



Objective Planning Solutions Inc. Privacy Policy

Last Updated: October 18, 2026

This Privacy Policy describes how Objective Planning Solutions Inc. (“OPS,” “we,” “us,” or “our”) collects, uses, discloses, safeguards, and otherwise handles personal information in connection with our website, customer registration and subscription processes, communications, educational services, customer support, software, courses, memberships, and other products and services that OPS provides or administers (collectively, the “Services”).

OPS works with third-party providers and affiliated companies to offer or promote certain software, products, and services. Depending on the arrangement, OPS may sell or resell a product, administer a subscription, facilitate access, distribute a product, or refer you directly to another provider. Where OPS administers or supports access to a third-party product, OPS and the provider may each handle personal information in connection with that product. Where OPS refers you to another provider and you deal directly with that provider, the provider’s privacy policy and terms govern the information you provide directly to it. Additional terms or privacy notices may apply to particular products or services, and the identity of the applicable provider and OPS’s role will be disclosed in connection with the relevant product or service.

We collect, use, and disclose personal information with your consent or as otherwise permitted or required by applicable law. You may choose not to provide certain personal information, but doing so may prevent us from providing some or all of the applicable Services.

1. Information We Collect

In this Privacy Policy, “personal information” means information about an identifiable individual, as defined under applicable Canadian privacy laws.

When you interact with us through the Services, we may collect or receive the following types of information.

Personal Information You Provide to Us

We may collect personal information reasonably necessary to provide the Services, including:

1. information provided when you complete forms, request a demonstration, register for an account, purchase a subscription, participate in training, or contact us, such as your name, email address, telephone number, province or country of residence, occupation, professional designation, and business information;
2. your correspondence with us, including questions, comments, concerns, and support requests;
3. testimonials or other content you voluntarily submit, if applicable;
4. account, subscription, billing, and transaction information; and
5. information you provide through a product or service administered by OPS, where OPS collects or has authorized access to that information. Depending on the product and OPS’s role, this may include financial, family, household, business, or professional information.



If you provide personal information about another person, including a spouse, dependant, client, or employee, you confirm that you have the authority or consent required to provide it. Where an advisor, employer, or other organization uses the Services to collect or process personal information about its clients, employees, or other individuals, that organization is responsible for providing any required notices, obtaining any required consents, and complying with applicable privacy laws. OPS and the applicable product provider may collect, use, disclose, or otherwise handle that information as necessary to provide and support the applicable Services, subject to applicable privacy laws and agreements.

Information in Third-Party Platforms

Information entered into third-party software may be transmitted to, stored by, or otherwise handled by the applicable provider or its service providers. The information available to OPS depends on the product and OPS's role. For some products, OPS may receive only registration, subscription, billing, referral, or usage information. For other products, authorized OPS personnel may have access to information within the product where reasonably necessary to:

1. establish or administer an account;
2. provide customer support or troubleshoot an issue;
3. deliver a service requested by the user;
4. monitor authorized use and protect the Services; or
5. comply with legal requirements.

OPS's access varies by product. OPS will not access sensitive information held in a third-party platform for unrelated marketing purposes. Where OPS only refers you to a third-party provider, OPS may not have access to information you provide directly to that provider. OPS may nevertheless receive information about the referral, attribution, subscription or purchase status, or compensation payable to OPS in connection with the referral.

Where an employer, advisor, sponsoring organization, or account administrator arranges or pays for a user's access, that party may have access to certain account information or administrative functions depending on the product and arrangement. Additional information about material access rights and available user controls will be provided in connection with the applicable product.

Payment Information

Payments for products sold directly by OPS are processed through third-party payment providers selected by OPS. OPS receives billing details and payment status but does not receive or retain the complete payment card number. If you purchase directly from a third-party provider, that provider or its payment processor will collect and process your payment information under its own privacy policy.

Technical Information

When you use our website or Services, we or our service providers may collect your IP address and approximate location; device, browser, and operating system information; interactions with the Services; cookie preferences; language settings; referral source; and login, audit, and platform usage information.



