts contain some US Dollar investments and have been converted to Canadian Dollars for illustration purposes.

## Insurance Summary

Insurance Summary			
Grand Total:		\$16,550.00	\$400,000.00
Updated as of 26 Sep 2013 (except where noted i)			
Policy	Gross Cash Value (CAD\$)	Modal Premium (CAD\$)	Amount of Insurance (CAD\$)
+ Insurance * i	\$16,550.00		\$400,000.00
+ Living Benefits * i	\$0.00		\$0.00
+ Health * i	\$0.00		\$0.00
+ Payout Annuity * i	\$0.00		\$0.00

\* This account was manually entered and could not be verified.

This section summarizes insurance information:

- Insurance (term, permanent and universal life policies)
- Living Benefits (disability, critical illness, long term care)
- Health
- Payout Annuity (term certain and life annuities)

The Gross Cash Value, Modal Premium and Amount of Insurance information is available here.

You can click on the ‘+’ and ‘-’ signs in the Policy component to expand or reduce the level of detail. When a section has been fully expanded, you can click on the link to bring you directly to the details of the selected policy.

You have the option of viewing your summary information in either Canadian Dollars or US Dollars.

## Details

On the right side of many title bars, you will see the following buttons:



Clicking on this button will show LESS detail



Clicking on this button will show MORE detail

Similarly, to the left of investment and insurance groupings, you will see the following buttons:

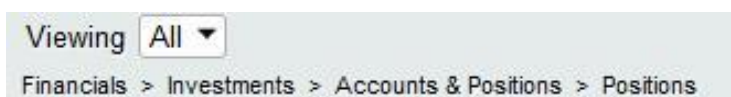


Clicking on this button will show LESS detail



Clicking on this button will show MORE detail

Under the ‘Viewing’ dropdown on each page, you will see what are referred to as ‘breadcrumbs’. Breadcrumbs allow for efficient navigation of the site and allow you to go back to previously viewed pages quickly and easily. To return to a specific page, just click on any entry in the trail to get back to that page.



## Financials

The “Financials” tab provides details about your holdings at RGF Integrated Wealth Management.

There are multiple ways to access your financial details:

1. Click on the “Financials” tab at the top of the page to view both your Investments and Insurance on the same page. You can always get back to this page by clicking on ‘Financial Overview’ on the left side of the screen.
2. Click on the “Go to Investments” or “Go to Insurance” links in the Investment or Insurance Coverage tiles on the homepage to view each of these sections separately
3. When on the “Financials” tab, click on ‘Investments’ on the left side of the screen to see just your investments or click on ‘Insurance’ to see just your insurance.

You can easily navigate to your account information on the “Financials” tab by using the sidebar on the left side of your screen. As you hover over each item you will see a blue bar that indicates the active selection. Once you click on an item on the left side of the page, you will be taken to the selected page and the selection will become bolded so you always know what page you are viewing.

Some of your accounts may be manually updated. Due to data source and timing differences, investments appearing on this summary may differ in value from those appearing on official statements. Please contact your advisory team if you notice any discrepancies.

Financial Overview
<b>Investments</b>
<b>Accounts &amp; Positions</b>
Transactions
PAC/SWP
Insurance
Details
Positions

# Investments

Investments

☐ Show Closed & Inactive Accounts

View: Firm View

Currency: Canadian Dollars

Grand Total: \$116,000.00

Updated as of 26 Sep 2013 (except where noted)

Investments	Cash Value (CAD\$)	Market Value (CAD\$)	Total Assets (CAD\$)
⊖ RGF Administered Assets *			\$116,000.00
⊖ Rogers Group Investment Advisors Ltd. *			\$35,500.00
⊖ Mr. Fred Flintstone &/or Mrs. Wilma Flintstone *			\$35,500.00
⊖ Client Name *			\$35,500.00
⊕ <u>Open - Mackenzie Financial - V5 Jul27.3 (Active) *</u>	\$0.00	\$25,500.00	\$25,500.00
⊕ <u>RESP - Fidelity Investments - Test June20 (Active) *</u> as of 20 Jun 2013	\$0.00	\$10,000.00	\$10,000.00
⊖ Rogers Group Financial Advisors Ltd. *			\$80,500.00
⊖ Mr. Fred Flintstone *			\$65,500.00
⊖ Client Name *			\$65,500.00
⊕ <u>LIRA - Coast Capital - V5 Jul27.3 (Active) *</u> as of 18 Jul 2013	\$0.00	\$65,500.00	\$65,500.00

Here, you will see a comprehensive list of all your accounts. If you have access to view the accounts of more than one individual, you can change the contact you are viewing by using the 'Viewing' dropdown located in the upper left corner of the page. Or you can select "All" to view all of the contacts to whom you have been granted access.

You also have the option to reveal closed and inactive accounts. Click on the

☐ **Show Closed & Inactive Accounts** checkbox to toggle between displaying and suppressing the view of closed and inactive accounts.

You will also see a 'View' dropdown that has three options: Firm View, Client View or Standard View. The default view is Firm View and we suggest that you use either Firm View or Client View; however, feel free to select the view that best suits your needs.



