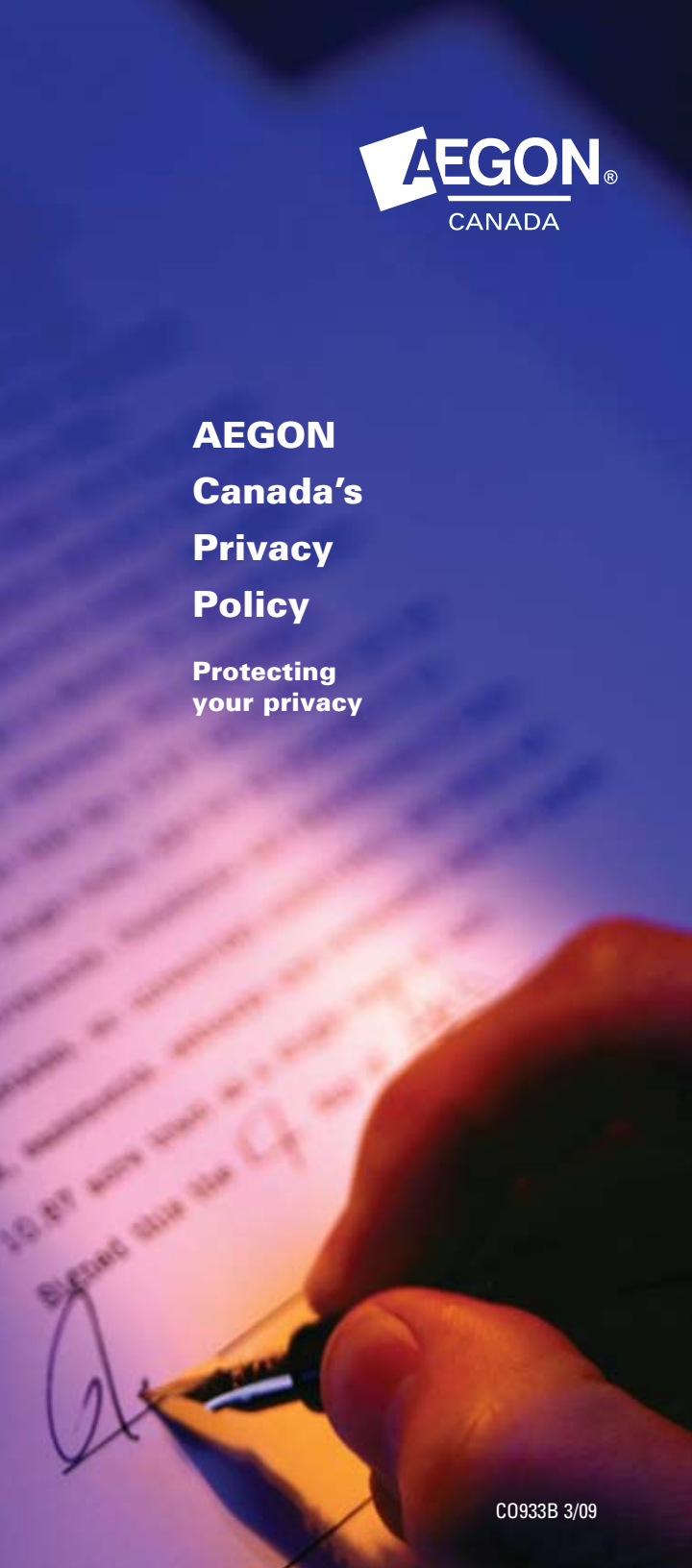




**AEGON
Canada's
Privacy
Policy**

**Protecting
your privacy**





Protecting your privacy is important to us.

AEGON Canada and its affiliates, Transamerica Life Canada, AEGON Fund Management and AEGON Capital Management (collectively “we”, “us” or “our”) are committed to protecting our customers’ personal information.

Our **Privacy Policy** explains how we collect, use, disclose and store your personal information.

[The personal information we collect](#)

[Why we need the information](#)

[Third-Party collection and transfer of your personal information](#)

[Information may be located outside of Canada](#)

[Your consent to our collection, use and disclosure of your information](#)

[Protecting your personal information](#)

[Your right to request access to your personal information](#)

[Accuracy of personal information](#)

[The duration for keeping your personal information](#)

[Withdrawing your consent regarding the receipt of product information](#)

[How to contact us](#)

[Changes to Privacy Policy](#)

The personal information we collect

We only collect the information we need for the purposes of providing and servicing your financial and insurance products.

Personal information means information about an 'identifiable individual' and may include:

- credit information
- health information
- lifestyle information
- net worth
- marital status
- sex
- date of birth
- social insurance number
- citizenship status
- occupation
- income
- name, home address and home phone number

Why we need the information

We use your personal information to:

- confirm your identity,
- determine your eligibility or need for insurance and financial products,
- determine and verify your creditworthiness for the financial and insurance products and services you request,
- administer and service the insurance and/or financial products we provide,
- meet regulatory and contractual requirements relating to the services and products provided to you.

If you have provided your consent, we may use your personal information to provide you with information about AEGON Canada and the products and services offered by its affiliates. If you wish to withdraw your consent for this purpose, or if you have not provided your consent, and are interested in receiving such product and service information, you can call or write to us at the phone number and address provided on page 7 to let us know.

