HFG BENEFITS

Group Benefits - Privacy Disclosure

As a long-standing member of the financial services industry, Hynek Financial Group, also operating as “HFG Benefits”, has always worked to ensure that our business practices prevent any breach of confidentiality and we work to maintain the highest standards of conduct. Hynek Financial Group recognizes the sensitive nature of such information and will only use, retain and disclose your personal information in order to provide the administrator of your group plan the necessary items to ensure coverage or to provide a quote for your group benefit program.

Collecting Your Personal Information

In most cases, when a benefit program becomes effective we obtain all the information we need directly from the employer or employee application/enrolment forms. This information may include name, address, phone number, age, occupation, salary, family status and answers to basic health questions. All this information will be collected with the individual’s knowledge and consent. In order to provide a quotation, we collect information from the employer that may include name, age, occupation, salary, family status and answers to basic health questions. We will make every reasonable attempt to keep this information accurate and current, and we ask that you advise us of changes in order to keep our records up-to-date. This will allow us to provide you with the best service possible.

Protecting Your Personal Information

We make every effort to ensure that the information collected from you is protected against loss and unauthorized access, whether in electronic or paper formats. Your personal information is kept only as long as needed to fulfill regulatory obligations. Our organization has policies and procedures in place to securely delete or physically destroy all personal information when it is no longer needed.

Disclosing Your Personal Information

As a result of providing us such information, we may disclose your personal information to: service providers providing benefits under your group contract, your authorized representatives, such as individuals with Power of Attorney or your Insurance Advisor.

Your Personal Information

You may at any time ask us what information we have collected about you and why we have it. We will respond to your request within 5 business days and provide you with access to the information we have on file. This Privacy Policy has described the collection, protection and disclosure of the personal information we need to administer your group benefit program or provide a quote for a group benefit program.

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Advisor/Client Disclosure

Corporate:
We operate under the business names “Hynek Financial Group” and “HFG Benefits”. Hynek Financial Group is a division of Lifequote Canada Insurance Agency Inc. (LQC), which was incorporated in 1981. We consult with businesses and individuals in areas of employee benefits and insured financial services. Hynek Financial Group is an independent financial services brokerage firm. No insurer or other third party holds any ownership in Hynek Financial Group nor does Hynek Financial Group hold any interest in any insurance company or other intermediary.

Advisors:
Douglas B. Hynek, Principal, Licensed in 1998
Cara L. Winfield, CHS, Group Benefits Advisor, Licensed in 2010
Steve Faveri, CHS, Group Benefits Advisor, Licensed in 2010
Heather Copland, CHS Insurance Advisor / Manager Insurance Product, Licensed in 2014

We have access to the following insurance companies and their products:
Companies – Johnston Group (Chambers Plan/MAX ASO), Canada Life, Manulife, RBC, ivari, Sun Life, Equitable Life, Foresters, Empire Life, myHSA, People Corporation, Medcan, The Benefits Trust
Products – Group Benefits, Living Benefits (Income Replacement, Critical Illness, etc.), Life and AD&D Insurance, Group RRSP Pension Solutions, Group DPSPs, Segregated Funds & Annuities, Healthcare Spending Accounts, Lifestyle Spending Accounts, Private Health Solutions

Compensation:
Hynek Financial Group will be paid by the company that offers the product you choose. Hynek Financial Group is compensated by a sales commission for most products at the time of sale and may receive a renewal (or service) commission if you retain that product with the insurer. In respect of certain products, there is the possibility that the commission paid may be different than the insurers standard commission scale.

Hynek Financial Group may also be eligible for additional compensation, such as bonuses and non-monetary benefits, such as travel incentives. This compensation depends on various factors such as volume or retention of business placed with a particular company during a given time period.

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 in regards to our services. Our services will take into consideration your financial needs.

This statement has been prepared by:
Douglas B. Hynek, Cara L. Winfield, Steve Faveri, Heather Copland.

Contact Us

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