

CHANGES TO M&R'S PRIVACY POLICY

Please note that our Privacy Policy has been updated as it pertains to file storage and backup. Please see the updated paragraph below. The full policy can be viewed online at www.mandrholdings.com or in your Superintendent's office. If you have any questions, please contact our Information Officer by telephone at (416) 499-9350 or via e-mail at privacy@mandrholdings.com.

We, or our clients, may transfer your personal information to third parties and servers located within and outside of Canada for the purposes of file storage and backup, for use with respect to their accounting and maintenance systems, and for the processing of payroll and on-line applications. While this information is outside of the country, it is subject to the laws of the country in which it is held. As such, it may be accessible to law enforcement and national security authorities of that jurisdiction.