## Accounts & Positions

Viewing All Financials > Investments > Accounts & Positions

Financial Overview

Investments

Accounts & Positions

Transactions

PAC/SWP

Insurance

Details & Coverages

Positions

Mr. Fred Flintstone ITF Bam Bam Rubble - MFC - Fred & Wilma - Open ...

Show Closed & Inactive Accounts

Pac/Swp Transactions

Position List

Grand total in Canadian Dollars: \$30,000.00

Canadian Balanced

Code/Symbol	Position Description	Quantity	Unit Price (CAD\$)	Market Value (CAD\$)
MFC612	Mackenzie Ivy Canadian Balanced A (MFC612)	2,000.0000	10.0000	\$20,000.00
Total in Canadian Dollars:				\$20,000.00

Canadian Equity

Code/Symbol	Position Description	Quantity	Unit Price (CAD\$)	Market Value (CAD\$)
MFC613	Mackenzie Ivy Canadian (MFC613)	500.0000	20.0000	\$10,000.00
Total in Canadian Dollars:				\$10,000.00

Group By: Asset Classification

Show Closed & Inactive Positions

Apply

To see the details of a specific account and the positions held in that account, you can click on the account link from either the **Financial Overview** page or the **Investment** page. This will bring you to the **Accounts & Positions** page, which you can also access directly from the left side of the screen.

At the top of the page is the Position List which lists all the positions held in the selected account. Below you will see the details for the selected account, including the Account Summary, Account Details, Position Summary, Ownership Details and Related Parties.

On The Accounts & Positions page, you can:

1. Select a different contact and/or account from the dropdown menus at the top of the page. If the “Viewing” dropdown is set to “All”, you will see a dropdown that lists all household members you have access to and their accounts. If the “Viewing” dropdown is set to a specific member of your household you will only see the account that they own in the dropdown.
2. Tick the ☒ Show Closed & Inactive Accounts box to display closed & inactive accounts in the account dropdown. The closed and inactive accounts will appear at the bottom of the dropdown list.
3. Tick the ☒ Show Closed & Inactive Positions box and press the ‘Apply’ button to display closed & inactive positions in the Position List.
4. Click on any of the ‘Positions Description’ links to see more details about each position.
5. You can group your positions by Asset Classification, Investment category, Fund Company/Issuer, Currency, or Investment Type. Click Apply to continue.



## Transactions

Where transactions for your account are available, they will be displayed in the **Transaction List**.

The screenshot shows the 'Transactions' page in the RGF Investor Portal. The interface includes a left sidebar with navigation links: Financial Overview, Investments, Accounts & Positions, Transactions (highlighted), PAC/SWP, Insurance, Details & Coverages, and Positions. The main content area is titled 'Transaction List' and features a 'Filters' section with a 'Trade Date' dropdown, 'From' and 'To' date pickers, and a 'Type' dropdown set to 'Select On'. Below the filters is a table of transactions. Callout 1 points to the 'Viewing' dropdown menu. Callout 2 points to the account selection dropdown. Callout 3 points to the 'Filters' section. Callout 4 points to the 'Transaction Type' column in the table.

Trade Date	Symbol	Transaction Type	Quantity	Unit Price	Trade Amount
14 Dec 2012	MFC612	Switch In	100.0000	\$10.00	\$1,000.00
27 Jul 2012	MFC612	Switch In	500.0000	\$10.00	\$5,000.00
27 Jul 2012	MFC612	Buy	500.0000	\$10.00	\$5,000.00

1. Select a different contact and/or account from the dropdown menus at the top of the page. If the “Viewing” dropdown is set to “All”, you will see a dropdown that lists all household members that you have access to and their accounts. If the “Viewing” dropdown is set to a specific member of your household you will only see the accounts that they own in the dropdown.
2. Transactions can be viewed for all positions in the account by selecting ‘All’ from the dropdown at the top of the page. If you prefer, you can select a single position and view only the transactions related to that position.
3. To filter your transactions, select the ‘Trade Date’ range and the transaction ‘Type’ from the dropdowns. Click ‘Apply’ to continue.
4. You can view transaction details by either clicking on the ‘Transaction Type’ link or the ‘Details’ tab.

## PAC/SWP

Details about your systematic transactions (Pre-Authorized Contribution, Systematic Withdrawal Plans or Payments) are displayed in the **PAC/SWP List**. The record will indicate the investment to which the systematic transaction applies, the start date of the transaction stream, the frequency and amount of the transactions.

The screenshot shows the RGF Investor Portal interface. The top navigation bar includes a 'Viewing' dropdown (1) set to 'All', a breadcrumb trail 'Financials > Investments > PAC/SWP > List', and a contact/account dropdown (2) showing 'Mr. Fred Flintstone - CCS - Fred - RRIF #Test234' and 'Coast Capital GIC 2.25% 19Jan19m'. The left sidebar contains navigation links: Financial Overview, Investments, Accounts & Positions, Transactions, PAC/SWP (3), Insurance, Details & Coverages, and Positions. The main content area has a 'List' tab (4) and a 'Details' tab. Below the tabs is a 'PAC/SWP List' section with a 'Show Closed & Inactive' checkbox. A table displays two records with columns: Code, Investment, Type, Start Date, Stop Date, Frequency, Amount, Tax Withheld, Option, and Status. The first record is an interest payment of \$25.00, and the second is a payment of \$150.00. A 'Results per page' dropdown is set to 10.

