

**1. Investor Information**

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Applicant - Last Name (Print)

Applicant - First Name (Print)

Social Insurance Number (Optional – For Identification)

Co-Applicant - Last Name (Print)

Co-Applicant - First Name (Print)

Social Insurance Number (Optional – For Identification)

**2. Mutual Fund Dealers Complaint Information**

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Clients of a mutual fund dealer who are not satisfied with a financial product or service have a right to make a complaint and to seek resolution of the problem. Canadian Investment Regulatory Organization (CIRO) Member Dealers have a responsibility to their clients to ensure that all complaints are dealt with fairly and promptly. If you have a complaint, these are some of the steps you can take:

**Contact your Mutual Fund Dealer:**

Member firms are responsible to you, the investor, for monitoring the actions of their advisors to ensure that they are in compliance with by-laws, rules and policies governing their activities. The firm will investigate any complaint that you initiate and respond back to you with the results of their investigation within the time period expected of a Member acting diligently in the circumstances, in most cases within three months of receipt of the complaint. It is helpful if your complaint is in writing.

**Contact the Canadian Investment Regulatory Organization (CIRO):**

CIRO is a self-regulatory organization in Canada to which your Mutual Fund Dealer is a member. CIRO investigates complaints about its regulated firms and their advisors, and takes enforcement action where appropriate. You may make a complaint to the CIRO at any time, whether or not you have complained to your Mutual Fund Dealer. CIRO can be contacted:

- By completing the on-line complaint form at [www.ciro.ca](http://www.ciro.ca)
- By telephone in Toronto at 1-888-466-6332
- By e-mail<sup>1</sup> at [complaints@ciro.ca](mailto:complaints@ciro.ca)

**Compensation:**

CIRO does not order compensation or restitution to clients of Members. CIRO exists to regulate the operations, standards of practice and business conduct of its Members and their advisors with a mandate to enhance investor protection and strengthen public confidence in the Canadian Mutual Fund industry. If you are seeking compensation, you may consider the following:

**Ombudsman for Banking Services and Investments (“OBSI”):**

- You may make a complaint to OBSI after you have complained to the dealer, at either of the following times:
- If the dealer’s Compliance Department has not responded to your complaint within 90 days of the date you complained, or;
- After the dealer’s Compliance Department has responded to your complaint and you are not satisfied with the response. Please note that you have 180 calendar days to bring your complaint to OBSI after receiving the dealer’s response.
- OBSI provides an independent and impartial process for the investigation and resolution of complaints about the provision of financial services to clients. OBSI can make a non-binding recommendation that your firm compensate you (up to \$350,000) if it determines that you have been treated unfairly, taking into account the criteria of good financial services and business practice, relevant codes of practice or conduct, industry regulation and the law. The OBSI process is free of charge and is confidential. OBSI can be contacted:
- By telephone at 1-888-451-4519
- By e-mail at [ombudsman@obsi.ca](mailto:ombudsman@obsi.ca)

**Legal Assistance:**

You may consider retaining a lawyer to assist with the complaint. You should be aware that there are legal time limits for taking civil action. A lawyer can advise you of your options and resources. Once the applicable limitation period expires, you may lose rights to pursue some claims.

**Manitoba, New Brunswick and Saskatchewan:**

Securities regulatory authorities in these provinces have the power to, in appropriate cases, order that a person or company that has contravened securities laws in their province pay compensation to a claimant. The claimant is then able to enforce such an order as if it were a judgment of the superior court in that province. For more information, please visit:

Manitoba: [www.msc.gov.mb.ca](http://www.msc.gov.mb.ca)New Brunswick: [www.nbsc-cvmnb.ca](http://www.nbsc-cvmnb.ca)Saskatchewan: [www.fcaa.gov.sk.ca](http://www.fcaa.gov.sk.ca)**Québec:**

- If you are not satisfied with the outcome or with the examination of a complaint, the Autorité des marchés financiers (“AMF”) can examine your complaint and may provide dispute resolution services.
- If you think you are a victim of fraud, fraudulent tactics or embezzlement, you can contact the AMF to see if you meet the eligibility to submit a claim to the Fonds d’indemnisation des services financiers (“Financial Services Compensation Fund”). An indemnity up to \$200,000 can be payable through monies accumulated in the fund for an eligible claim.

