

Mortgage Architects Privacy Policy

Mortgage Architects values your personal information and we have adopted the following policy on how your personal information is used and maintained.

1. We collect, use and disclose your personal information for a variety of reasons: (i) to identify you and verify any information you provide us (ii) to assess your creditworthiness and eligibility for products and services (iii) to recommend particular products and services that may be of interest to you (iv) to present your mortgage application to various lenders and insurers for the purposes of securing and/or renewing a mortgage and/or related service (v) to maintain our client relationship with you so we may serve you better.
2. You understand that Mortgage Architects maintains its own file containing your personal information.
3. Your file will be kept physically at the office of your independent mortgage planner with Mortgage Architects until a loan/mortgage is funded, after which, it is scanned and sent to a Mortgage Architects corporate or licensed office for compliance review and then electronically stored on the secure Mortgage Architects computer systems. Your file will also be subject to the privacy policy of the lender that funds your mortgage review and storage, and electronically on Mortgage Architects computer systems. Your file will also be subject to the privacy policy of the lender that funds your mortgage.
4. While at Mortgage Architects the access to your file is restricted to personnel on a need to know basis. Our personnel is required to safeguard the confidentiality of your personal information and privacy. We have systems in place which safeguards your personal information and prevents unauthorized access.
5. Other than as provided under this privacy policy we do not share your personal information without your authorization or when permitted or required by law.
6. You will have access to your personal information upon request and you may challenge the accuracy and completeness of the information and such information will be amended as appropriate.

If you have any concerns about our privacy policy or require additional information, please contact our [Privacy Compliance Officer](#) at 1-877-802-9100.

Reimer Financial Ltd Privacy Policy & Disclosure

It is important to us that you fully understand who you are dealing with, and which organizations we represent. Outlined below is information we believe will assist you in your selection and decision-making process, when considering whom you would entrust to advise you on matters relating to your personal financial situation.

We are independent brokers who work through a local and trusted agency, Sentinel Financial Group. They are located in Saskatoon, and their contact details are as follows:

1. 200 – 446 2nd Avenue North, Saskatoon SK, S7K 2C3 (Phone: 306-652-7225)
2. Sentinel Life Management Corporation was incorporated in 1981, in order to service the independent advisor and their customers with life insurance and living benefits; they have recently become one of the fastest growing financial corporations in Canada.
3. They are committed to working with Advisors whom act with, and can demonstrate trust, integrity, and service.
4. Being independent brokers, working through Sentinel Financial Group & all of their affiliates, means that we are able to ensure that when it comes to advising you, we have the ability to give advice on a wide range of products that exist in today's market place. This is given via access to a wide range of company providers, whom operate across Canada.

Business Licensing

Reimer Financial Ltd is registered corporately to do life, disability, segregated funds, and group insurance business in Alberta & Saskatchewan.

Karen Reimer is licensed in Alberta & Saskatchewan.

Brenda Klassen is licensed in Saskatchewan.

Nature of Relationship & Compensation

No company holds an ownership interest in our business, nor do we hold a significant interest any other related business(es).

We will be paid by the company that offers the product you choose. We are compensated by a sale commission for most products at time of sale and may receive a renewal (or service) commission. In respect of certain products, the commission may be different than the standard commission scale provided by the company providing the product.

At times, we may be eligible for additional compensation such as bonuses and non-monetary benefits such as travel incentives which depend on various factors which may included volume or retention of placed business with specific companies.

Conflict of interest

We take the potential of a conflict of interest seriously. We will notify you if there is a conflict of interest of which we become aware of regarding our recommendations to you. In this case, we will work with you to find the best-suited resolution; our overall recommendation will take into consideration, and will be based on, our analysis of your financial security needs.

Privacy Policy

Without trust there can be no enduring business relationship. We have a strong commitment to earning your trust by providing a wide range of investment and insurance products, friendly efficient service and a strong privacy policy that protects the confidentiality of your personal information.

Accountability

We are responsible for maintaining and protecting your personal information. Your personal information includes information about you including address and telephone number, account holdings and transactions, and name and address of beneficiary.

Identifying Purposes

We collect this information in order to do business with you. It is collected from you through our reviews and any completed application(s) in hardcopy or through electronic transmission.

Limiting Collection

We will limit the information we collect to that which is required to service you and comply with governmental and self-regulatory organizations.

Accuracy

Regardless of how your personal information is collected, we will do our best to ensure its accuracy. It is important that you let us know, of any changes to this information.

Safeguards

One of the key elements underpinning your trust is the protection of your personal information. We have established controls including the access to our office and data records, passwords and file encryption for on-line activities.

Our employees and service providers have access to your personal information only for the purpose set out in your business with us.