

PERSONAL INFORMATION DISCLOSURE

We value you as a client and we are committed to protecting the privacy, confidentiality, accuracy and security of your personal information that we collect, use, retain and disclose in our efforts to providing you with superior products and services.

This Personal Information Policy spells out the responsibility of NPW (“we”, “our”, “us”), and your rights as our applicant, client, former client or claimant (“you” or “your”), regarding the collection, use and disclosure of your personal information.

Your Personal Information

NPW understands that trust is an important factor in our relationship, and at NPW we take this very seriously. Protection of your privacy and the confidentiality of your personal information is a fundamental part of our responsibility toward you. Clients of NPW are entitled to a high degree of care in the handling of their confidential information through our policies and procedures as well as state-of-the-art equipment and computer security measures. We ensure that your privacy and the confidentiality of your information are protected. The personal information you provide to NPW (or which the firm collects with you consent) with respect to your account application will be protected and maintained in a client investment file with NPW. The key components of the firm’s policy are as follows:

- The client’s knowledge and consent are required before an employee/agent may collect, use or disclose a client’s personal information;
- If any of the personal information collected is sensitive, such as health information, NPW must obtain additional written or oral consent from the client before using or disclosing the information;
- NPW shall use care when storing or destroying client’s personal information to prevent unauthorized access.

Our privacy policy, which includes important definitions and details on how we use your information, is provided below and at www.npw.ca.

What is Personal Information?

The term “personal information” refers to any information that specifically identifies you, including information such as your home address, telephone numbers, social insurance number, date of birth, assets and/or income information, employment history and credit history.

How are we accountable?

NPW is responsible for your personal information in its possession or custody, including personal information that has been transferred to, or received from, a third party in the course of commercial activities for processing or other purposes for which you have consented to us

collecting, using and disclosing your personal information.

Why do we do it?

We collect, use, and disclose personal information to provide you with the investment products and services of NPW. Specifically, we collect, use and disclose your personal information to:

- Verify your identity and correct your personal information;
- Determine your eligibility for NPW products and services, and for products that may be of interest to you from business partners with whom we have formed an association, and offer you these products and services, as well as analyze the suitability of our products or services for you;
- Accuracy: NPW will keep personal information as accurate, complete and up-to-date as is necessary for the purposes for which it is to be used. NPW will minimize the possibility that inappropriate information is used to decide about the individual.
- Safeguards: NPW will protect personal information with security safeguards appropriate to the sensitivity of the information.
- Openness: NPW will be open about its policies and procedures with respect to the management of personal information. NPW will ensure that individuals are able to acquire information about the firm's policies and procedures without unreasonable effort. NPW will make this information available in a form that is generally understandable.
- Individual Access: Upon a request in writing, NPW will inform the individual of the existence, use and disclosure of their personal information and the individual will be given access to that information, except where the law requires or permits NPW to deny access.
- Questions and Concerns: An individual will be able to direct a challenge concerning compliance with the above principles to NPW Chief Privacy Officer.

When produced, updated versions of this Personal Information Policy can be obtained from your account advisor, the compliance department or you can direct any queries about this policy to NPW, 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. If we are not able to resolve your concern, or if you have any other concerns about NPW Personal Information Policy and procedures, you may contact the office of the Privacy commissioner. NPW Privacy Officer will provide you with this contact information upon request.

For more information, to file a privacy complaint, to make inquiries or to opt out of all or parts of this Policy, please contact us at:

Nour Private Wealth Inc. 2845 Bristol Circle, Oakville, Ontario, L6H 6X5 Attention: Privacy Officer Tel.: 905.845.9090 Fax: 905.845.3115 Email: privacy@npw.ca

BENEFICIAL OWNERSHIP INFORMATION DISCLOSURE

National Instrument 54-101 Communication with Beneficial Owners of Securities of a Reporting Issuer

EXPLANATION TO CLIENTS

Based on your instructions, the securities in your account with us are not registered in your name but rather in our name or the name of our carrying broker holding your securities on our behalf. The issuers of the securities in your account may not know the identity of the beneficial owner of these securities.

We are required under securities law to obtain your instructions concerning various matters relating to your holding of securities in your account.