For more information:

1. Contact the AMF by telephone at (418) 525-0337 (in Québec City) or toll free at 1-877-525-0337
2. Visit [www.lautorite.qc.ca](http://www.lautorite.qc.ca)

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<sup>1</sup> Clients who choose to communicate by e-mail should be aware of possible confidentiality issues regarding internet communications.

### 3. Summary of 3i Financial Investment Services Inc. Complaint Handling Procedures

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3i Financial Investment Services Inc. has procedures in place to handle any written or verbal complaints received from clients in a fair and prompt manner. This is a summary of those procedures, which we provide to new clients, clients who have filed a complaint and that we also make available on our website at [www.3ifinancial.com](http://www.3ifinancial.com).

#### The Client Complaint Information Form

We also provide new clients and clients who complain with separate information [or “a separate document”] called the Client Complaint Information Form (“CCIF”) that provides general information about their options for making a complaint.

#### How to File a Complaint with 3i Financial Investment Services Inc. (3iFIS)

Clients wishing to complain to 3iFIS may make their complaint to our head office by contacting: 9040 Leslie Street, Suite 221, Richmond Hill, Ontario, L4B 3M4 - Compliance Department. All complaints are forwarded to qualified compliance or supervisory personnel to be handled. We encourage clients to make their complaint in writing or by e-mail<sup>2</sup> where possible. Where clients have difficulty putting their complaint in writing, they should advise us, so we can provide assistance. For confidentiality reasons, we will only deal with the client or another individual who has the client’s express written authorization to deal with us.

#### Complaint Handling Procedures

We will acknowledge receipt of complaints promptly, generally within five days. We review all complaints fairly, taking into account all relevant documents and statements obtained from the client, our records, our advisors, other staff members and any other relevant source. Once our review is complete, we provide clients with our response, which will be in writing if the complaint was made in writing. Our response may be an offer to resolve your complaint, a denial of the complaint with reasons or another appropriate response. Where the complaint relates to certain serious allegations<sup>3</sup>, our initial acknowledgment will include copies of this summary and the CCIF. Our response will summarize your complaint, our findings, will contain a reminder about your options with the Ombudsman for Banking Services and Investments, and a copy of the CCIF.

We will generally provide our response within ninety days, unless we are waiting for additional information from you, or the case is novel or very complicated. We will respond to communications you send us after the date of our response to the extent necessary to implement a resolution or to address any new issues or information you provide.

#### Settlements

If we offer you a financial settlement, we may ask you to sign a release and waiver for legal reasons.

#### Contacting 3i Financial Investment Services Inc.:

Clients may contact us at any time to provide further information or to inquire as to the status of their complaint by contacting the individual handling their complaint or by contacting Compliance Department - 9040 Leslie Street, Suite 221, Richmond Hill, Ontario, L4B 3M4.

### 4. Client Relationship and Suitability Assessment

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#### Nature of the Advisory Relationship

You will have an advisory account relationship with 3i Financial Investment Services Inc. In an advisory account relationship, the Approved Person is responsible to give you unbiased advice and recommendations that is suitable based on your investment needs and objectives. However, you are responsible for making all investment decisions in your account(s) and must authorize each transaction, but you can rely on the advice given by the Approved Person.

