

MSC Notice 2002-22

Manitoba Securities Commission
The Securities Act
The Commodity Futures Act
Republication for Comment of Proposed
Multilateral Instrument 33-109
and Companion Policy 33-109CP
Registration Information

Introduction

The members of the Canadian Securities Administrators (CSA) are republishing for comment proposed Multilateral Instrument 33-109 and Companion Policy 33-109CP Registration Information.

The proposed multilateral instrument is expected to be adopted as a rule in each of British Columbia, Alberta, Manitoba, Ontario and Nova Scotia, as a commission regulation in Saskatchewan and as a policy in all other jurisdictions represented by the CSA other than Québec. The proposed multilateral instrument and companion policy are not being proposed for adoption at this time by the Commission des valeurs mobilières du Québec (the "CVMQ").

Purpose

The purpose of the proposed instrument is to consolidate and harmonize requirements regarding the initial submission of registration information and the updating of that information.

Background

On December 14, 2001, the CSA published for comment earlier drafts of the proposed instrument and companion policy. During the comment period, we received 7 submissions. A summary of these comments, together with our responses, is contained in Appendix A to this notice. After reviewing the comments and further considering the instrument and companion policy, we are proposing a number of amendments to the 2001 drafts.

For additional background information on the proposed instrument and companion policy as well as a detailed summary of the contents of the 2001 drafts, please refer to the notice that was published with those drafts.

Summary of Changes

This section describes the substantive changes made to the proposed instrument and companion policy since the 2001 drafts were published for comment.

The definition of “business location” has been removed from the proposed instrument and guidance with respect to its meaning has been added to the companion policy. The reason for this change is that it would be preferable to provide guidance in the companion policy on what is generally a well-understood term rather than attempt to define the term precisely in the instrument.

The definition of “non-registered individual” has been amended to include branch managers. This is to ensure that Forms 33-109F4 will be submitted for branch managers in jurisdictions where the individual is not required to be a registered individual.

In subsection 6.1(1) of the proposed instrument, the phrase “shall exercise due diligence” has been replaced with “must make reasonable efforts”. The reason for this change is to describe the obligation on firms in plain language.

Subsection 6.1(4) of the 2001 draft has been removed. This subsection specified where records kept under Part 6 were to be located. Given that firms are otherwise required to maintain these records and ensure they are readily accessible, we agreed with commentators that mandating the location of the records is not necessary.

The proposed instrument is scheduled to come into force on November 20, 2002, instead of September 1, 2002 as was proposed in the 2001 draft. This delay is to accommodate a second comment period. Given this delay the data transfer date (defined in Part 8 of the proposed instrument) is scheduled to occur on November 4, 2002.

Several non-substantive changes have been made to the forms in response to comments made regarding the 2001 draft. These changes and the reasons for them are set out in Appendix A.

The 2001 draft of the companion policy contained a list of suggested enquiries that firms should make into in order to fulfill their reasonable efforts obligation under subsection 6.1(1) of the proposed instrument. This list has been removed. The reason for this change is that what constitutes a reasonable effort will depend on the situation and on changing industry standards.

Request for Comments

Interested parties are encouraged to make comments on the proposed instrument and companion policy. Please submit your comments in writing on or before August 15, 2002.

Address your submission to the CSA member commissions listed below:

British Columbia Securities Commission
Alberta Securities Commission
Saskatchewan Securities Commission
The Manitoba Securities Commission
Ontario Securities Commission
Office of the Administrator, New Brunswick
Registrar of Securities, Prince Edward Island

Nova Scotia Securities Commission
Securities Commission of Newfoundland
Registrar of Securities, Northwest Territories
Registrar of Securities, Nunavut
Registrar of Securities, Yukon Territory

Deliver your comments only to the following address:

c/o John Stevenson, Secretary
Ontario Securities Commission
20 Queen Street West
Suite 800, Box 55
Toronto, Ontario
M5H 3S8
jstevenson@osc.gov.on.ca

A diskette containing the submissions (in DOS or Windows format, preferably WordPerfect) should also be submitted. As securities legislation in certain provinces requires a summary of written comments received during the comment period be published, confidentiality of submissions cannot be maintained.

Questions

Please refer your questions to any of:

Dirk de Lint
Legal Counsel
Ontario Securities Commission
(416) 593-8090
ddelint@osc.gov.on.ca

Kathleen Blevins
Legal Counsel
Alberta Securities Commission
(403) 297-3308
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The text of the proposed instrument and companion policy follow.