Testimonials

If you voluntarily submit a testimonial for publication, some personal information may become public. We will obtain consent before publishing an identifiable testimonial. Once information is public, OPS cannot control how others collect, use or disclose it.

Information from Third Parties

We may receive personal information from product providers, affiliated companies, payment processors, customer relationship management and other technology providers, referral sources, sponsoring organizations, and other service providers where it has been collected and disclosed lawfully.

2. How We Use Personal Information

We may use personal information to:

1. provide, administer, and support the Services;
2. establish, authenticate, and maintain accounts, subscriptions, and access to products or services offered or administered through OPS;
3. process subscriptions, payments, renewals, cancellations, and refunds;
4. respond to inquiries and provide customer or technical support;
5. provide demonstrations, education, training, webinars, and related services;
6. communicate about accounts, subscriptions, security, and administrative matters;
7. administer referral arrangements and confirm whether a referred user purchased or subscribed to a third-party product;
8. analyze and improve the Services;
9. prevent fraud, misuse, and unauthorized access;
10. market and promote our products and services, and send commercial electronic messages, where permitted by law and subject to any required consent;
11. de-identify, anonymize, or aggregate information;
12. maintain appropriate business, tax, accounting, and legal records;
13. enforce our agreements and protect our legal interests;
14. comply with legal and regulatory requirements; and
15. fulfill another disclosed purpose or a purpose for which you provide consent.

3. Sharing Personal Information

We may share personal information:

1. with software, technology, education, and product providers where necessary to establish or administer access, support a user, process a transaction, manage a referral, or provide the applicable product or service;
2. with payment processing, customer relationship management, website hosting, cloud hosting, email and communications, analytics, information technology, and other service providers;
3. with professional advisors, including lawyers, accountants, insurers, and consultants;
4. with Objective Financial Partners Inc. (“OFP”), Objective Tax & Accounting Inc. (“OTA”), or other affiliated companies where they provide services to OPS, where you request or purchase a product or service from that affiliate, or where you are referred to that affiliate. Personal information is not made available to an affiliate merely because the companies are affiliated. Where an affiliate provides a product or service directly to you, its privacy policy and applicable terms will govern its handling of personal information in connection with that product or service;
5. with an employer, advisor, sponsoring organization, or account administrator where that party arranged or paid for access, but only to the extent disclosed or otherwise permitted by law;
6. with governmental, law enforcement, or regulatory bodies where permitted or required by law;
7. in connection with a proposed or completed business transaction;
8. where necessary to investigate misuse, fraud, or a security incident; and
9. with another party at your direction, with your consent, or as otherwise permitted or required by law.

OPS does not disclose personal information to third parties in exchange for payment for that information. OPS may receive referral fees, commissions, or other compensation when a user purchases certain third-party products or services. Any related sharing of personal information is limited to the purposes described in this Privacy Policy, otherwise disclosed to you, or permitted or required by law.

4. Children

The Services are not intended to be used independently by anyone under the age of majority in their province or territory. A parent, guardian, or authorized professional may enter information about a minor in software or another service as part of a household financial plan or for another authorized purpose, provided that person has the required authority or consent. We do not knowingly permit minors to create their own accounts.

5. Safeguarding Personal Information

We use administrative, technical, and physical safeguards appropriate to the sensitivity of information in our custody or control. These safeguards may include, as appropriate, access controls, confidentiality obligations, staff training, authentication measures, encryption, and other safeguards appropriate to the circumstances.

We limit access to personal information to personnel and service providers who reasonably require it for an authorized function.

We take reasonable steps to ensure that the personal information we use is accurate, complete, and up to date to the extent necessary for the purposes for which it is intended. We encourage you to inform us of any relevant changes.

Information maintained in third-party platforms is also protected by safeguards implemented by the applicable provider and its service providers. OPS does not control every aspect of their systems or security practices. No organization can guarantee that a privacy or security breach will never occur. If we become aware of a breach involving information in our custody or control, we will investigate and take the notification, reporting, and remediation steps required by law.