#### Products and Services

3iFIS offers advisory services and the following investment products to its clients:

- **Mutual funds** – Mutual fund is a type of investment that pools money from many investors and invests the money in securities such as stocks, bonds, and money market instruments. Mutual funds are professionally managed by Fund Managers, who allocate the fund's assets and attempt to produce returns for investors. A mutual fund's portfolio is structured and maintained to match the investment objectives stated in its prospectus.
- **Liquid alternative mutual funds** - An alternative mutual fund is a type of mutual fund that is permitted under securities legislation to adopt fundamental investment objectives that permit them to engage in certain investment strategies—including short-selling, borrowing, and use of derivatives—that other mutual funds are not permitted to engage in.
- **Exchange Traded Funds (“ETFs”)** – *Similar to mutual funds, ETF pools money from investors to invest in different securities such as stocks and bonds; however, they are traded on the stock exchange. There also a potential restriction on reselling ETFs (e.g. trading hours).*

#### Nature of the Products and Services Offered

An advisory account may be commission-based or fee-based. Fee-based accounts may be administered by 3i Financial Investment Services Inc., or fund companies and intermediaries.

#### Intermediary Accounts

3iFIS has entered into an arrangement with B2B Bank, another member of CIRO. These accounts are held and administered by an intermediary company (B2B Bank) and they will be responsible for trade execution and settlement. 3iFIS will be responsible for determining the suitability of, and ensuring appropriate supervision is performed for all trading activity in a B2B Bank account.

#### Handling of Cash and Cheques

3iFIS and its advisors do not accept cash for the purchases of securities through any of our industry partners.

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<sup>2</sup> Clients who choose to communicate by e-mail should be aware of possible confidentiality issues regarding internet communications.

<sup>3</sup> Theft, fraud, misappropriation of funds or securities, forgery, money laundering, market manipulation, insider trading, misrepresentation, or unauthorized trading.

## **Suitability of Orders Accepted/Recommendations Made**

- 3iFIS is required under securities legislation and CIRO rules to ensure each recommendation made is suitable for the client in relations to the client's investment objectives, risk tolerance and other personal circumstances.
- The obligation to make a suitability determination applies to trades proposed by the client, whether or not a recommendation is made.
- 3iFIS will also assess the suitability of investments in the client's account when the client transfers assets into an account at 3iFIS or its Approved Persons become aware of a material change in client information or when there is a change in the Approved Person responsible for the client's account at 3iFIS.
- Suitability determination will also be triggered when 3iFIS advisor becomes aware of change in an investment in your account that could result in the investment or account not satisfying the requirements under the Know Your Client.
- 3iFIS or its advisors performs periodic review of client's KYC information (no less frequently than every 36 months) under the CIRO Rule 2.2.4(f).

3iFIS and its advisors must put your interests first in making any recommendation or taking an investment action for your account.

## **5. Leverage Risk Disclosure - Risk of Borrowing to Invest**

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Here are some risks and factors that you should consider before borrowing to invest:

### **Is it Right for You?**

#### **Borrowing money to invest is risky. You should only consider borrowing to invest if:**

- You are comfortable with taking risk.
- You are comfortable taking on debt to buy investments that may go up or down in value.
- You are investing for the long-term.
- You have a stable income.

#### **You Should Not Borrow to Invest If:**

- You have a low tolerance for risk.
- You are investing for a short period of time.
- You intend to rely on income from the investments to pay living expenses.
- You intend to rely on income from the investments to repay the loan. If this income stops or decreases you may not be able to pay back the loan.

#### **You Can End Up Losing Money**

- If the investments go down in value and you have borrowed money, your losses would be larger than had you invested using your own money.
- Whether your investments make money or not you will still have to pay back the loan plus interest. You may have to sell other assets or use money you had set aside for other purposes to pay back the loan.
- If you used your home as security for the loan, you may lose your home.
- If the investments go up in value, you may still not make enough money to cover the costs of borrowing.

#### **Tax Considerations**

- You should not borrow to invest just to receive a tax deduction.
- Interest costs are not always tax deductible. You may not be entitled to a tax deduction and may be reassessed for past deductions. You may want to consult a tax professional to determine whether your interest costs will be deductible before borrowing to invest. Your advisor should discuss with you the risks of borrowing to invest.