Code	Investment	Type	Start Date	Stop Date	Frequency	Amount	Tax Withheld	Option	Status
CCSGIC	<a href="#">Coast Capital GIC 2.25% 19Jan19m</a>	Interest	19 Feb 2017		Monthly	\$25.00			Active
CCSGIC	<a href="#">Coast Capital GIC 2.25% 19Jan19m</a>	Payment	30 Jan 2017	31 Dec 2017	Monthly	\$150.00	25%(Fed)	Minimum	Active

1. Select a different contact and/or account from the dropdown menus at the top of the page. If the “Viewing” dropdown is set to “All”, you will see a dropdown that lists all household members that you have access to and their accounts. If the “Viewing” dropdown is set to a specific member of your household you will only see the accounts that they own in the dropdown.
2. You can view PAC/SWP information for all positions in your account by selecting ‘All’ from the position dropdown. If you prefer, you can select a single position and view only the PAC/SWP information related to that position.
3. Tick the ☒ Show Closed & Inactive box to display closed & inactive PAC/SWP information.
4. View PAC/SWP Details by either going to the ‘Details’ tab or by clicking on the ‘Investment’ link for the PAC/SWP entry you wish to view.

## Insurance

Insurance

☐ Show Closed & Inactive Policies

View: Firm View

Updated as of 05 Oct 2013 (except where noted)

Insurance	Gross Cash Value (CAD\$)	Modal Premium (CAD\$)	Amount of Insurance (CAD\$)
⊖ RGF Administered Assets *	\$16,550.00		\$400,000.00
⊖ Rogers Group Financial Advisors Ltd. *	\$16,550.00		\$400,000.00
⊖ Mr. Fred Flintstone *	\$15,000.00		\$250,000.00
⊖ Insurance *	\$15,000.00		\$250,000.00
⊖ Permanent Life *	\$15,000.00		\$250,000.00
+ Sun Life - Opus - V5_Jul27.1 (In Force) * as of 26 Sep 2013	\$15,000.00	\$1,000.00 (A)	\$250,000.00
⊖ Living Benefits *	\$0.00		\$0.00
⊖ Disability *	\$0.00		\$0.00
+ Great West Life - Pref Earnings Protection - test_Jul22 (In Force) * as of 22 Jul 2013		\$125.00 (M)	\$0.00

This page summarizes your insurance and annuity policies. It includes the Provider, Modal Premium and, where applicable, the Gross Cash Value and Amount of Insurance. Just as in the Investment section, you can select 'All' or a single contact from the 'Viewing' dropdown at the top of the page. You can also toggle on and off the appearance of inactive and closed policies using the ☐ Show Closed & Inactive Policies box.

Viewing: Mr. Flintstone, Fred (Active) Financials > Insurance > Details & Coverages

Financial Overview **1** **1 Year R&C Term #V5\_Jul27** **2**

Investments

Accounts & Positions **3**

Transactions

PAC/SWP

Insurance

**Details & Coverages** **4**

Positions

☐ Show Closed & Inactive Policies

**Coverages**

Coverage	Insured	Amount of Insurance	Annual Premium	Effective Date	Status
* <b>YRT</b> <b>5</b>	Mr. Flintstone, Fred	\$50,000.00	\$0.00	27 Jul 2012	In Force

☐ Show Closed & Inactive Coverages Apply

**Summary**

## Details & Coverages

To see the details of a specific policy and its related coverage(s), you can click on the policy link from either the **Financial Overview** page or the **Insurance** page. This will bring you to the **Details & Coverages** page, which you can also access directly from the left side of the screen.

At the top of the page is a listing of the coverages associated with the policy. Below you will see the details for the selected policy, including the Summary, Policy Information, Policy Values, Ownership Details, Policy Premiums, and Related Parties.

On the Details & Coverages page, you can:

1. Select a different contact from the “Viewing” dropdown menu at the top of the page. If the “Viewing” dropdown is set to “All”, you will see a dropdown that lists all household members you have access to and their policies. If the “Viewing” dropdown is set to a specific member of your household you will only see the policies that they own in the dropdown.
2. Select a different policy from the “Policy” dropdown menu at the top of the page.
3. Tick the ☐ Show Closed & Inactive Policies box to display closed & inactive policies in the Policy dropdown. The closed and inactive policies will appear at the bottom of the dropdown list.
4. Tick the ☐ Show Closed & Inactive Coverages box and press the ‘Apply’ button to display closed & inactive coverages.
5. Click on any of the ‘Coverage’ links to see more details about each coverage.

## Positions

We are currently unable to provide information on the Investments held inside insurance policies. Therefore, you will not see any information on the Positions tab. If you require further details, please consult your advisory team.

## Disclosure & Explanatory Notes

Please read the disclaimers carefully. If you have any questions or concerns, please contact your RGF Integrated Wealth Management advisory team.

