

Disclaimer, Transparency, and Compliance

At **HiPoint Financial**, our mission is to provide the clarity, strategy, and personalized guidance you need to maximize your financial future. As a compliance-driven firm, we believe that transparency is the foundation of trust.

1. Professional Disclaimer: Our Role and Responsibility

A. General Information, Not Personalized Advice

The content on this website, in our advertisements, and in any free consultations, is for **educational and informational purposes only**. It is intended to illustrate potential financial opportunities and strategies.

- **We are not an investment dealer, legal counsel, or tax advisor.**
- The information provided on **Registered Retirement Savings Plans (RRSP), Tax-Free Savings Accounts (TFSA), First Home Savings Accounts (FHSA), Registered Education Savings Plans (RESP)**, or any other financial vehicle is **general in nature**.
- It is crucial that you consult with a qualified professional (such as a licensed financial advisor, lawyer, or certified accountant) regarding your specific financial, tax, and legal circumstances before implementing any strategy.
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B. No Guarantee of Results

Any reference to potential financial outcomes, tax savings, grants, or investment returns—including those cited in our advertising (e.g., maximum savings, potential grant amounts, tax advantages)—are **illustrations of potential benefits only** and are based on current, publicly available information (such as CRA tax brackets and government program limits).

- **Financial results are not guaranteed.** Actual results will vary significantly based on your individual income, contribution amounts, residency status, account type, investment choices, and changes in government legislation.
- **Past performance is not indicative of future results.** We are not responsible for any actions taken or not taken based on the general information provided on this website or in our promotional materials.

2. Compliance and Regulatory Standards (Canada)

HiPoint Financial is committed to adhering to all applicable Canadian federal and provincial regulations governing financial advisory and marketing practices, including:

- **Accuracy and Clarity:** We ensure all our claims and materials, including testimonials, are accurate, not misleading, and clearly state their commercial intent (as required by the **Competition Act** and Ad Standards Canada).
- **Social Media Advertising:** Our advertisements run under the appropriate **Special Ad Categories** (such as Credit or Housing, where applicable) to ensure broad and non-discriminatory targeting, in full compliance with platforms like Meta (Facebook/Instagram).
- **Data and Privacy:** We are committed to protecting your personal information in accordance with Canada's **Personal Information Protection and Electronic Documents Act (PIPEDA)**. Please review our dedicated [\[Privacy Policy\]](#)*(Link to your Privacy Policy)* for details on how your data is collected, used, and protected.

3. Third-Party Links and Services

This website may contain links to third-party government websites (like the Canada Revenue Agency or specific provincial sites) for your convenience.

- HiPoint Financial **does not endorse** or guarantee the accuracy, completeness, or timeliness of information found on any external sites.
- We are not responsible for the content, privacy practices, or security of any third-party websites.

4. Updates to Policy

HiPoint Financial reserves the right to amend this Disclaimer, Transparency, and Compliance policy at any time without notice. We encourage you to review this page periodically for any updates.

Last Updated: December 3, 2025