

INVESTOR PRIVACY NOTICE:

As an organization that collects, uses and discloses personal information, your Mutual Fund Rep and Hamon Financial Services Inc. is subject to the federal Personal Information Protection and Electronic Document Act (or by similar laws in the provinces of Ontario, Alberta, British Columbia and Quebec), effective January 1st, 2004. In complying with these laws, it is important that the Mutual Fund Rep and Hamon Financial Services Inc. provide you with information so that you may fully understand the purposes for which your personal information is collected.

Over the course of your relationship with Hamon Financial Services Inc. and the mutual fund Rep, personal information will be collected in order to administer your mutual fund account. This information typically includes your financial information and investment objectives, in addition to your current investments, banking information and your social insurance number. This information allows for but is not limited to the buying and selling of mutual funds on your behalf, in addition to providing you with reporting and the administration of your account in a compliant and regulatory manner.

At times, the Mutual Fund Rep and Hamon Financial Services Inc. may be required to provide this information to mutual fund companies, in which you invest, self-regulatory organizations, securities regulators, law enforcement agencies and to companies that perform services on our behalf. These organizations are bound and must comply with the same federal/provincial privacy act(s). The Mutual Fund Rep and Hamon Financial Services Inc. do not disclose your information to any other organization(s) to use for their own purposes and in particular will never sell or trade your personal information.

The purposes for which we collect, use and disclose your personal information are central to our being able to provide you with our services. Should you have objections to the collection and disclosure of your personal information, as listed in the foregoing; the Mutual Fund Rep and Hamon Financial Services Inc. will no longer be in a position to provide you with these services. Therefore, by maintaining your account with Hamon Financial Services Inc and your Mutual Fund Rep we will consider that you have consented to our collecting, using and disclosing your personal information.

In representing Hamon Financial Services Inc., the Mutual Fund Rep is acting on behalf of the mutual fund dealer, Hamon Financial Services Inc. The Mutual Fund Rep may also be licensed to sell other products and, therefore may wish to provide you with advice and services in that other capacity. Should they do so, your Mutual Fund Rep will communicate with you directly regarding any additional use or disclosure of your personal information.

If you wish to review or make changes to your personal information you may do so by making a written request to Privacy Officer, Investia Financial Services Inc., 1080 Grand Alee West, PO Box 1907, Station Terminus Quebec City QC G1K 7M3; phone: 1-888-684-5548 or by contacting your Mutual Fund Rep, address..... - Telephone: (416) 487-0242

Should you have any questions or concerns regarding the use of your personal information we encourage you to speak with your Mutual Fund Rep. Alternatively, you may contact the designated Privacy Officer for Hamon Financial Services Inc., 1645 Edwards Street., Box 99, Rockland, Ontario K4K 1K2.