# User Agreement

## USER TERMS AND CONDITIONS ("User Agreement")

### 1. Use of the Ticoon Service

If you access and use the Ticoon Service, you accept and agree to be bound by and comply with the terms set out below. If you do not agree with the terms, do not use the Ticoon Service. Ticoon reserves the right to make changes at any time to the information at the Ticoon Service (See Amendment below).

### 2. Glossary of Terms

References in this User Agreement to:

"Advisor" refers to one or more individuals associated with a Ticoon Client that provide you with advice and/or services.

"Ticoon" refers to Ticoon Technology Inc.

"Ticoon's Client" refers to: (i) the firm(s) that provide you with access to the Ticoon Service; or (ii) the firm that your Advisor is contracted with and representing their financial products or services.

"you" and "your" refers to you, the user of the Ticoon Service and customer of Ticoon's Client.

### 3. Ticoon Service

The Ticoon Service is a web based application, as may be modified by Ticoon from time to time, that has the ability to aggregate data from multiple service providers and product lines which may include information on your bank accounts, mutual funds, securities, life insurance, property and casualty insurance, specialty products and other information consolidated into one, integrated, dynamic data mart where you can review, share and analyze all of this information.

The Ticoon Service is provided to you in connection with your relationship with Ticoon's Client. Ticoon's Client will have made your information, related to products issued by Ticoon's Client to you, available in the Ticoon Service. Other data may be input into the Ticoon Service by you or your Advisor based on information provided by you or gathered by your Advisor on your behalf.

### 4. Ticoon Service Not Offering Advice

THE INFORMATION, DATA AND CONTENT CONTAINED WITHIN THIS TICOON SERVICE IS FOR INFORMATIONAL PURPOSES ONLY and is not intended to constitute legal, accounting, financial, investing or tax advice for any individual or Advisor. Neither Ticoon nor Ticoon's Client will be responsible for any damages you or Investor may incur where confidential information is entered into the Ticoon Service by you. Before making any decisions based on this information you are instructed to consult with your Advisor to confirm the accuracy of the applicable information, data or content on which you are relying and in every instance to seek appropriate professional advice before making any decisions based on the information you access.

### 5. User Account, Userid and Password

In order to use the Ticoon Service a user account, your userid and temporary password has been set up for you. Ticoon recommends that your temporary password should be changed by you immediately. You must keep your userid and password confidential to protect your privacy, and not disclose this information to anyone. Please note, however, that when you call Ticoon Client's Customer Service you may be required to provide your userid so that their representatives may verify your identity to provide assistance.

Ticoon recommends that you do not keep written records of this information, but if you decide to keep such records, you should keep them separate from each other. Upon learning that your userid or password has been disclosed or obtained by anyone else, or may be known by anyone else not authorized by you, or that unauthorized use of your userid and password may be occurring you must change your userid and password to re-establish your confidentiality and privacy.

Without limiting the disclaimers of liability set out in this User Agreement, Ticoon and Ticoon's Client will not be responsible for any damages you may incur if you disclose your userid, password, Challenge Question and Challenge Answer, provide access to your information, communicate confidential or personal information to us by email over the Internet, or if we communicate such information to you by email over the Internet at your request.

### 6. Use of Ticoon Service

You shall at all times when using the Ticoon Service comply with all Ticoon policies and any and all applicable laws. Without limitation, you may not use the Ticoon Service to directly or indirectly:

- a. invade another person's privacy, access, collect or store personal information or data about other users of the Ticoon Service; "stalk" or otherwise harass another; harm minors; unlawfully use, possess, post, upload, transmit, disseminate or otherwise make available obscene, profane or pornographic material; post, upload, transmit, disseminate or otherwise make available content that is unlawful, threatening, abusive, libelous, slanderous, defamatory or otherwise offensive or objectionable; unlawfully promote or incite hatred; or post, upload, transmit, disseminate or otherwise make available objectionable information, including without limitation, any transmissions constituting or encouraging conduct that would constitute a criminal offense, give rise to civil liability, or otherwise violate any municipal, provincial, federal or international law, order or regulation;
- b. post or send unsolicited or unauthorized advertising, promotional materials, junk mail, spam, chain letters, pyramid schemes, or any other form of duplicative or unsolicited messages, whether commercial or otherwise, or engage in "scamming", "spoofing", "spamming" or any other objectionable or illegal e-mail activities;
- c. upload, post, publish, deface, modify, transmit, reproduce, distribute in any way or otherwise make available personal information, data, software or other material protected by copyright, or other proprietary or contractual right (such as a nondisclosure agreement), or related derivative works, without obtaining permission of the copyright owner or rightholder;
- d. alter, modify, tamper, reverse engineer, disassemble or access the software code for the Ticoon Service;
- e. restrict, inhibit or interfere with the ability of any person to use or enjoy the Internet, the Ticoon Service, or create an unusually large burden on the Ticoon Service, including without limitation, posting, uploading, transmitting or otherwise making available personal information, data or software containing a virus, lock, key, bomb, worm, trojan horse or other harmful, limiting, destructive or debilitating feature; distributing mass or unsolicited e-mail ("spam"); or otherwise generating levels of traffic or transactions sufficient to impede others' ability to send or retrieve information or to use the Ticoon Service;
- f. disrupt any backbone network nodes or network service, or otherwise restrict, inhibit, disrupt, or impede our ability to monitor or deliver the Ticoon Service;
- g. resell or use the Ticoon Service for anything other than your own purposes and your own personal information and data. Without limitation, you may not use the Ticoon Service to provide investment advice or services to others;
- h. forge headers or otherwise manipulate identifiers in order to disguise the origin of any content transmitted through the Ticoon Service; or
- i. violate any laws, rules or regulations by using the Ticoon Service.