6. Storage and Transfers

Personal information may be stored, processed, or accessed in Canada or other countries by OPS, an applicable third-party provider, affiliated-company personnel, or another service provider. This may include access by authorized personnel working outside Canada. We will identify and disclose relevant service provider locations as required by applicable law. Information outside Canada may be subject to the laws of that country and may be accessible to its courts, governments, law enforcement agencies, or regulators.

Where required by applicable law, we assess privacy and security considerations before transferring personal information outside its originating jurisdiction and use contractual or other safeguards appropriate to the circumstances. Our Privacy Officer can provide information about our policies and practices concerning service providers outside Canada.

7. Retention

We retain personal information only as long as reasonably necessary to provide the Services, administer accounts and subscriptions, maintain business and legal records, resolve disputes, enforce agreements, and comply with legal requirements.

When personal information is no longer required and no legal obligation requires its retention, we take appropriate steps to securely destroy it or anonymize it in accordance with applicable law. Closing an OPS account may not result in immediate deletion of all information. Information may remain in backups, transaction records, audit logs, or records that OPS, the applicable third-party provider, or another service provider must retain.

Information that has been lawfully anonymized may be retained and used for analytics, research, and service improvement where permitted by law.

8. Privacy Rights and Choices

Depending on applicable law and subject to lawful exceptions, you may request access to or correction of personal information, withdraw consent to certain uses or disclosures, ask how information has been used or disclosed, and exercise any additional rights provided by law.



Where applicable law provides a right to deletion, portability, or another form of control, you may submit such a request. These rights are subject to applicable legal requirements and exceptions.

To exercise a privacy right, contact us below. OPS will be the primary contact for requests concerning personal information in OPS's custody or control and will coordinate with the applicable provider where necessary. If OPS only referred you to a provider and does not control the information in question, we may direct you to submit the request to that provider. We may verify your identity and will respond within the time required by law. If we cannot fulfill a request, we will explain why where required.

Where an advisor, employer, or other organization is responsible for the account or information concerned, OPS may need to notify that organization or coordinate with it before responding to your request.

If OPS uses personal information to make a decision about an individual based exclusively on automated processing, we will provide the information and rights required by applicable law at the time of the decision.

Commercial electronic messages are sent in accordance with applicable Canadian anti-spam legislation. You may unsubscribe using the mechanism in the message. We may continue sending necessary *account, billing, security, service, and legal communications*.

9. Cookies and Similar Technologies

We and our service providers may use cookies and similar technologies that are necessary to operate our website and Services. We may also use these technologies for analytics, functionality, or marketing, subject to any consent required by applicable law.

Where required by law, we obtain consent before placing non-essential cookies. Users can manage available choices through any cookie controls provided or through browser settings. Disabling cookies may prevent some features from working.

Where required by applicable law, privacy settings will be configured to provide the required level of confidentiality by default. We will also provide required information and choices regarding technologies used to identify, locate, or profile individuals.

Third-party products may use cookies or similar technologies provided by the applicable provider or its service providers and may be subject to that provider's privacy or cookie notices.

10. Privacy Officer and Inquiries

Jason Heath, Privacy Officer
Objective Planning Solutions Inc.
675 Cochrane Drive, East Tower, 6th Floor
Markham, ON L3R 0B8
jheath@objectivecfp.com



11. Complaints

OPS will investigate complaints concerning its privacy practices. If a complaint is justified, we will take reasonable measures to address it and will communicate the outcome as required by law. If we cannot resolve your concern, you may have the right to complain to the Office of the Privacy Commissioner of Canada or an applicable provincial privacy regulator.

12. Changes to This Privacy Policy

We may update this Privacy Policy to reflect changes to the Services, our practices, service providers or legal obligations. For material changes, we will provide notice through the Services, by email or another appropriate method. The “Last updated” date identifies the latest revision.

Where required by law, we will obtain consent before applying a material new use or disclosure to information already collected.