

Welcome to [www.idcwin.ca](http://www.idcwin.ca) (the "Site"), owned and operated by Worldsource Wealth Management Inc.

We provide you with access to this Site subject to the following terms and conditions of use ("Terms and Conditions"). PLEASE READ THESE TERMS AND CONDITIONS AND THE PRIVACY POLICY CAREFULLY BEFORE USING THIS SITE. By accessing this Site you agree to accept these Terms and Conditions. If you do not agree to these terms, please do not use this Site. If at any time the Terms and Conditions are no longer acceptable to you, you should immediately cease use of this Site.

## **1. Worldsource Group**

Worldsource Wealth Management Inc. offers a variety of products and services through its various subsidiaries. References to "Worldsource" or the "Worldsource Group" may refer to Worldsource Wealth Management Inc. and/or to any of the following subsidiaries: Worldsource Financial Management Inc.; CMG Worldsource Financial Services Inc.; Worldsource Securities Inc.; and IDC Worldsource Insurance Network Inc.

## **2. Trade-mark and Copyright Notices**

The material on this Site, including all content, site design, text, graphics, and the selection and arrangement thereof (the "Content"), are protected by copyright and other intellectual property laws, including the copyright laws of Canada and/or other countries. The Content is owned and controlled by Guardian Capital Group Limited or Worldsource Wealth Management Inc. and their licensors.

WORLDSOURCE WEALTH MANAGEMENT; the WORLDSOURCE WEALTH MANAGEMENT. LOGO; WORLDSOURCE FINANCIAL MANAGEMENT; WORLDSOURCE FINANCIAL SERVICES; the WORLDSOURCE FINANCIAL SERVICES LOGO; WORLDSOURCE SECURITIES; the WORLDSOURCE SECURITIES LOGO; IDC WORLDSOURCE INSURANCE NETWORK INC.; and the IDC WORLDSOURCE INSURANCE NETWORK LOGO are trade-marks of Guardian Capital Group Limited and are used under licence.

## **3. Restrictions on Use**

Except as expressly provided in these Terms and Conditions, the Content of this Site may not be modified, reproduced, published, posted, transmitted, sold or distributed in any way without the written permission of Worldsource Wealth Management Inc. Use or modification of the Content for any purpose other than expressly provided for by these Terms and Conditions (including the use of any such material on any other website or networked computer environment) is a violation of intellectual property rights and other proprietary rights. Any use or modification of the Content, in whole or in part for any other purpose is strictly prohibited.

You are granted permission to electronically copy and print hard copies of the Content for your personal, non-commercial use only. You agree that any copy of the Content which you make shall retain all copyright and proprietary notices in the same form and language as the original.

No links to this Site may be created without prior written consent of Worldsource Wealth Management Inc.

## **4. Disclaimers**

**No Warranty** — This Site is presented on an "as is" and "as available" basis only without warranties of any kind either express or implied. Worldsource Wealth Management Inc. does not warrant that the information accessible on this Site or via this Site is accurate, complete or current. Although every effort is made to keep this Site up to date, information contained in this Site, including without limitation quotes, rates and fees, is not guaranteed to be current, accurate, or complete, and is subject to change without notice. Changes to the information, products or services described in this Site may be made without updating this Site to reflect such changes. In addition, Worldsource Wealth Management Inc. does not warrant the functions contained on this Site will be

uninterrupted or error free, that defects will be corrected, that the Site or server that makes it available are free of viruses or other harmful components,

No Offer or Advice — INFORMATION OR DATA CONTAINED IN THIS SITE IS INTENDED FOR INFORMATION PURPOSES ONLY. THE INFORMATION ON THIS SITE IS NOT INTENDED TO PROVIDE SPECIFIC ADVICE REGARDING YOUR PERSONAL INVESTMENT SITUATION OR TO PROVIDE ADVICE ON SPECIFIC INVESTMENT, FINANCIAL, LEGAL, ACCOUNTING, TRADING OR TAX MATTERS AND SHOULD NOT BE RELIED ON AS SUCH. IN NO WAY SHOULD THE INFORMATION AND MATERIALS CONTAINED ON THIS SITE BE CONSTRUED AS A RECOMMENDATION, OR AS AN OFFER TO PURCHASE OR SELL, OR AS A SOLICITATION OR AN OFFER TO PURCHASE OR SELL ANY SECURITY, BOND, MUTUAL FUND OR OTHER FINANCIAL INSTRUMENT OR PRODUCT OR TO PARTICIPATE IN ANY PARTICULAR TRADING OR INVESTMENT STRATEGY. MANY OF THE PRODUCTS, SERVICES AND FINANCIAL INSTRUMENTS MENTIONED ON THIS SITE INVOLVE SIGNIFICANT RISK AND YOU SHOULD NOT ENTER INTO ANY TRANSACTIONS UNLESS YOU FULLY UNDERSTAND ALL SUCH RISKS. YOU ARE ADVISED TO SEEK PROFESSIONAL ADVICE BEFORE ACTING ON ANY INFORMATION OR MATERIALS PROVIDED ON THIS SITE. IF YOU USE ANY OF THE INFORMATION OR MATERIALS PROVIDED ON THIS SITE YOU DO SO AT YOUR OWN RISK.

No U.S. Offer, Solicitation or Sales — THIS INFORMATION IS NOT TO BE CONSTRUED AS AN OFFER TO SELL OR A SOLICITATION TO BUY ANY SECURITIES OR SECURITIES BASED PRODUCTS IN THE UNITED STATES OF AMERICA OR THE TERRITORIES OR POSSESSIONS THEREOF.