Failure to observe and comply with the requirements of this section or any other breach of this User Agreement may result in the immediate suspension of your access to the Ticoon Service and/ or termination or suspension of this user User Agreement without notice to you. For greater certainty and without limitation, Ticoon may block specific ports or immediately shut down any server if you engage in one or more of the prohibited activities set out above. Additionally, you may be charged for any costs related to your breach of this User Agreement.

# User Agreement

## 7. Permissioning in the Ticoon Service

The Ticoon Service allows you to provide access to specified third parties of your information and data. You acknowledge that neither Ticoon nor Ticoon's Client are responsible or liable for any permissions or access that you provide to third parties to access your information and data, nor are Ticoon or Ticoon's Client responsible or liable for what such third party may do with such information or data. You are advised to be very careful as to whom you provide permission to access your information or data.

## 8. Term and Termination

This User Agreement shall be effective from the date that you accept the terms hereof and shall continue in full force and effect until this User Agreement is terminated in accordance with its terms set out herein, or you cease using the Ticoon Service for a period of 18 months.

This User Agreement may be terminated at any time by Ticoon:

- a. by providing 90 days prior written notice to you;
- b. immediately upon the termination of Ticoon's Client agreement with Ticoon for the provision of this Ticoon Service; or
- c. if your Advisor's contract with Ticoon's Client is terminated or expires;
- d. upon the occurrence of any breach of any of the provisions set out in this User Agreement, and such breach or failure is not remedied within 5 days of notice of such default; or
- e. if instructed by Ticoon's Client to terminate your use of the Ticoon Service.

In the event of a breach of this User Agreement, in addition to any other rights Ticoon has in this User Agreement, Ticoon shall have the right, in its sole and absolute discretion, to suspend your user account, userid and password for such time as Ticoon determines as appropriate in order to address such circumstances.

Upon the effective date of termination of this User Agreement:

- i. you shall cease using of the Ticoon Service;
- ii. Ticoon shall cease providing any of the Ticoon Service to you;
- iii. you may access any of your information, data, records or documents on the Ticoon Service for a period of 90 days and may export your data into certain specified formats during this period, after which Ticoon no longer has any obligation to make such information, data, records or documents available, nor retain or store such information for you.

## 9. Use of Your Data

You hereby grant to Ticoon, its affiliates, Ticoon's Client and its affiliates and your Advisor, a non-exclusive, royalty free, right to disclose and use your data in the performance of this User Agreement, including the operation and performance of the Ticoon Service, and the provision of services to you.

You acknowledge and agree that Ticoon may: (a) pursuant to your consent; (b) pursuant to contractual obligation(s) necessarily a part of carrying out your instructions or requests; or (c) as required by law; disclose your information, data and/or activities in the Ticoon Service, as well as any system information or data tracked by the Ticoon Service regarding your use and access of the Ticoon Service. You acknowledge and agree that Ticoon may track and report on your activity in order to monitor such activity to ensure compliance with: (i) Ticoon's Client's policies and procedures and customer service levels; or (ii) laws, regulations, guidelines, policies or rules of regulatory, governing or rule making authorities, in the applicable industries (i.e. insurance, securities, banking etc.). You acknowledge and agree that Ticoon may facilitate, in conjunction and with the approval of Ticoon's Client, and with your permission, introductions to additional financial products and/or services. You may request that Ticoon not provide you with such additional offers of services or products by contacting us via email or post at the address outlined in the Notice section, below.

Because information and data in the Ticoon Service is received from third parties, such information and data are only provided for informational purposes and their accuracy should be confirmed by you before relying on such information and data for any purposes, including investment, insurance or financial decisions, as the information or data contained in the Ticoon Service may or may not be current and/or accurate. Ticoon disclaims any and all liability resulting from or related to the provision, accuracy, availability, latency or accessibility of data used by or provided by the Ticoon Service. Ticoon cannot ensure the authenticity of any information you view or enter into the Ticoon Service. Although Ticoon will use commercially reasonable efforts to take all actions necessary to protect such information from unauthorized disclosure, Ticoon will not be responsible for any damages you may incur if you enter or communicate confidential information in the Ticoon Service.

## 10. Third Party Matters

The operation, utility and functionality of the Ticoon Service are dependent on data derived from or provided by third party sources. The availability and accuracy of such data are not and cannot be controlled by Ticoon. The data required by the Ticoon Service is dependent on the agreement and cooperation of many third parties and the actions of such third parties can impair or disrupt the availability or accuracy of such data and the operation of the Ticoon Service. Although Ticoon will use commercially reasonable efforts to take all actions necessary to remedy and avoid such events, Ticoon cannot guarantee the accuracy or availability of data. Accordingly, Ticoon disclaims any and all liability, in either case resulting from or related to the provision, accuracy, availability, latency or accessibility of data used by the Ticoon Service.

