



PRIVACY POLICY

EFFECTIVE NOVEMBER 9, 2017

Introduction

In order to provide you with services you might request, Olympia Financial Group Inc. (“**Olympia**” or “**we**”) needs certain information from you. The information that Olympia may request about you from time to time varies and will depend on the desired service or will otherwise depend on how you would like to interact with us. Olympia is committed to safeguarding and protecting any Personal Information that you may disclose to us. This privacy policy (the “**Policy**”) explains how Olympia collects, uses and discloses your personal information in the course of conducting business, or otherwise interacting, with you.

What is Personal Information?

The term “**Personal Information**” refers to any information about an identifiable individual or any information that allows an individual to be identified. Personal Information includes: (a) your name, home address, age, personal email and personal telephone number; (b) your Social Insurance Number; (c) any credit card information you provide; (d) any financial information that you provide or that becomes known to Olympia; (e) your Olympia plan number; and (f) other information that specifically identifies you as an individual.

In general, Personal Information does not include your business contact information, such as your name, title or position, business address, business email address, business telephone or fax number.

Collection, Use and Disclosure of Personal Information

Olympia collects, uses and discloses your Personal Information with your knowledge and consent (which may be either express or reasonably implied) and only for purposes that we have identified prior to or at the time we collect the Personal Information. Some of the purposes for which Olympia may collect, use and disclose your personal information are as follows:

1. To establish and facilitate communication with you;
2. To understand your needs;
3. To provide you with services and to respond to any related inquiries;
4. To assess your eligibility for services;
5. To confirm your application information, if applicable;
6. To provide information that may be of interest to you;
7. To meet regulatory requirements;
8. To advise you of changes to any existing services; and
9. To otherwise administer our relationship with you and for any other purpose for which we have your consent.

By submitting your Personal Information to Olympia, you signify your consent to the collection, use and disclosure of your Personal Information in accordance with this Policy. If you do not consent to the collection, use and disclosure of your Personal Information in accordance with this Policy, please do not provide any Personal Information to us. Of course, certain services can only be offered to you if you provide Personal Information to Olympia, and therefore Olympia may not be able to offer you those services if you choose not to provide us with the required Personal Information. Olympia will not obtain consent through deceptive or misleading practices.

Olympia only collects the Personal Information that is necessary and appropriate for the identified purposes. Olympia will not use or disclose your Personal Information for purposes other than those for which it was collected, except with your consent or as permitted or required by applicable law.

We will not sell, trade, lend or otherwise voluntarily disclose to any third parties any Personal Information that you have provided to us for any purpose not identified under this Policy. We may share your personal information with third parties to assist us in administering services which you have requested and to our professional advisors or otherwise for legitimate and reasonable purposes for which we have obtained your prior consent.

Olympia may disclose your personal information to a government or regulatory entity that has asserted its lawful authority to obtain the Personal Information or to comply with an order made by a court, person or body with jurisdiction to compel the production of information.

Olympia has policies in place that govern the retention of Personal Information only for as long as deemed necessary for the identified intended purposes for which it was originally collected or as legally required.

Withdrawal of Consent

You may withdraw your consent to the use and disclosure of your Personal Information by Olympia. To do that, please contact our Privacy Officer as outlined below. Please note however, that as noted above, certain services can only be offered to you if you provide Personal Information to Olympia, and therefore Olympia may not be able to offer you those products or services if you choose not to provide us with required Personal Information. Additionally, once Olympia has entered into a contract with you, you may not be able to withdraw your consent until such time as the obligations under such contract have been fulfilled. This is necessary since we may be required to use your Personal Information in the normal course of administering any contract that you have entered into with Olympia.

Safeguarding of Personal Information

Olympia maintains appropriate safeguards to protect the confidentiality of all Personal Information that it receives. All Personal Information received is held in a secure manner regardless of the format in which it is held. Olympia has comprehensive security controls to protect against unauthorized use, access, alteration, duplication, destruction, disclosure, loss or theft of Personal Information.

Access to Personal Information

You may request access to your Personal Information or information about Olympia's collection, use and disclosure of that information by contacting our Privacy Officer, in writing, at the address identified below. Subject to certain exceptions prescribed by law, you will be given reasonable access to your Personal Information and will be entitled to challenge the accuracy and completeness of that information and, to the extent that you have proven such inaccuracy or incompleteness, have it amended as appropriate. Examples of such exceptions include information that is prohibitively costly to provide, information that contains references to other individuals, and information that cannot be disclosed for legal, security or commercial proprietary reasons.

Handling Complaints and Questions

Olympia has policies and procedures to receive, investigate, and respond to your complaints and questions with respect to this policy. Such questions or concerns should be directed to the Company's Privacy Officer by e-mail (privacyofficer@olympiatrust.com) or by mail (2300, 125 – 9th Ave. S.E. Calgary, Alberta T2G 0P6). Further documentation or information may be asked for at the time of the request to verify your identity.

Policy Review

This policy will be reviewed at least annually by Olympia's Corporate Governance Committee, to ensure that the procedures remain consistent with regulatory requirements, and with overall goals and objectives of Olympia. The Policy may only be changed by the approval of Olympia's Board of Directors.