DATED: June 14, 2002

**Appendix “A”
Comment Table
Multilateral Instrument 33-109 Registration Information**

Commentators

Investment Funds Institute of Canada
 Scotiabank Wealth Management Group
 BMO Nesbitt Burns Burns
 Royal Bank of Canada and affiliates
 Dundee Private Investors
 Dundee Securities Corporation
 Edward Jones

	Category	Comment	Response
1.	33-109	<p>In Section 1.1 consider defining the term “business location”. The proposed definition should exclude locations where a registrant/applicant/non-registrant could carry on registerable activities on an ad hoc or occasional basis, but that should not be considered a registered location (i.e. a booth in at a fall fair).</p> <p>We propose that “business location” be more clearly defined (i.e. to include only locations where a registrant/applicant/non-registrant could carry on business as a dealer or advisor AND that would also be considered registered locations)</p>	<p>The definition only applies to those locations, where the registrant actually carries on business or purposes to carry on business, not any location where they could possibly carry out registerable activities. In addition, the definition does not apply to those locations that are merely incidental to the carrying on of the business. The term has been clarified in the companion policy to the instrument.</p>
2.	33-109	<p>“Non-registered individuals” are defined to include: officers, directors, and shareholders that are not registered to trade or advise on behalf of the firm. This definition conflicts with the current industry definition of “non-registered” individuals. The industry term used for the parties described in section 1.1 as “non-registered” individuals is “non-trading” or “non-advising”. Adopting a definition that will now refer to these individuals as “non-registered” may confuse people at the administrative level who do not have the definitions readily available.</p>	<p>The terms “non-trading” and “non-advising” were considered, but the titles do not fully describe the persons to be captured by the term “non-registered”. “Non-advising” is vague because it does not address whether the individual is registered to trade and vice-versa. The term ”non-registered” is more specific. It covers only those persons not already registered to trade or advise.</p>

	Category	Comment	Response
		The term “non-registered” is misleading because approval for these individuals is still required. We propose that individuals currently defined in section 1.1 as “non-registered” individuals be redefined as “non-trading individuals” or “non-advising individuals”	
3.	33-109	Consider replacing “an” with “a” in Section 2.2 (2)	This revision has been made.
4.	33-109	<p>Section 3.1 Changes to Form 3 Information – This section currently requires a registered firm to notify the regulator of a change to any information previously submitted in Form 3 (particularly 33-109F4) within 5 business days of the change. The IDA and MFDA currently require reporting of similar changes within 10 business days. We propose that the filing deadline for changes be 10 business days instead of 5 days to harmonize it with the IDA and MFDA rules. This is broader than current reporting requirements. For example and with respect to the British Columbia Securities Commission only certain changes to previously filed information are reported. These include: changes in residential address, change in legal name, change in employment, bankruptcy, etc. In essence, only areas that have bearing on the identity of the individual or their fitness for registration are subject to reporting upon any changes.</p> <p>We propose that the reporting requirement for changes in information be made narrower and more specific. We would also ask that certain changes that do not require a copy of an original document to be maintained (as in a legal name change) be permitted to be filed electronically and exempt from paper filing (i.e. changes to residential address information might be exempted from paper filing).</p>	<p>Form 3 contains material information about the firm. A firm should be well aware of any change to such material information when it occurs. Therefore, 5 business days is sufficient time to notify the CSA members of a change to Form 3 information. In addition, the IDA rule for filing similar information within 10 business days has not yet received the required approvals and therefore is not presently, and may never be, in place.</p> <p>Form 3 deals with information regarding firms, not individuals. The information required by section 3.1 is all deemed to be relevant to the continued registration of the firm. The first phase of NRD will handle only registration applications for individuals. Therefore, the firm information requested by 3.1 cannot be filed electronically during phase 1 of NRD.</p>
5.	33-109 Part 3	The time period for reporting a change outlined in 33-109 part 3.1(1) should be 5 business days from the day of becoming aware of the change rather than 5 business days from the date of the change.	The notification period is worded as such because the Firm filers should be aware of all Form 3 changes as they occur.

	Category	Comment	Response
6.	33-109 Due Diligence	<p>Is it the intention of Section 6.1(1) that firm filers verify that each piece of information provided by the applicant is true by performing an investigation of the individual prior to submission of a Form 33-109F4? Further, is it the intention that firm filers investigate into the credit and banking history of the individual registrants? If this is so, please advise how filer firms are to verify that an applicant has disclosed all of his/her banking or credit information? Will filer firms be given statutory authority to demand this information from financial institutions so that they may verify the truthfulness of the applicant's statements?</p> <p>The Companion Policy should state:</p> <ul style="list-style-type: none"> • what types of due diligence inquiries dealers are expected to make • exactly what criminal records and financial information are deemed to have a bearing on an individual's fitness for registration • dealers are not required to perform due diligence on existing registered individuals that are completing an F4 as part of the NRD transition process. <p>Guidelines or a template should be provided indicating what newly hired individuals should sign off on so as to initiate the proper checks on the required information. We are of the opinion that a template/guidelines would also assist in ensuring the relative consistency of due diligence practices from dealer to dealer.</p> <p>Are the firms expected to pay for the costs of conducting criminal records and credit checks as part of the new due diligence requirements?</p>	<p>Firms are expected to make reasonable efforts to verify that the information provided by their registered individuals and non-registered individuals.</p> <p>In general, reasonable due diligence procedures are based on industry standards and practices that develop and change as the industry continues to evolve. Staff is reluctant to provide a checklist of fixed practices that will become dated as more reasonable procedures are developed as a result of this continuing evolution. For these reasons it is best that industry be permitted to continually develop the due diligence procedures necessary to fulfil their obligations. Similar circumstances exist in connection with a registrant's due diligence obligations when signing a prospectus certificate.</p> <p>It is unnecessary to provide firms with statutory authority to demand information because an individual can either disseminate or authorize the dissemination of his own personal information. If the individual is unwilling to provide such information to a firm then this should be considered by the firm when deciding the appropriateness of hiring the individual.</p> <p>Firms are expected pay the costs of all due diligence procedures that it undertakes in order to fulfil its duties; however firms and individuals may arrange between themselves as to which party is responsible for such costs. Registration staff will continue to undertake criminal record checks.</p>
7.	33-109 Due Diligence	<p>A dealer should not be required to keep its due diligence materials at the office where the registrant is working. Most firms will want to consolidate their registrant/employment files at a central location where their human resources functions are located. The</p>	<p>Staff agrees with this comment. The provision indicating where a firm must keep its due diligence records has been deleted from the instrument.</p>

