

MFDA Investor *Bulletin*

IN THIS ISSUE:

Be a Smart Investor	1
Review the Documentation You Receive	1
Take Your Time with Investment Decisions	2
Protect Yourself from Financial Harm	2
Keep Your Personal Information Safe ..	2
Check an Advisor's Registration	2
Never Lend Money to Your Advisor	2



NOVEMBER 2016 **FINANCIAL LITERACY MONTH**

November is **Financial Literacy Month** and to mark the occasion this edition of the MFDA Investor Bulletin focuses on providing you with key information to help you avoid financial harm and to get the most out of your relationship with your advisor.



Be a Smart Investor

REVIEW THE DOCUMENTATION YOU RECEIVE

Review all the documentation that you receive from your advisor and dealer, such as account opening documentation, Fund Facts, trade confirmations and account statements.

Pay special attention to any documents that you are required to sign, and never sign a document without reading it in its entirety. Make sure that any personal information on a document is correct, and do not sign any document that you do not fully understand. If you do not understand a document ask your advisor for clarification before you sign.

Review your account statements and trade confirmations. You should receive an account statement at least quarterly and a trade confirmation for every purchase or redemption of an investment product. Account statements tell you valuable information about the investments you are holding, their performance and the costs you pay for the investment. Contact the dealer's compliance department directly if you do not receive account statements or trade confirmations, or if the information on

a statement or confirmation is inconsistent with your records. When you make a new mutual fund purchase you will receive a Fund Facts document before your advisor processes your trade. Fund Facts is an important document with key facts about the fund's holdings, its performance, and the risks and costs of buying and owning the fund. You should review Fund Facts when you purchase a mutual fund and discuss any questions or concerns with your advisor. You can learn more about Fund Facts at www.aboutfundfacts.com.

! COMING SOON

Beginning in 2017 you will receive two new annual reports from your dealer:

- 1) Charges and Compensation Report
- 2) Investment Performance Report

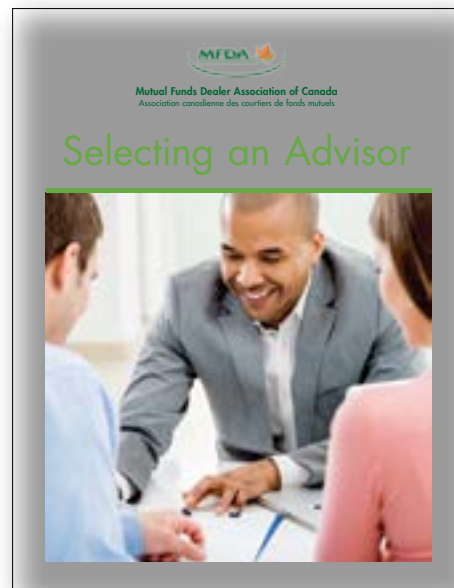
The information in these new reports will help you to make informed decisions about the cost of advice you receive and the performance of your investments. A detailed investor's guide on the new reports will be published by the MFDA shortly, and will be available in the Investor Education section of the MFDA website.

TAKE YOUR TIME WITH INVESTMENT DECISIONS

Investment decisions are important decisions and should never be rushed. Take your time when selecting an advisor and investing your money. Do not hesitate to meet with multiple advisors to find the one that is the best fit for you.

For more information on selecting an advisor please see the MFDA Selecting an Advisor brochure at:

<http://www.mfda.ca/investors/brochure/SelectingAdvisor.pdf>



Protect Yourself from Financial Harm

KEEP YOUR PERSONAL INFORMATION SAFE

To help protect yourself from identity theft **avoid providing personal information over the telephone** to individuals you are not familiar with. A common identity theft scheme involves individuals who call victims pretending to be from a financial institution or government agency. These individuals will often request that you provide an update to your personal information that is "on file". Often the identity thief may already have some of your personal information such as your name, address or even your credit card number, and will provide it to attempt to establish trust and authenticity. Identity thieves commonly seek this information in order to fraudulently open bank accounts, apply for loans and make purchases using another person's identity.

CHECK AN ADVISOR'S REGISTRATION

Any advisor who advises or trades in securities such as mutual funds, stocks, and bonds **must be registered** with the relevant securities regulatory authority in the Province or Territory in which the advisor's clients reside. You should check an advisor's registration before you open an account and provide your personal information by using the National Registration Search Tool at www.aretheyregistered.ca. A person whose name does not appear in the search cannot trade or advise on securities, and you should not deal with such a person for these purposes.

! NEVER LEND MONEY TO YOUR ADVISOR

You should never lend money to your advisor. MFDA rules prevent advisors from asking for or accepting a loan from a client. If an advisor ever asks you for a loan, or if you have lent money to an advisor in the past, you should report this fact to the advisor's dealer immediately.



Mutual Fund Dealers Association of Canada
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