#### **Financial Resources Required for Investments Purchased with Borrowed Funds**

It is also important that the investor be aware of the terms of a loan secured by securities. The lender may require that the amount outstanding on the loan not rise above an agreed percentage of the market value of the securities. Should this occur, the borrower must pay down the loan or sell the securities so as to return the loan to the agreed percentage. In our example above, the lender may require that the loan not exceed 75% of the market value of the mutual fund units. On a decline of value of the units to \$90,000 the borrower must reduce the loan to \$67,500 (75% of \$90,000). If the borrower does not have cash available, the borrower must sell units at a loss to provide money to reduce the loan.

Money is, of course, also required to pay interest on the loan. Under these circumstances, investors who use borrowed funds to purchase their investment are advised to have adequate financial resources available both to pay interest and also to reduce the loan if the borrowing arrangements require such a payment.

## **6. Account/Product Administration Fees and Charges**

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### **Investment Fees and Charges**

Investment funds and certain other investment products may be subject to management expense fees that may include portfolio management fees, commissions, and operating expenses. These management fees, as well as operating costs payable by the funds are set out in the fund's simplified prospectus and Fund Facts for each fund and are described as being the "management expense ratio" or MER of the fund.

In addition to MERs, there may be transaction (ie. front end and switch fees) and/or operating (ie. any account fees, fee-based charges, NSF charges) charges associated to your account(s). They are any amount charged and includes any federal, provincial or territorial sales taxes paid on that amount.

Intermediary accounts may incur an annual fee for each registered and non-registered account for the operations of your accounts. Consult the applicable intermediary fee schedule for full details.

The fees and expenses you pay directly or indirectly (such as the MER on a mutual fund) in respect of your account and the investments in your account, will reduce the overall return on your account. The impact of the fees and expenses on the client's return will be greater over longer periods due to the effects of compounding.

### Dealer Representative Compensation

Mutual fund companies compensate 3iFIS, who in turn compensates your advisor by paying commissions and/or an ongoing service fee (trailer commissions).

In the case of fee-based accounts, you will be charged an annual flat percentage fee of the market value of assets in your account either on a monthly, quarterly, or annual basis.

### Dealer Compensation

*Effective June 1, 2022, Deferred Sales Charge and all Low Load Sales Charge options will no longer be available for purchase. However, if you bought units of the fund under one of these options before June 1, 2022, the sales charge schedule will continue to apply until depleted.*

Commissions are compensated to authorize distributors of mutual fund products in the following way:

- **Front-Load Funds** - Funds that are purchased on a sales charge basis (front-end load) requires the sales commission to be deducted from the amount of the purchase order. The net amount of the investment is then invested in securities of the fund at the net asset value.
- **Deferred-Load / Low Load Funds** - Funds that were purchased without an initial sales charge (back-end load) may be subject to a redemption charge when all or a portion of the securities is redeemed prior to the expiry of a set schedule.
- **Service Fees (Trailer Commissions)** - Generally, a mutual fund company pays a dealer service fees or trailer commissions as long as you, the client, maintain your investment in the fund with your dealer. Services fees encourage the dealer to provide ongoing services to the clients after the date of purchase, for which no sales commission would otherwise be received. Some mutual fund companies do not pay service fees to dealers.
- **Fee-Based Compensation** – There are no sales charges when purchasing or selling a fund, nor trailing commissions with these accounts. Instead, there is an annual compensation that is based on a percentage of the value of your account. This percentage is negotiated between you and your advisor.
- **Other Sales Incentives** - Many mutual fund companies also provide additional sales incentives or compensations to dealers to promote the distribution of their mutual fund. Sales incentives may include marketing support programs providing for reimbursement of advertising or promotional expenses incurred in the solicitation of fund sales; sales conferences and educational programs held. All sales incentives are subject to review by 3iFIS and must comply with the requirements of our Standard of Practice (Mutual Fund Section of PPM) and the Rules of CIRO.

## 7. Account Reporting

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3iFIS will send out account statements on a quarterly basis and the CRM2 reports annually. Trade confirmations will be sent promptly after the settlement of the transaction by the issuer.

If you have any intermediary account with B2B Bank, 3iFIS statements will not include these accounts. The information for these accounts will be provided on the B2B Bank statements.

