



**1 Client Information (Please check one box and print name in full)**

Account Holder (please check one box and print name in full) ☐ Mr. ☐ Mrs. ☐ Ms. ☐ Dr. ☐ Corporate

Last Name First Name Initial DOB (MM/DD/YYYY)

Are you married or do you have a common-law spouse? ☐ YES ☐ NO If No; ☐ Single ☐ Divorced ☐ Widow ☐ Other  
If yes, is your spouse a co-account holder (joint applicant) of any plans held with GPCIA? ☐ YES ☐ NO If Yes; attach a Know Your Client Form for co-account holder  
Do you have any dependents? ☐ YES ☐ NO If Yes; how many dependents? \_\_\_\_\_

If your spouse is not a joint applicant, please complete the following information.

Spouse's Last Name Spouse's First Name Spouse's Employer Spouse's Occupation

**Other Information**

Are you, the Applicant, a politically exposed foreign person (PEFP)? ☐ YES ☐ NO If yes, Position/Title: \_\_\_\_\_  
Are you, the Applicant, a politically exposed domestic person (PEDP)? ☐ YES ☐ NO If yes, Position/Title: \_\_\_\_\_  
Are you, the Applicant, a Head of an International Organization (HIO)? ☐ YES ☐ NO If yes, Position/Title: \_\_\_\_\_  
Are you, the Applicant, a family member or close associate to a PEFP, PEDP or HIO? ☐ YES ☐ NO If yes, provide details \_\_\_\_\_  
Are you a tax resident of Canada? ☐ YES ☐ NO  
Are you a tax resident or a citizen of the United States? ☐ YES ☐ NO If yes, provide details \_\_\_\_\_  
Are you a tax resident of a jurisdiction other than Canada or the United States? ☐ YES ☐ NO If yes, provide details \_\_\_\_\_  
Do you want to designate a Trusted Contact Person? ☐ YES ☐ NO If yes, complete the Trusted Contact Person Form

**Account Statement Delivery Option**

By checking the box, I agree to receive my client communications (including statements, trade confirmations, and tax documents) electronically (where applicable) via the email address provided.

☐ I agree to E-delivery.

Please review the E-delivery Consent–Terms of Use in Section 9 of the **Operating of Account Agreement**.

Email Address \_\_\_\_\_

**Account Holder Employer Information**

Account Holder Employer's Name Account Holders Occupation Type of business Yrs. with Employer

Employer's Address City Province Postal Code

**2 Current Client Financial and Account Information**

**Note:** When completing the "Client KYC" information, refer to the attached disclosure "An explanation of the terms we use in our KYC process" or the GP Wealth Client Information Document for definitions and guidelines. Any amendment made to this section requires the Account Holder to initial where a change has been made.

Gross Annual Income	Investment Knowledge	Account Holder Net Worth	Investment Experience
<input type="checkbox"/> Under \$25,000 <input type="checkbox"/> 25,000 to \$49,999 <input type="checkbox"/> \$50,000 to \$74,999 <input type="checkbox"/> \$75,000 to \$99,999 <input type="checkbox"/> \$100,000 to \$124,999 <input type="checkbox"/> \$125,000 to \$199,999 <input type="checkbox"/> \$200,000 to \$1 million <input type="checkbox"/> Over \$1 million	<input type="checkbox"/> Novice <input type="checkbox"/> Fair <input type="checkbox"/> Good <input type="checkbox"/> Sophisticated	(a) Liquid Assets \$ _____ (b) Fixed Assets \$ _____ (c) Liabilities \$ _____ Net Worth (a+b-c) \$ _____ <input type="checkbox"/> Includes Spouse	<input type="checkbox"/> Bonds <input type="checkbox"/> Mutual Funds <input type="checkbox"/> Mortgages <input type="checkbox"/> Term Deposits <input type="checkbox"/> Stocks <input type="checkbox"/> Real Estate

**Updated Client Financial and Account Information**

Gross Annual Income	Investment Knowledge	Account Holder Net Worth	Investment Experience
<input type="checkbox"/> Under \$25,000 <input type="checkbox"/> 25,000 to \$49,999 <input type="checkbox"/> \$50,000 to \$74,999 <input type="checkbox"/> \$75,000 to \$99,999 <input type="checkbox"/> \$100,000 to \$124,999 <input type="checkbox"/> \$125,000 to \$199,999 <input type="checkbox"/> \$200,000 to \$1 million <input type="checkbox"/> Over \$1 million	<input type="checkbox"/> Novice <input type="checkbox"/> Fair <input type="checkbox"/> Good <input type="checkbox"/> Sophisticated	(a) Liquid Assets \$ _____ (b) Fixed Assets \$ _____ (c) Liabilities \$ _____ Net Worth (a+b-c) \$ _____ <input type="checkbox"/> Includes Spouse	<input type="checkbox"/> Bonds <input type="checkbox"/> Mutual Funds <input type="checkbox"/> Mortgages <input type="checkbox"/> Term Deposits <input type="checkbox"/> Stocks <input type="checkbox"/> Real Estate