No Reliance on Forward-Looking Statements — This Site and linked sites may include forward looking information about the operations, objective and expected financial results of certain entities. Such statements are inherently subject to uncertainties arising from a variety of factors, including but not limited to, legislative or regulatory changes, competition, technological developments and global economic and financial conditions. You acknowledge and understand that actual results, performance or achievements could differ materially from any future results, performance or achievements that may be expressed or implied by such forward-looking statements and you will not unduly rely on such forward-looking statements.

Local Laws — Certain products and services may not be available in all locations. Products and services may only be sold through licensed companies and individuals in jurisdictions in which the product is qualified for sale. The products and services mentioned on this Site are subject to the terms of the applicable legislation governing them and are available only in the provinces and the territories of Canada where they may be legally offered.

Worldsource Wealth Management Inc. makes no representation that this Site and the Content are appropriate or available for use in all locations. Those who choose to access this Site do so at their own initiative and are responsible for compliance with local laws, if and to the extent that local laws are applicable.

No Relationship — Your use of this Site is not intended and shall not be deemed to create any legal relationship between you and Worldsource Wealth Management Inc. or its subsidiaries, nor to amend or vary any existing legal relationship.

## **5. Limitation on Liability**

YOU AGREE THAT WORLDSOURCE WEALTH MANAGEMENT INC. AND ITS AFFILIATES, DIRECTORS, OFFICERS, SHAREHOLDERS, EMPLOYEES OR OTHER REPRESENTATIVES (THE "WORLDSOURCE PARTIES") SHALL NOT BE LIABLE FOR ANY DAMAGES OF ANY KIND INCLUDING, BUT NOT LIMITED TO, INDIRECT, SPECIAL, INCIDENTAL, CONSEQUENTIAL, PUNITIVE OR EXEMPLARY DAMAGES WHATSOEVER (INCLUDING WITHOUT LIMITATION, DAMAGES FOR LOSS OF PROFITS, FAILURE TO REALISE EXPECTED SAVINGS, LOSS OF DATA, OR ANY OTHER PECUNIARY OR ECONOMIC LOSS) ARISING OUT OF THE USE OR INABILITY TO USE THE SITE AND/OR ITS CONTENT. IN ANY EVENT, THE WORLDSOURCE PARTIES' TOTAL LIABILITY TO YOU FOR ALL DAMAGES, LOSSES, AND CAUSES OF ACTION, WHETHER IN CONTRACT, TORT (INCLUDING BUT NOT LIMITED TO NEGLIGENCE) OR OTHERWISE SHALL BE LIMITED TO TEN CANADIAN DOLLARS (\$10.00 CDN).

## **6. Indemnity**

You agree to indemnify, defend and hold harmless Worldsource Wealth Management Inc., its subsidiaries, affiliates, respective directors, officers, shareholders, employees, representatives, agents, licensors and licensees from any and all claims, demands, actions, liability, losses, costs or expense (including legal fees) in connection with your breach of these Terms and Conditions or your violation of any law or the rights of any third party arising out of your use of this Site. Worldsource Wealth Management Inc. reserves the right, at its own expense, to assume the exclusive defence and control of any matter, subject to indemnification by you, and in such case, you agree to co-operate with Worldsource Wealth Management Inc.'s defence of any such claim.

## **7. Third Party References and Links**

References in this Site to third party goods or services are not endorsements or approval of such goods or services.

This Site may contain links to other third party websites. We provide these links to you only as a convenience. The inclusion of a link does not imply any endorsement or approval of the linked website, the third parties named therein or their products and services by Worldsource Wealth Management Inc. Access to any other website linked to this Site is at your own risk and Worldsource Wealth Management Inc. is not responsible for the availability, accuracy or reliability of any linked website or any link contained in a linked website.

## **8. Privacy Policy**

Worldsource Wealth Management Inc. respects your privacy. We are committed to providing you with a safe and secure Site. Please [click here](#) to review our Privacy Policy. The terms of the Privacy Policy are incorporated by reference herein.

## **9. Changes to Terms and Conditions**

Worldsource Wealth Management Inc. reserves the right, at any time, to change, modify, alter, or update these Terms and Conditions, and you agree to be bound by such modifications, alterations or updates. Such changes, may be given by any means including, but not limited to, posting on the Site or by electronic or conventional mail. You agree to regularly review the Terms and Conditions posted on this Site and be aware of such revisions. Your use of this Site or ordering of any product or service following such a change constitutes your agreement to follow and be bound by the terms as changed. If at any times these Terms and Conditions are no longer acceptable to you, you should immediately cease all use of this Site.

## **10. General**

These Terms and Conditions and your use of this Site are governed by the laws in force in the Province of Ontario and the federal laws of Canada applicable therein. Any dispute arising under these Terms and Conditions shall be resolved exclusively by the courts located in the Province of Ontario. You agree not to bring any legal action against Worldsource Wealth Management Inc. or any of its subsidiaries or affiliates in any jurisdiction except the Province of Ontario and you agree to submit and consent to such jurisdiction.

If any provision of these Terms and Conditions is deemed unlawful by a court of law, the impugned provision shall be deemed severed and shall not effect the validity and enforceability of any remaining provisions.

These Terms and Conditions comprise the entire agreement between you and Worldsource Wealth Management Inc. and supersede all prior agreements between the parties regarding the subject matter contained herein.