Each account statement, both quarterly and annual, will include the following information:

- General Information:** type of account and account numbers, the period covered by the statement, the name and contact information of your advisor, and the name and contact information of your dealer, 3iFIS.
- Account Activity:** date, type and total value of the transaction during the period covered by the statement. The name, number and price of the investments.
- Market Value and Cost Reporting:** At the beginning of the reporting period, it will report the total market value of all cash and investments in the account at the beginning of reporting period. At the end of the reporting period, (a) the name and quantity of each investment in the account; (b) the market value of each investment in the account; (c) the cost of each investment position presented on an average cost per unit or share basis and determined as at the end of the reporting period; (d) the total cost of all investment positions; (e) the total market value of each investment position in the account; (f) any cash balance; (g) the total market value of all cash and investments in the account; and (h) disclosure in respect of the fund companies that holds each investment and a description of the way it is held.
- Deferred Sales Charges:** If you have investments purchased under this sales charges, it will be labelled as "DSC/LL"
- CIPF Coverage:** Disclosure of the investor protection fund which provides coverage within prescribed limits to eligible clients in case of a CIRO member's insolvency.

### Quarterly Account Statements

The quarterly account statements will include the client information, as well as all the information listed above.

### Annual Account Statements

In addition to the above, the annual account statements will include:

- *Annual CRM2 Account Performance Report*

3i Financial Investment Services Inc. will include in your December 31<sup>st</sup> statement, an "Annual Performance of this account" report. Information in this report will include annualized total percentage rate of return in your account using the internal rate of return (RoR), a money-weighted methodology.

- *Annual CRM2 Charges and Commissions Report*

3i Financial Investment Services Inc. will include in your December 31<sup>st</sup> statement an "Annual Charges and Commissions for this Account" report. The report outlines the compensation 3i Financial Investment Services Inc. received and shared with your advisor for the services and products provided to you. This compensation comes from two sources, namely, "Account Charges", which are fees paid directly by you and relate to servicing your account and include transaction charges; and Commissions Paid to 3i Financial Investment Services Inc. which are the commissions we receive from third parties such as fund companies.

## Performance Benchmarks

You can judge the performance of your investments by comparing them to an investment performance benchmark. There are many different benchmarks. When choosing a benchmark, pick one that reflects your investments and the investment objectives or options for the account. For example, the S&P/ TSX Composite Index follows the share prices of the largest companies listed on the Toronto Stock Exchange. This index would be a good benchmark for assessing performance of a Canadian equity fund that invests only in large Canadian companies. It would be a poor benchmark if your investments are diversified in other products, sectors or geographic areas.

Benchmarks should be used as a guide only.

## 8. Know Your Client (KYC) Definition

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### Investment Objectives

- **Safety** - Your objective is preservation of capital and you are less concerned with capital appreciation. Investments that will satisfy this objective include Guaranteed Investment Certificates (GIC), high interest saving accounts and money market instruments.
- **Income** – Your objective is to generate current income from your investments and you are less concerned with capital appreciation. Investments that will satisfy this objective include fixed income investments such as funds that invest in bond or money market instruments.
- **Balanced** - Your objective is a combination of income and growth. An account with a balanced objective should typically include at least 40% in fixed income investments and no more than 60% in equities.
- **Growth** - Your objective is capital appreciation and current income from investments is not a requirement. You may have a higher risk tolerance and a longer-term time horizon. This may lead you to hold a relatively high proportion of funds that invest in equities.
- **Speculation** - Your objective is capital appreciation and current income from investments is not a requirement. Capital that is needed should not be used for speculation.

### Risk Capacity

Risk capacity is your objective ability to take on financial risk. By this, it means how much of your investments can you lose without negatively affecting you and your life. Your risk capacity depends on factors specific to you and your family such as your income, savings, employment status, age, debt levels, health status, etc.

### Risk Tolerance

Risk tolerance captures your willingness to take on risk and to deal with uncertainty.