3 Plan Information

GP Plan ID Number/Plan Type	Investment Objective		Risk Tolerance		Time Horizon	
	Current	New	Current	New	Current	New
<input type="checkbox"/> Joint Plan If yes; KYC Form required for each co-account holder.				% Very Low	<input type="checkbox"/>	<input type="checkbox"/> < 1yr
		% Safety		% Low	<input type="checkbox"/>	<input type="checkbox"/> 1 to < 3 yrs
<input type="checkbox"/> Leverage Plan If yes; attach Leverage Meeting Form		% Income		% Low to Medium	<input type="checkbox"/>	<input type="checkbox"/> 3 to < 5 yrs
		% Growth		% Medium	<input type="checkbox"/>	<input type="checkbox"/> 5 to < 10 yrs
Intended use of the plan? (Not required for registered plans)		% Speculation		% Medium to High	<input type="checkbox"/>	<input type="checkbox"/> 10 to < 20 yrs
	100	%		% High	<input type="checkbox"/>	<input type="checkbox"/> 20+ yrs
				100 %		

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	100	%		% High	<input type="checkbox"/>	20+ yrs
			100	%		

**Financial Advisor Plan KYC Notes** (Comment on any changes in status from previous KYC information)

- |  |  |  |   |  |
|--|--|--|---|--|
| <input type="checkbox"/> Marital status        | <input type="checkbox"/> Employment/Occupation | <input type="checkbox"/> Annual Income | <input type="checkbox"/> Investment Knowledge | <input type="checkbox"/> Net Worth +/- 15% |
| <input type="checkbox"/> Investment Objectives | <input type="checkbox"/> Risk Tolerance        | <input type="checkbox"/> Time Horizon  | <input type="checkbox"/> Investments          | <input type="checkbox"/> Other             |

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Attachments

- |   |   |   |
|---|---|---|
| <input type="checkbox"/> Advisor/Client Notes                       | <input type="checkbox"/> Trade Rationale Form             | <input type="checkbox"/> Unsuitable Position/Transaction Form |
| <input type="checkbox"/> Third Party Determination Statement        | <input type="checkbox"/> Entity Director/Owner Info Sheet | <input type="checkbox"/> Corporate Resolution                 |
| <input type="checkbox"/> KYC Information Requirement Acknowledgment | <input type="checkbox"/> Investor Profile Questionnaire   | <input type="checkbox"/> Other                                |

**4 Account Holder(s) Signature Required**

X  
Account Holder Signature Account Holder Full Name MM/DD/YYYY

**5 Financial Advisor Signature Required**

X  
Financial Advisor Signature FA Name & Dealer Number MM/DD/YYYY



## An explanation of the terms we use in our KYC process

While there are many factors that may affect the suitability of a recommended product, service or strategy, certain terms may require additional explanation and definition which we have identified below.

### ANNUAL INCOME

When we request this information, we refer to your personal gross annual income from all sources which include employment (earned), pension (company and government) and investment income (interest and dividends). The information is a vital part in helping us assess and offer suitable products, services or strategies.

### NET WORTH

We ask for a summary of net worth information which consists of liquid assets, fixed assets and total liabilities. In some instances, depending on the product, service or strategy recommended, we may ask you to provide more detailed net worth information in order to assess the suitability of the recommended product, service or strategy.

Net Worth Category	Description
<b>Total Liquid Assets</b>	A total of assets including all Cash Savings, Term Deposits/GIC's, Securities (Individual/Mutual Funds), other securities including RRSP, RESP, TFSA and any other property readily convertible to cash.
<b>Total Fixed Assets</b>	A total of assets including your home, investment properties, vacation properties, vehicles and any other property (pensions, LIRA/LIF) that is not readily converted to cash and not net of any liabilities against those assets.
<b>Total Liabilities</b>	Includes credit cards, mortgages, line of credit balances, car loans, personal bank loans or any other indebtedness or amounts owing against any assets identified above.

### INVESTMENT KNOWLEDGE

Your category of investment knowledge should reflect your understanding of investing and the associated risks including conveying the tone of past experience with various types of investments. We use this information to provide some indication of your risk tolerance and to understand the types of products, strategies or services which may be suitable for you and with which you are familiar and those that you may need more detailed explanations or time to understand.