Full functionality of the Ticoon Service is dependent on the installation and operation of various third party software applications, third party data sources and access to certain third party websites ("Third Party Sources"). Ticoon does not and cannot control the operation of these Third Party Sources nor the actions of any providers of such Third Party Sources. The actions or omissions of such Third Party Source providers and other third parties can impair or disrupt the proper operation of the Ticoon Service. Although Ticoon will use commercially reasonable efforts to take all actions necessary to remedy and avoid such events, Ticoon cannot guarantee that such events will not occur. Accordingly, Ticoon disclaims any and all liability resulting from or related to such events, including the inability to access, malfunction of, inaccuracies or errors associated with such Third Party Sources.

TICOON DOES NOT WARRANT THE ACCURACY, COMPLETENESS, TIMELINESS, QUALITY, ADEQUACY OR CONTENT OF ANY DATA, CONTENT OR INFORMATION OF THE TICOON SERVICE. SUCH INFORMATION IS PROVIDED "AS IS" WITHOUT WARRANTY OR CONDITION OF ANY KIND, EITHER EXPRESS OR IMPLIED, INCLUDING, WITHOUT LIMITATION, THE IMPLIED WARRANTIES OR CONDITIONS OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, OR NON-INFRINGEMENT. THE TICOON SERVICE COULD INCLUDE INACCURACIES OR TYPOGRAPHICAL ERRORS.

## 11. Data Retention and Protection

As long as you are using the Ticoon Service and this User Agreement has not been terminated or expired and for a period of 90 days thereafter, Ticoon agrees to retain and provide access to your data and information through the Ticoon Service. Ticoon recommends that you periodically retain copies of this information and data for your own personal records. Ticoon shall ensure that information and data input into the Ticoon Service are all subject to standards and protocols of protection commensurate with industry standards for the type of information, including encryption, firewalls, password protection and other forms of security appropriate to an on-line environment and the sensitive nature of such information and data.

# User Agreement

## 12. Your Responsibility

While every effort is made to ensure that the Ticoon Service is compatible with a wide variety of web browsers, communications devices and computer systems, the Ticoon Service may not be compatible with all web browsers, communication devices and/or computer systems.

You are solely responsible for taking all necessary precautions to protect yourself and your equipment, software, files and data against any risks inherent in the use of the Internet. Ticoon and Ticoon's Client are not liable for any claims, losses, actions, damages, suits or proceedings relating to your failure to take appropriate security measures when using the Ticoon Service.

IN NO EVENT WILL TICOON OR TICOON'S CLIENT BE LIABLE TO YOU OR ANYONE ELSE FOR ANY DAMAGES, INCLUDING WITHOUT LIMITATION DIRECT OR INDIRECT, SPECIAL, INCIDENTAL, OR CONSEQUENTIAL, EXEMPLARY OR PUNITIVE DAMAGES, LOSSES OR EXPENSES ARISING IN CONNECTION WITH THE TICOON SERVICE OR USE OR MISUSE THEREOF OR INABILITY TO USE BY YOU OR ANYONE THAT YOU PERMISSION TO USE YOUR ACCOUNT, DATA AND CONTENT, OR RELIANCE ON THE INFORMATION, DOCUMENTS, DATA, SOFTWARE OR CONTENT THEREOF, OR IN CONNECTION WITH ANY FAILURE OF PERFORMANCE, ERROR, OMISSION, INTERRUPTION, DEFECT, DELAY IN OPERATION OR TRANSMISSION, COMPUTER VIRUS OR LINE OR SYSTEM FAILURE, LOSS OF DATA OR OTHERWISE, EVEN IF TICOON OR TICOON'S CLIENT IS ADVISED OF THE POSSIBILITY OF SUCH DAMAGES, LOSSES OF EXPENSES.

## 13. Links to other Web Sites

Links to other Internet resources or web sites are meant for convenience only and are at your own risk. The content, accuracy, opinions expressed, and other links provided by these resources are not investigated, verified, monitored, or endorsed by Ticoon or Ticoon's Client.

Neither Ticoon nor Ticoon's Client make any representations whatsoever about any other web site that you may access through the Ticoon Service. When you access a non-Ticoon web site, please note that it is independent from Ticoon, and that Ticoon has no control over the content on that web site. Linking to any other web sites is at your own risk and Ticoon will not be responsible or liable for any damages in connection with linking. It is up to you to take precautions to ensure that whatever you select for your use is free of computer viruses and other items of a destructive nature.

As part of the Ticoon Service, when you log on to the Ticoon Service, as a convenience, you are also authorizing us to log-on to certain third party web sites that you have authorized us to log-on to on your behalf, for the purposes of obtaining information and data for you and your use of the Ticoon Service. You are also authorizing us, on your behalf, to pass account information and data to and from that third party web site.

## 14. Profile

Ticoon uses your IP address and information about your browser program to help diagnose problems with our server and to administer the Ticoon Service.