- **Low** - Low risk investments demonstrate a low volatility and are for investors who are willing to accept lower returns for a greater safety of capital and may include Guaranteed Investment Certificates (GIC) or money market mutual funds.
- **Low to Medium** - Low to medium risk investments demonstrate a low to medium volatility, but a higher volatility than those described above and may include bond or balanced mutual funds.
- **Medium** - Medium risk investments demonstrate a medium volatility and are for investors who are looking for moderate growth over a longer period of time and may include Canadian dividend, Canadian equity, US equity and certain international equity mutual funds.
- **Medium to High** - Medium to high-risk investments demonstrate a medium to high volatility and are for investors who are looking for long-term growth and may include mutual funds that invest in smaller companies, specific market sectors or geographic areas.
- **High** - High risk investments demonstrate a high volatility and are for investors who are growth-oriented and are willing to except significant short-term fluctuations in portfolio value in exchange for potentially higher and a long-term return. It may include labour sponsored venture capital funds or funds that invest in specific market sectors or geographic areas such as emerging markets, science and technology or funds that engage in any speculative trading strategies including hedge funds that invest in derivatives, short sell or use leverage.

### Risk Profile

The risk profile for a plan records your willingness and ability to assume investment risk and should reflect the relative weighting of the type of investments you wish to hold in the plan. The risk profile is determined by the lower of client's risk tolerance and risk capacity.

### Knowledge of Investments

- **Novice** – No knowledge of investments and financial markets.
- **Fair** – Little knowledge of investments and financial markets.
- **Good** - Moderate knowledge of investments and financial markets.
- **Sophisticated** - Extensive knowledge of investments, understand different investment products and follow financial markets closely.

### Time Horizon

The period from now to when you will need to access a significant portion of the money you invest in this account.

### Annual Income

The approximate income from all sources.

### Net Worth

An estimate of the value of your assets and liabilities.

## 9. Privacy Information

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Various Canadian laws govern the collection, use, and disclosure of personal information. Please be advised that:

1. When you deal with us, we collect and record personal information about you. Only 3i Financial Investment Services Inc (3iFIS) employees and certain agents of our, who need access to this information in carrying out their duties have access to this information. We use this personal information, including that recorded during telephone calls, to:
  - Professionally serve your investing needs and ensure quality control.
  - Properly identify you and establish and maintain your account with us.

- Develop and offer additional products and services that we feel may be of interest to you; and
  - Meet other legal and regulatory requirements.
2. We may, from time to time, contact third parties (for example financial institutions) who keep personal information about you in order to gather information necessary to properly service your account. We may share your personal information with third party business suppliers solely in order to permit them to carry out duties that we have given them (for example, third party statement provided by the client in order to process the transfer).
  3. To ensure you benefit from a full range of products and services we may, from time to time, share with our affiliates or any of our subsidiaries (collectively the "Affiliates") your personal information.
  4. 3iFIS only collects, uses, and discloses your personal information for a legitimate bona fide business and legal reasons. We otherwise do not disclose your personal information except where required by law.
  5. By signing the Client Disclosure, I authorize the collection and use of my personal information and consent to this information being kept as long as 3iFIS has a need for it for the purposes described above.

## 10. Trusted Contact Person and Temporary Holds

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You may provide 3iFIS and your advisor with a name and contact information of a person whom you consider to be mature and trustworthy to assist us in protecting you from possible financial exploitation and/or concerns about your mental capacity as it relates to your account(s) with 3iFIS. By appointing a Trusted Contact Person, you hereby consent the disclosure of confidential, personal information about you and your account(s). 3iFIS may contact your trusted contact person or make inquiries if:

- 3iFIS concerns about possible financial exploitation affecting you;
- 3iFIS concerns about your mental capacity to make decisions involving financial matters;
- Accuracy of your contact information;
- To obtain the name and contact information of your legal representative, if any.

### Temporary Holds

3iFIS may place a temporary hold on a transaction on your account or a particular transaction, where we reasonably believe that you might be vulnerable under financial exploitation, or are not in the mental capacity to make decisions involving financial matters.