This information generally indicates your understanding of investment products and financial strategies, and we record the information in 4 broad categories explained below:

Investment Knowledge	Description
<b>Novice</b>	Typically describes an investor with very limited knowledge or experience with products including bonds, mortgages, stocks, mutual funds, term deposits and real estate.
<b>Fair</b>	Typically describes an investor with some knowledge or experience with products including bonds, mortgages, stocks, mutual funds, term deposits and real estate.
<b>Good</b>	Typically describes an investor with average knowledge or experience with products including bonds, mortgages, stocks, mutual funds, term deposits and real estate.
<b>Sophisticated</b>	Typically describes an investor with extensive knowledge and experience with products including bonds, mortgages, stocks, mutual funds, term deposits and real estate.

### INVESTMENT TIME HORIZON

When we ask for this information, we intend for you to indicate the time when you believe you will need to access 30% or more of the entire portfolio within your plan to which this question refers within the range of years you indicate. We then use this information to help determine if an investment is suitable for you given the time period you have indicated in holding the investment. You may have more than one plan with us with a different investment time horizon for each plan. We record information about your investment time horizon by you choosing one of six options:

Less than 1 year	3 to less than 5 years	10 to less than 20 years
1 to less than 3 years	5 to less than 10 years	20 years or more



## INVESTMENT OBJECTIVES

We document and use this information to ensure that your financial goals can be met with the investments you own and are being recommended for you. We record the information about your investment objectives in four categories and ask you to apportion the investment objective percentage(s) of the plan accordingly. You may have more than one plan with us with different objectives indicated for each plan.

We use this information to ensure that your financial goals can be met with the investments you own and are being recommended for you.

Investment Objective	Description
<b>Safety</b>	<p>This would be the portion of the portfolio in your plan that you cannot afford to lose any value regardless of your risk tolerance, typically invested in GICs, term deposits, daily and high interest savings accounts.</p> <p>This objective indicates a desire for “guaranteed income” in the type of investments suited to meet your needs.</p>
<b>Income</b>	<p>This would be the portion of the portfolio in your plan that is invested in securities such as fixed income products that produce interest income or common shares that produce dividend income.</p> <p>This objective indicates a desire for “interest Income” and “dividend income” in the type of investments suited to meet your needs.</p>
<b>Growth</b>	<p>This would be the portion of the portfolio in your plan that is invested in common shares that provide for capital appreciation of assets and produce capital gains.</p> <p>This objective indicates a desire for “growth” in the type of investments suited to meet your needs.</p>
<b>Speculation</b>	<p>This would be the portion of the portfolio in your plan that is invested in assets where the investor is willing to lose up to 100% of the investment, typically invested in exempt market products and venture capital funds.</p> <p>This objective indicates a desire for “aggressive growth” in the type of investments suited to meet your needs.</p>

## RISK TOLERANCE

We document and use this information to ensure that your financial goals can be met with the investments you own and are being recommended for you. When asking you to indicate your risk tolerance, we record it in six (6) categories and ask you to apportion your Risk Tolerance for your plan accordingly.

Your Risk Tolerance will be determined by assessing both your Risk Capacity – your ability to withstand losses, and your Risk Attitude – your willingness to accept risk. It is important that your risk tolerance be the lesser of your ability to withstand losses and your willingness to accept risk. Keep in mind, while higher returns are generally associated with higher risk, higher risk investments may not achieve higher returns.

Risk Tolerance	Description
<b>Very Low</b>	For an investor seeking an expected rate of return and with a very low risk of losing money over the short to long term; typically for Daily and High Interest Savings Accounts, Treasury Bills, Term Deposits (GIC's).
<b>Low</b>	For an investor seeking an expected rate of return sufficient to provide some current income with a low risk that they will lose money in ordinary circumstances over the medium to long term; typically for Money Market Funds, many Canadian Fixed Income Funds, Municipal, Provincial and Federal Bonds and Mortgages.
<b>Low to Medium</b>	For an investor expecting less than normal returns, but with a low risk, although higher than the “low” category, of losing money over the medium to long term; typically for Asset Allocation Funds and Balanced Funds, although some Equity Funds may qualify.
<b>Medium</b>	For an investor expecting normal rates of return from equity investments with a normal amount of risk; typically for Canadian and North American Equity funds, as well as Global Large Cap Equity Funds.
<b>Medium to High</b>	For an investor seeking slightly higher than normal rates of return and willing to undertake above average risk to achieve that; typically for Equity Funds that invest in specific countries (emerging markets) or specific sectors of the economy.
<b>High</b>	For an investor seeking higher returns and is willing to take a substantial risk that they will lose money; typically for Equity Funds that invest in specific countries (small cap stocks in emerging markets) or specific sectors of the economy (small cap or venture capital).

We then rank all approved products for their combined risk factors and compare the product risk with your stated risk tolerance to ensure that your holdings meet your stated risk tolerances.

**Please ask your Financial Advisor if any of the terms above require greater clarity before responding.**