

PERSONAL INFORMATION MANAGEMENT

Desjardins Financial Security Life Assurance Company (DFS) handles the personal information it has on you in a confidential manner. DFS keeps this information on file so that you may benefit from the Company's various financial services (insurance, annuities, credit, etc.). This information is consulted solely by DFS employees who need to do so in the course of their work.

You have the right to consult your file. You may also have information corrected if you demonstrate that it is inaccurate, incomplete, ambiguous or not useful. To do so, you must send a written request to the following address:

Privacy Officer
Desjardins Financial Security Life Assurance Company
200, avenue des Commandeurs
Lévis (Québec) G6V 6R2

For residents of all Canadian provinces, excluding British Columbia:

DFS may send information on its insurance products for retirees to those whose names appear on its client list. If you do not wish to receive these offers, you may have your name removed from the list. To do so, you must send a written request to the Privacy Officer at DFS.

For residents of British Columbia:

DFS cannot use or communicate information contained in your file for commercial purposes without first receiving your written consent.

NOTICE REGARDING THE MEDICAL INFORMATION BUREAU

The information regarding your insurability is treated confidentially. However, Desjardins Financial Security Life Assurance Company or its reinsurers may provide a summary to the Medical Information Bureau, a non-profit organization created by life insurance companies in order to exchange information. If you enroll in life or health insurance, with a company that is a member of the Bureau or if you file a claim for benefits or indemnities, the Bureau will provide the company with the information it holds regarding you upon request.

The Bureau will inform you of the information in your file upon receipt of such a request. If you question the exactitude of the Bureau's information, you may ask that the information be rectified by writing to the Medical Information Bureau, 330 University Avenue, Toronto, Ontario M5H 1T7 - Telephone: 1-866-692-6901 (TTY 1-866-346-3642).

Desjardins Financial Security Life Assurance Company or its reinsurers may also release information it has on file to insurance companies to which you may apply for life or health insurance, or to which a claim for benefit may be submitted.