

PERSONAL INFORMATION COLLECTION STATEMENT

International Planning Group (referred to hereinafter as the "Company") and its subsidiaries recognize its responsibilities in relation to the collection, holding, processing, use and/or transfer of personal data. Personal data will be collected only for lawful and relevant purposes and all practicable steps will be taken to ensure that personal data held by the Company is accurate. The Company will take all practicable steps to ensure security of the personal data and to avoid unauthorised or accidental access, erasure or other use.

In order to provide you with our insurance brokerage services and other services set out in the "Purpose" section below, we may collect personal data directly from you or from other third parties. Please note that if you do not provide us with your personal data, we may not be able to provide the information, products or services you need or process your request.

Purpose: From time to time it is necessary for the Company to collect your personal data which may be used, stored, processed, transferred, disclosed or shared by us for purposes ("Purposes"), including:

1. providing insurance brokerage services to you, including assessing and evaluating your needs on insurance, wealth management, estate planning, business planning, or other financial matters;
2. advising or acting for you on matters relating to insurance, wealth management, estate planning, business or financing planning, or arranging insurance contracts on your behalf;
3. offering, providing, and marketing to you, insurance products/services of local or offshore insurance companies or other insurance service providers (see "Use and provision of personal data in direct marketing" below);
4. preparing for you any applications for insurance products/services. This will entail providing your personal data to insurance carriers for the purpose of obtaining life cover;
5. providing subsequent services to you, including but not limited to conducting face-to-face meetings or phone discussions for the purposes of reviewing and administering; any purposes in connection with any claims made by or against or otherwise involving you in respect of any products/services you have purchased, including investigation of claims;
6. any other purposes in connection with the provision of our brokerage services;
7. designing products/services for customers;
8. conducting market research for statistical or other purposes;
9. matching any data held which relates to you from time to time for any of the purpose listed herein;
10. making disclosures as required by any applicable law, rules, regulations, codes of practice or guidelines or to assist in law enforcement purposes, investigations by police or other government, regulatory or tax authorities worldwide;
11. conducting identity checks;
12. complying with the laws of any applicable jurisdiction;
13. carrying out other services in connection with the operation of the Company's business; and
14. other purposes directly relating to any of the above.

Transfer of Personal Data: Personal data will be kept confidential and subject to the provisions of any applicable law, and may be provided to:

1. any of our affiliates, any person associated with the Company, insurance or any reinsurance company, claims investigation company, industry association or federation, or financial institution and in this regard you consent to the transfer of your data;
2. any agent, contractor or third party who provides administrative, technology or other services (including direct marketing services) to the Company and/or our affiliates and who has a duty of confidentiality to the same;

3. any actual or proposed assignee, transferee, participant or sub-participant of our rights or business; and
4. any government department or other appropriate governmental or regulatory authority worldwide.

For our policy on using your personal data for marketing purposes, please see the section below “Use and provision of personal data in direct marketing”.

Transfer of your personal data will only be made for one or more of the Purposes specified below.

Use and provision of personal data in direct marketing: The Company and/or its affiliates intends to:

1. use your name, contact details, products and services portfolio information, transaction pattern and behaviour, financial background and demographic data held by the Company from time to time for direct marketing and the purpose of providing additional insurance advisory activities.
2. provide your personal data to insurance carriers and/or re-insurers for the purpose of obtaining life cover.
3. provide information regarding your insurance policy and/or application to a financial institution for the purpose of obtaining financing.
4. provide your personal data to insurance carriers and/or reinsurers for the purpose of obtaining additional life cover as well as health, wellness, annuity and other insurance products.
5. provide information regarding your insurance policy to the policy’s owner which may be you or an affiliated entity as instructed by you.
6. use your data to provide “after-sales” services including face-to-face meetings and phone discussions for the purpose of advising, reviewing and administering your policy(ies).

You may in the future withdraw your consent to the use and provision of your personal data for providing the insurance advisory activities.

If you wish to withdraw your consent, please inform us in writing to the address in the section on “**Access and correction of personal data**”. The Company shall, without charge to you, ensure that you are not included in future insurance advisory activities.

Access and Correction of Personal Data: You have the right to ascertain whether the Company holds your personal data, to obtain a copy of the data, and to correct any data that is inaccurate. You may also request the Company to inform you of the type of personal data held by it.

Requests for access and correction or for information regarding policies and practices and kinds of data held by the Company should be addressed in writing to:

Data Privacy Officer
International Planning Group
62 Walnut Street
Wellesley, MA 02481
USA

A reasonable fee may be charged to offset the Company’s administrative and actual costs incurred in complying with your data access requests.