### Legal, copyright and trademark information

Use of this Web site is governed by the following terms and conditions which are subject to change without notice to you. Please read them carefully before using this site.

Limited license and use

Financial Group ProSphere (the "Corporation") grants you a limited licence to display the contents of this site on your computer and print, download and use the materials on this site solely for personal or educational purposes and for purposes of doing business with the Corporation, provided that the contents of the site are not modified in any way and that all copyright and other notices are maintained. You agree not to, or allow others to, directly or indirectly, attempt or actually disrupt, impair or interfere with, alter or modify this site or any of its content. You agree not to, or allow others to, directly or indirectly, collect or attempt to collect any information about others, including passwords, account or other information. In order to use this site, you must have attained the minimum prescribed age in the jurisdiction in which you are resident to contract for the products and services.

This site is for general information purposes only and is not intended to provide you with any personalized financial, insurance, legal, accounting, tax or other professional advice. You will not rely on this site as a substitute for independent research or for personal advice from a financial security advisor of the Corporation or any other appropriate professional advisor.

Nothing on this site constitutes an offer to buy or sell products or services of London Life, its affiliated companies or suppliers. All products and services are subject to the terms and conditions of any applicable contracts. London Life products and services and those of third parties which may be referred to on this site are available only in jurisdictions where they may be lawfully offered for sale in Canada. The Corporations may only solicit the sale of financial products and services for which the Corporation has been duly licensed in the jurisdiction in which the sale occurs. The use and content of this site, and the terms and conditions contained herein, shall be governed by the laws of the province in which the Corporation conducts business and you agree to attorn to the jurisdiction of the courts of that province.

**Privacy and Confidentiality** 

You acknowledge that the Corporation collects and uses personal information for purposes of providing the services contained on this site. The Corporation is committed to respecting the privacy and confidentiality of information in accordance with applicable law. The Corporation has established and will continue to maintain appropriate safeguards to protect the security and confidentiality of personal information. However, you acknowledge and confirm that the Internet is not a secure medium where privacy and confidentiality can be guaranteed and that complete security and confidentiality of transmissions to and from this site over the Internet is not possible at this time. Your confidential use of the site cannot be guaranteed and you acknowledge that your use of the site (including information you transmit to the site) may be subject to access or manipulation by, or disclosure to, third parties. Without limiting any other disclaimer herein, the Corporation shall not be responsible or liable for any damages that you or any other person may suffer in connection with any such breach of privacy, confidentiality or security. If you are provided with a user name and password to access any part of this site, you agree to be liable for all uses of your user name and password, including unauthorized use without your consent and you acknowledge that the Corporation shall not be responsible to confirm the actual identity or authority of any user. Instructions provided pursuant to such user name and password shall constitute sufficient authority to the Corporation to execute any transactions directed thereunder. You agree to notify the Corporation immediately should the confidentiality of your user name and password be in jeopardy.

## E-mail security

The security of e-mail communication cannot be guaranteed at this time. Any person wishing to communicate or send information of a private or confidential nature to the Corporation is encouraged to do so by other means.

## Copyright

This site has been developed by the Corporation. The contents of this site are the property of the Corporation and third parties whose information or materials are contained on the site. All information and materials contained on this site are protected by copyright, trademark and other intellectual property laws of Canada and other countries. Subject to the limited license to use this site as described above, no person may copy, redistribute, reproduce or republish in any form, or link to this site or its contents in any manner whatsoever, including by way of hyperlinks or framing, unless that person has obtained the prior written consent of the Corporation. Any infringement of the rights of the Corporation may result in appropriate legal action.

#### **Trademarks**

The Corporation owns or has obtained the right to use by license or otherwise the trademarks used on or in connection with the goods and services provided. The trademarks are protected by Canadian and foreign trademark laws. All rights reserved. The display of trademarks on this site shall not in any way be construed as an implied license to use such trademarks.

#### General disclaimer

- The content of this site is provided solely for personal and educational purposes and for purposes
  of doing business with the Corporation and is subject to modification without notice to you. While
  information posted on this site is believed to be reliable and accurate at the time of posting, the
  Corporation does not guarantee, represent or warrant that the information contained on this site is
  accurate, complete, reliable, verified or error free.
- The Corporation makes no express or implied representations or warranties regarding the
  usability or condition of this site, that this site will operate uninterrupted or error free, or that this
  site will operate in combination with any services or software used in connection therewith or that
  it shall be viewed consistently with all browser software or that any communication transmitted to
  or from this site is private, confidential or secure.
- THE CORPORATION EXPRESSLY DISCLAIMS ALL REPRESENTATIONS, WARRANTIES OR CONDITIONS, EXPRESS OR IMPLIED, STATUTORY OR OTHERWISE, INCLUDING, WITHOUT LIMITATION, THE WARRANTIES AND CONDITIONS OF MERCHANTABLE QUALITY AND FITNESS FOR A PARTICULAR PURPOSE, NON-INFRINGEMENT, COMPATIBILITY, TIMELINESS, SECURITY OR ACCURACY, AND ANY REPRESENTATIONS, WARRANTIES OR CONDITIONS THAT MAY ARISE FROM A COURSE OF DEALING OR USAGE OF TRADE.
- YOU ASSUME FULL RESPONSIBILITY FOR RISK OF LOSS OF ANY NATURE WHATSOEVER RESULTING FROM YOUR USE OF THIS SITE. Without limiting the generality of the foregoing, you acknowledge and agree that none of the Corporation, London Life or any of its affiliates, or any of their directors, officers, representatives, employees or agents shall be liable to you for loss of data, computer time or any loss or damage of any nature whatsoever arising out of or attributable in any manner whatsoever to your use or inability to use this site for any reason whatsoever or to any action or inaction on the part of the Corporation or for any direct, indirect, special or consequential damages, even if the Corporation has been advised of the possibility thereof, including but not limited to lost profits, lost opportunities or business revenues, loss of goodwill, or failure to realize expected savings.
- This site contains links to other sites which sites are not maintained or controlled in any way by the Corporation. Such links are provided for convenience only and are not to be construed as an endorsement by the Corporation or any other party of the products, services, advice or opinions or any other content of such sites.

# More information

For more information concerning the terms and conditions of use of this site or to request the authorization to reproduce or distribute the content of this site or any part thereof, please contact your Corporation.