## 15. Cookies

A cookie is a piece of data that a website can send to your browser, which may then store it on your system. The Ticoon Service uses cookies so that we can better serve you when you return to the Ticoon Service. By setting a cookie on your system, you would not have to provide your registration information each time you download information. By accepting the cookie, you will be saving time while in the Ticoon Service. If you reject the cookie, you may still use the Ticoon Service.

## 16. Log Files

Like most standard website servers we use log files. This includes internet protocol (IP) addresses, browser type, internet service provider (ISP), referring/exit pages, platform type, date/time stamp, and number of clicks to analyze trends, administer the Ticoon Service, track user's movement in the aggregate, and gather broad demographic information for aggregate use.

## 17. Trademarks

"Ticoon Technology", "Powered by Ticoon" and "The Ticoon Technology Logo" are trademarks of Ticoon Technology Inc. Without the express prior permission of Ticoon., you agree not to display or use in any manner the foregoing trademark or any other trademarks of Ticoon. All other trade marks, product names or brand names used in the Ticoon Service may be trademarks or registered trademarks of their respective owners.

## 18. Copyright

The information is for your use only and may not be reproduced or republished in any part for any other purpose, without the prior written consent of Ticoon. Any unauthorized downloading, re-transmission, or other copying or modification of trademarks and/or the contents of the Ticoon Service may be a violation of any federal or other law that may apply to trademarks and/or copyrights and could subject the copier to legal action. The information is protected under the copyright laws of Canada and other countries. Unless otherwise specified, no one has permission to copy, redistribute, reproduce, republish, store in any medium, re-transmit, modify or make public or commercial use of, in any form, the information. Ticoon disclaims any and all liability that may result from any authorized reproduction or use of the information from the Ticoon Service.

## 19. Amendment

Ticoon may in its sole discretion modify this User Agreement, however, in the event of a modification Ticoon will provide notification of such modification by posting change notices in the Ticoon Service, or by sending you a notice via the Ticoon Service or via e-mail. You can review the most current version of this User Agreement in the Ticoon Service. Your continued use of the Ticoon Service following notification of such modification shall be deemed to be acceptance of such modification. In the event you do not agree to any modification of this User Agreement, you must immediately stop using the Ticoon Service and provide Ticoon with notification of your termination of this User Agreement for non-acceptance of such modifications.

## 20. Governing Law

This User Agreement is governed by the laws of the Province of Ontario and the laws of Canada applicable therein, without regard to conflict of law principles.

## 21. Arbitration

Any claim, dispute or controversy (whether in contract or tort, pursuant to statute or regulation, or otherwise, and whether pre-existing, present or future) arising out of or relating to: (a) this User Agreement; (b) the Ticoon Service; (c) oral or written statements, advertisements or promotions relating to this User Agreement or to the Ticoon Service; or (d) the relationships that result from this User Agreement (including relationships with third parties who are not signatories to this User Agreement) (collectively the "Claim"), will be referred to and determined by a sole arbitrator pursuant to the Arbitration Act, 1991 (Ontario) (to the exclusion of the courts). You agree that all arbitration proceedings and related documents, testimony, evidence, reports, awards, decisions and rulings shall be considered as confidential. By entering into this User Agreement you hereby agree to waive any right you may have to commence or participate in any class action against Ticoon related to any Claim and, where applicable, you also agree to opt out of any class proceedings against Ticoon.

# User Agreement

If you have a Claim you should give written notice to arbitrate at the address specified above. If Ticoon has a Claim it will give you notice to arbitrate at your billing address. Arbitration of Claims will be conducted in such forum and pursuant to such rules as mutually agreed, and failing agreement will be conducted by one arbitrator pursuant to the laws and rules relating to commercial arbitration in the Province of Ontario that are in effect on the date of the notice to arbitrate.

## 22. Force Majeure

Ticoon shall not be liable for any failure or delay in its performance under this Agreement due to any cause beyond its reasonable control, including, without limitation, war, acts of God, earthquake, flood, fire, riot, sabotage, labor shortage or dispute, power failure or shortage, governmental act, failure of the Internet or judicial or governmental action.

## 23. Independent Contractor

Ticoon is an independent contractor, and nothing in this Agreement shall be construed to create a joint venture or partnership with you. Ticoon will not be deemed to be an agent, partner or legal representative of you for any purpose, and neither will Ticoon have any right, power or authority to create any obligation or responsibility on behalf of you unless you otherwise provide that permission or authorization.

## 24. Third-Party Beneficiaries

Except as expressly provided herein, this Agreement is made and entered into for the sole protection and benefit of the parties hereto. Nothing herein, express or implied, is intended to or shall be construed to confer upon or give to any person, executor, heir, administrator, beneficiary, firm, corporation or legal entity, other than the parties, any interests, rights, remedies or other benefits with respect to or in connection with any agreement or provision contained herein or contemplated hereby.

## 25. Notice

All notices, demands, requests or other communications which may be or are required to be given, served or sent in connection with this User Agreement shall be in writing and shall be delivered by hand (including delivery by courier or overnight delivery service) or by facsimile or through the Ticoon Service or by email, addressed as follows:

If Ticoon, 56 The Esplanade, Suite 404, Toronto, Ontario, M5E 1A7, Attention: President  
Facsimile: 416-513-9525  
Email: notices@ticoon.com

If to you, through the Ticoon Service or by the e-mail address that you have specified as part of your User Account. Each Party must notify the other Party of any changes to its address in accordance with this section.

