

Global Client Management – Frequently Asked Questions

1. Will global management be mandatory for all clients?

No, this tool will be available on a voluntary basis. You can use it with clients for whom you feel a global management strategy would be appropriate.

2. I feel I already had the option of doing a single KYC for several plans with the same intended use and profile. Why bother with global management?

Yes, it is already possible to have different plans on the same KYC, but it's the combination of these plans which will be reflected in your global vision indicated in the KYC with global management. For example, a client may have a 60/40 allocation overall, even if 40% of their fixed income securities represent 100% of their RRSP.

3. If I use global management for retirement, do I have to include all my client's plans?

No, global management can be applied to plans with the same profile and intended use.

4. How can I view global management in Univeris?

A global management group will need to be configured in the "Portfolio (Enhanced)" section to allow the review of risk and asset allocation suitability from the client's perspective rather than the usual plan-level perspective in the Portfolio Suitability Analysis Tool.

5. Once I've set up a global management group for a client, will my assistant and Compliance Supervisor see the same thing on their end?

No, they too will have to configure global management clients in their profile, in the same way as you, but once the configuration is made, it will be saved for your next logins. Note that we hope to find a solution to this issue in the future.

6. Will I be able to use global management for all my clients?

It is unlikely that all your clients will be eligible for global management, as it will not be possible to use global management when the intended use is different, or for family management accounts or for combined individual and corporate account management.

7. How can I let my Compliance Supervisor know which clients are in global management and which are not?

For the time being, you will need to add: (*) at the end of your clients' last names, but we are already working on a simpler and more effective way of identifying them.

8. Is there a place on the KYC Update Form where I can indicate that the client is in global management?

No, but there will soon be a new version of the form on which you will have a checkbox to indicate this. In the meantime, we ask that you please to enter it in the "Description" field, as seen below.

4. KNOW YOUR CLIENT (Specify all plan types that apply and see below for definitions of the following information)

If you have borrowed money to invest in an open plan, please select "Leveraged" as the Plan type and complete the "Leverage Account Review Form"

PLAN TYPE(S)	PLAN REF. NUMBER(S)	KYC PROFILE 1	DESCRIPTION	Asset Allocation																						
<input type="checkbox"/> Nominee <input type="checkbox"/> Client-Name <input type="checkbox"/> Intermediary <input type="checkbox"/> Open <input type="checkbox"/> Leveraged <input type="checkbox"/> RESP-I <input type="checkbox"/> RESP-F <input type="checkbox"/> TFSA <input type="checkbox"/> LIRA / LRSP <input type="checkbox"/> RRSP <input type="checkbox"/> Spousal RRSP <input type="checkbox"/> GRSP <input type="checkbox"/> LIF / LRIF <input type="checkbox"/> RRIF <input type="checkbox"/> Spousal RRIF <input type="checkbox"/> RLSP <input type="checkbox"/> PRIF / RLIF <input type="checkbox"/> Other: _____		<input type="checkbox"/> Saving for my retirement <input type="checkbox"/> Enjoying my retirement <input type="checkbox"/> Saving for a child's education <input type="checkbox"/> Buying property <input type="checkbox"/> Other goal: _____	Time Horizon <input type="checkbox"/> Less than 3 years <input type="checkbox"/> 3-7 years <input type="checkbox"/> Greater than 7 years	<table border="1"> <thead> <tr> <th>Capacity</th> <th>Tolerance</th> <th>= Profile*</th> </tr> </thead> <tbody> <tr> <td><input type="checkbox"/> Low</td> <td>Low</td> <td>%</td> </tr> <tr> <td></td> <td>Low to Moderate</td> <td>%</td> </tr> <tr> <td><input type="checkbox"/> Moderate</td> <td>Moderate</td> <td>%</td> </tr> <tr> <td></td> <td>Moderate to High</td> <td>%</td> </tr> <tr> <td><input type="checkbox"/> High</td> <td>High</td> <td>%</td> </tr> <tr> <td></td> <td></td> <td>100%</td> </tr> </tbody> </table>	Capacity	Tolerance	= Profile*	<input type="checkbox"/> Low	Low	%		Low to Moderate	%	<input type="checkbox"/> Moderate	Moderate	%		Moderate to High	%	<input type="checkbox"/> High	High	%			100%	Objectives _____ % of Safety _____ % of Fixed Income _____ % of Equities 100%
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*Profile may not exceed the lower of risk capacity and risk tolerance