Third-Party collection and transfer of personal information

We may collect your personal information from, and transfer your personal information to, third party service providers such as our affiliates, the Medical Information Bureau, reinsurers, doctors, advisors or data processors for the purposes of assisting us in evaluating risks for life insurance (underwriting), investigations, servicing and administration, and claims. All of our service providers with whom we have a contractual relationship are required to protect your personal information in accordance with this Privacy Policy and our privacy practices, where we have transferred your personal information to these parties.

We do not sell your personal information.

Information may be located outside of Canada

AEGON Canada and its affiliates, Transamerica Life Canada, AEGON Fund Management and AEGON Capital Management, its outside suppliers and other third parties to whom we disclose information under this policy may perform activities outside of Canada. As a result, your information may be securely used, stored or accessed in other countries and may be subject to the laws of those countries. For example, information may be disclosed in response to demands or requests from government authorities, courts, or law enforcement in these countries.

2



3



Your consent to our collection, use and disclosure of your information

We will only collect, use or disclose personal information with your consent, except as required by law.

Your consent is required for the collection, use or disclosure of your personal information, except as when required by law. Consent may be oral or written, express (e.g., providing your personal information on an application form) or implied (e.g., not withdrawing your consent to a certain use of your personal information when given the opportunity to do so). Your authorized representative may give consent on your behalf.

You can withdraw your consent for us to collect, use and disclose your personal information any time, subject to legal and contractual restrictions and reasonable notice.

Protecting your personal information

We are responsible for all personal information under our control.

We maintain a file of your personal information. Depending on your relationship with AEGON Canada or one of its affiliates, and where you live, your file may be kept at our head office at 5000 Yonge Street, Toronto, ON M2N 7J8. Otherwise it may be located at one of our regional offices. All of AEGON Canada's employees, advisors and authorized service providers are required to protect the confidentiality of your personal information.

- Only those AEGON Canada employees, agents and authorized service providers who need your personal information to do their jobs are given access to your personal information.
- We have developed physical, electronic and procedural safeguards intended to safeguard your personal information against loss, theft, unauthorized disclosure, copying and unauthorized use or modification. However, we are not responsible for the privacy practices and policies of companies or organizations who may obtain personal information independently of any relationship they may have with us. We are also not responsible for the privacy practices and policies of companies or organizations to whose websites our websites may provide links. Please review the privacy policies of these companies and organizations before providing your personal information.

Your right to request access to your personal information

You have the right to know:

- if we hold any personal information about you. However, if we have any sensitive medical information about you from a third party, we will only release this information through your physician,
- how we have used and are using any personal information about you,
- to whom we have disclosed any personal information about you.

You can write to us if you want to access the personal information we have about you. In some situations, you may not be able to access all of your personal information. For example, we may not be able to disclose information if it would reveal personal information about a third party or would reveal confidential commercial information.



Accuracy of personal information

We will try to ensure that the personal information collected and used is accurate and, where necessary, updated. You have the right to request correction of any inaccurate or incomplete information about you in our possession.

The duration for keeping your personal information

Your personal information will only be kept as long as it is needed or as required by law. The length of time that we keep your personal information will depend upon the product or service that we provide to you and the nature of the information.

Withdrawing your consent regarding the receipt of product information

If you do not want your personal information to be used for marketing or promotional purposes, please:

- i) follow the procedures, where available, indicated at the point of collection to “opt out” so that your personal information is not collected or used or disclosed for those purposes; or,
- ii) where an opt out is not offered, let your advisor know that you wish to opt out. If you have provided your consent for this purpose and wish to withdraw your consent at a later time, please contact us in writing at **5000 Yonge Street, Toronto, ON M2N 7J8** or by phone at **1-866-447-7390**. Please note your withdrawal of consent may be subject to reasonable notice.

How to contact us

Requests for access to or an update or correction of your personal information or privacy-related questions, complaints or comments may be directed in writing to AEGON Canada’s Privacy Officer at the following address:

Privacy Office
AEGON Canada
5000 Yonge Street,
Toronto, ON M2N 7J8

1-866-447-7390 (English)

1-866-880-6075 (French)

Changes to Privacy Policy

AEGON Canada may review and amend this Privacy Policy without notice. Please review the Privacy Policy periodically to ensure that you are aware of our current information management practices. If you continue to provide personal information after we have changed our Privacy Policy, we will assume that you have accepted these changes.



AEGON Canada's affiliates include:



AEGON Canada Inc. is a leading Canadian provider of individual life insurance and investment solutions through its operating subsidiaries Transamerica Life Canada, AEGON Fund Management and AEGON Capital Management. A member of AEGON, one of the world's leading life insurance and pension groups, AEGON Canada offers the in-depth local knowledge of a Canadian firm within the global power of an expanding international enterprise.

With roots going back over 80 years, AEGON Canada is dedicated to creating better futures for its distributors, customers and employees through its core values of respect, quality, transparency and trust.

AEGON Canada is a member of AEGON, one of the leading insurance and financial services groups in the world. With headquarters in The Hague, the Netherlands, AEGON companies serve millions of customers in over twenty markets throughout the Americas, Europe and Asia. To learn more, please visit www.aegon.com.

- ® AEGON and the AEGON logo are registered trademarks of AEGON N.V. AEGON Canada Inc. and its subsidiary companies are licensed to use such marks.
- ® Transamerica and the pyramid design are registered trademarks of Transamerica Corporation. Transamerica Life Canada is licensed to use such marks.