## 26. General

This User Agreement, and any additional terms specified in the Ticoon Service, all as amended from time to time, constitute the entire agreement and supersede all prior agreements, whether written or oral between the parties with respect to the subject matter hereto. If any portion of this User Agreement is unenforceable such provision shall be severed and the remainder of this User Agreement shall be unaffected thereby but shall continue to be valid and enforceable to the fullest extent permitted by law. Failure by Ticoon to enforce strict performance of any provision of this User Agreement does not constitute a waiver of such provision. Neither the course of conduct between us nor trade practice modifies any provision of this User Agreement. You may not assign or transfer this User Agreement. This User Agreement enures to the benefit of and is binding on you and us and our respective successors and assigns. The provisions of Sections 4, 8(e)(iii), 9, 10, 11, 17, 20, 21, and 26 survive termination or expiration of this User Agreement. The headings before each section in this User Agreement are for convenience only, and do not affect the meaning of these terms and conditions. The Privacy Statement forms a part of this User Agreement.

Privacy Statement  
Privacy Commitment

Ticoon is committed to protecting the privacy and confidentiality of the personal information that we collect, use and retain in our web based application.

The following Personal Information Policy spells out the responsibility of Ticoon and your rights as a user of our web based application regarding the collection, use and disclosure of your personal information.

## Personal Information Policy

### WHAT IS "PERSONAL INFORMATION"?

"Personal information" is information about an identifiable individual but does not include the name, title or business address or telephone number of an employee of an organization.

### COLLECTING, USING AND DISCLOSING YOUR PERSONAL INFORMATION

#### WHY DO WE DO IT?

Ticoon collects personal information in order to provide you with access to and use of the Ticoon Service. Specifically, we collect, use and disclose your personal information to:

- Verify you as a user of the Ticoon Service;
- Provide the Ticoon Service, as modified from time to time, to you and anyone who you permission to access your account(s) and information;
- Where you have given your prior agreement or consent, offer you new products or services, which you may accept or decline;
- Share information with third parties with whom you authorize us to share that information;
- Track and analyze non-identifying aggregate usage and volume statistical information to monitor system performance and conduct market research; and
- Report to regulatory and industry agencies, as required by law.

Personal information may be collected, used or disclosed for any of these "Identified Purposes" set out above. If your personal information is not needed for one of the Identified Purposes, we will not use or disclose it without obtaining additional consent from you.

## Consent



# User Agreement

Your knowledge and consent are required before we may collect, use or disclose your personal information, except in special circumstances, such as during a fraud investigation, an investigation by the police, or in situations otherwise permitted by the law. If any of the personal information that we collect is sensitive, such as financial information, we will obtain additional consent from you before collecting, using or disclosing the information.

How do you provide us with your consent?

We accept any of the following as your consent for Ticoon's existing use and future collection, use and disclosure of your personal information for the Identified Purposes:

- Your receipt of this Personal Information Policy, unless you advise Ticoon in writing that you do not agree with the terms stated in this policy and therefore that you no longer wish to use the Ticoon Service;
- Your unrestricted provision of information to Ticoon; or
- Your consent as provided by your authorized representative, such as a legal guardian or power of attorney.

How can you withdraw your consent?

You may withdraw your consent at any time by contacting our Privacy Officer. Once this request is received your information will be permanently deleted from our database.

To withdraw your consent, you should contact our Privacy Officer at the address or telephone number listed below. Unless we hear otherwise from you, you are giving to us your consent for the collection, use and disclosure of personal information as provided in this Policy for the Identified Purposes.

Keeping And Protecting Your Personal Information

How long do we keep your personal information?

Your personal information is retained while you are a user of the Ticoon Service, and as required by applicable legal or regulatory periods for the retention of such information, and as specified in the Data Retention section of the User Terms and Conditions for the Ticoon Service.

How do we protect your personal information?

Ticoon maintains strict security systems to safeguard your personal information from unauthorized access, disclosure or misuse. As well, when we no longer need your personal information, we take as much care to destroy it as we do when storing it.

Your Right To Access Your Personal Information

You have a right to access the personal information you have entered into our web based application at anytime using the login provided to you. In the case that the Ticoon web based application may be inaccessible for maintenance or other related issues, you will be required to wait until the system is operational before you can access your information.

How To Contact Us

Please direct any queries about this policy to Ticoon's Privacy Officer at the telephone, e-mail address, or mailing address listed below.

If you have a complaint related to the Personal Information Policy or any of our procedures, contact our Privacy Officer. If your complaint is justified, we will take the steps necessary to resolve the issue, including amending our policy and practices, if necessary.

For more information, to file a complaint or to make enquiries, please contact Ticoon's Privacy Officer:

Address: Ticoon Privacy Officer  
56 The Esplanade, Suite 404  
Toronto, Ontario M5E 1A7  
Telephone: 416.513.9524  
Fax: 416.513.9525  
Email: [privacy@ticoon.com](mailto:privacy@ticoon.com)  
Website: [www.ticoon.com](http://www.ticoon.com)