If we place a temporary hold on your account in any of these situations, a notice of the temporary hold and the reasons for the temporary hold will be provided to you as soon as possible after placing the temporary hold. Unless the hold is revoked, a notice of the decision to continue the hold and the reasons for that decision will be provided to you within 30 days of placing the temporary hold, and within every subsequent 30-day period. We may also contact your trusted contact person, if designated, in these circumstances.

## 11. eStatements Delivery

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The eStatement applies to the quarterly and annual statements mentioned in *section 9 - Account Reporting* and does not affect statements you receive from the mutual fund companies.

If you choose to opt-in for eStatements, be advised that:

- By selecting "Online" delivery for my statements, you are consenting to receiving electronic notifications when the Account Documents are available online through 3iFIS management system. If enrolled in eStatement, you understand it is your responsibility to access and view these documents when they become available.
- You are responsible to have internet access, an appropriate software to read PDF files (account documents are available electronically in PDF format only) and an internet browser in order to retrieve the documents.
- 3iFIS does not own or operate, and is not responsible for, any software you may use to view or download the documents.
- You understand that once enrolled for eStatements, you are consenting to have Account Documents for all accounts\* associated with your 3iFIS user ID delivered according to the preferences you have selected.
- You are responsible for providing 3iFIS with a valid and updated email address.
- If the email address you provide is different from an existing email address on the system, 3iFIS will update the system with the most current email address You have provided on the New Account Application Form (NAAF).
- By consenting to this service, you understand that you **will not** receive paper Statements by mail.
- 3iFIS reserves the right to provide you reports and/or notices by regular mail if we are unable to provide electronic delivery or if we otherwise consider it appropriate. Any paper delivery will be provided to you at the most current mailing address that we have on file for your accounts.
- You can revoke your consent at any time by contacting your advisor at 3iFIS, and 3iFIS will send the statements by regular mail to the address on file. It is your responsibility to inform your advisor your current address.

\*Accounts include: Individual, Joint and In Trust For.

I/we have read, understood and opt-in for eStatement delivery.

\_\_\_\_\_  
Applicant Email (Print)

\_\_\_\_\_  
Co-Applicant E-mail (Print)

**12. Conflict of Interest**

A conflict of interest or potential conflict of interest arise when the interest of a client differs from those of a financial advisor or firm. Conflicts of interest represent potential risks to clients because conflicts may influence the firm or financial advisor to put their own interests ahead of the clients' interest. A conflict of interest is considered material if, depending on the circumstances, it is likely to affect the decision-making process of either party.

We will make sure that you are informed about potential material conflicts, the potential impact to you, and how we have addressed them in your best interests. Where we cannot address a conflict of interest in the best interest of the client, we will avoid the conflict entirely.

For financial advisors and firms, some of the most common potential conflicts of interest stem from compensation and incentive programs, personal financial dealings, outside activities, and referral arrangements.

For a full description of our Conflict-of-Interest policy and the areas identified, please refer to our 3iFIS COI Brochure. The COI Brochure will be provided to each client at the time of account opening. A copy can be requested by emailing or calling your financial advisor. The COI Brochure is updated as required, if a new material conflict of interest is identified as part of the ongoing conflict of interest management. The updated version will be provided to each client in a timely manner.

Below is a list of the Outside Activities for your financial advisor.

		Is a Dealer Representative of 3iFIS, who also provided the following product(s) / services(s):
Type of Service	through	Name of Company
Type of Service	through	Name of Company
Type of Service	through	Name of Company
Type of Service	through	Name of Company

Any outside activities relating to these service(s) are not the business of 3iFIS and are not supervised by 3iFIS. 3iFIS is not responsible for such activities. 3iFIS is a member of the Canadian Investment Regulatory Organization (CIRO) licensed to distribute mutual funds in the province of Ontario, Canada.

Applicant Name (Print)	Applicant Signature	Date (YYYY-MMM-DD)
Co-Applicant Name (Print)	Co-Applicant Signature	Date (YYYY-MMM-DD)
Advisor Name (Print)	Advisor Signature	Date (YYYY-MMM-DD)
7844   ON Dealer Representative Code		