	Category	Comment	Response
		physical location of registrant records should make little difference so long as such records can be produced in a timely manner upon request. Firms should thus be given the ability to maintain these records wherever it makes the most business sense to do so, on condition that the documents are readily accessible and available for review within a specified time frame.	
8.	33-109 Due Diligence	The regulators should continue to undertake the due diligence inquires when determining an individual's fitness for registration. They are the ones who make the determination and are the ones in the best position to make the inquiries (i.e. complying with privacy legislation). Requiring industry to do these checks will add a dealer's cost of doing business while saving the regulators time and money. Will such savings be passed onto industry?	<p>The regulators do not undertake due diligence procedures in respect of individual applications for registration. However, regulators will continue to review an individual's application for registration. Firms are in the best position to undertake due diligence and evaluate individuals since they are closer to them.</p> <p>An individual can freely give out his or her personal information. Therefore, the individual should be able to provide the firms with the information and confirmations required. If an individual is unwilling to do so, then that should go to his or her suitability to be hired by the firm.</p> <p>It is not anticipated that the regulators will save any costs by having firms conduct due diligence reviews of their individual registrants. Firms should already have systems in place to screen individuals before hiring them as registrants. Therefore, no disbursements of savings are presently anticipated since no savings due to Part 6 are expected.</p>
9.	31-109	The requirements of Part 8.7 and 8.8 and those of Sections 8.5 and 8.7 of MI 33-109 are duplicative in many respects. Parts 8.7 and 8.8 require a separate filing of a completed Form 33-109F4 within 15 business days after the later of the filing firm's NRD access date and the date the individual submitted the 33-109F5. Please consider not requiring a Form 33-109F5 if a Form 33-109F4 is filed within 5 business days of an event that triggers a filing requirement under MI 33-109.	Staff require that a Form 33-109F5 be filed in order to easily identify the new information that is being submitted.

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10.	33-109	It is unclear what information firms are going to have to submit by hardcopy in addition to what is required to be filed electronically through the NRD. We propose that items to be submitted in hardcopy and/or electronically be set out in one document (i.e. in a list/table/chart) that indicates in what formats each item is to be submitted	This comment has been passed on to the NRD Operational Committee for consideration.
11.	33-109	Please clarify who will have access to each of Forms 33-109F1-F5. Current industry practice is for some of these forms to be completed by the applicant. Other forms are completed by the Branch Manager or the Registration Department. We suggest that access to Forms that contain confidential/sensitive information, such as Form 33-109F1 be limited to specifically named parties	In addition to the IDA and the provincial securities regulators, all AFRs of a firm will have access to the NRD filings of the firm. The firm can restrict access to its NRD filings by restricting who it appoints as its AFRs. At present, firms cannot restrict an AFR's access to only particular NRD filings of the firm.
12.	33-109F1	Consider defining "for cause". For example, a registrant/applicant/non-registrant who is terminated on account of poor sales performance should not be considered as being terminated for cause. It is understood that this phrase may need to be broad, but some guidance would be of great assistance. The terminated registrant/applicant/non-registrant in the example who wishes to transfer to another firm should not have his/her transfer held up as a result of further unnecessary screening.	It is difficult to define "for cause" in the Instrument, because the term will have different meanings under different employment contracts. Such things as under-performance, personality conflicts and attendance are relevant depending on the reasons for them. Therefore, the term is left undefined to have its common law and statutory definition under other applicable legislation applied.
13.	33-109F1	Please clarify who the intended authorized signature on specific forms such as the 33-109F1 is.	The authorized signatory is a person whom the firm has authorized to sign on the firm's behalf.
14.	33-109F2	Consider providing an explanation of the differences between a registrant/applicant/non-registrant removing an individual category and a registrant/applicant/non-registrant surrendering an individual category	Non-registrants are recorded in NRD, but they are not registered as such. Therefore, a person can have her non-registration designation removed from her NRD record, but she cannot surrender it because there is no registration licence to surrender. The forms have not been amended.
15.	33-109F4 Item 02	It is suggested to place the word "Current" before "Residential" on the line that requests the current residential information in Item 2	Staff agrees that the recommended change would add clarity and has made the change.
16.	33-109F4 Item 02	The request for a 10-year history of residential addresses seems irrelevant and should not be required information in the F4s.	Registration staff is of the view that a 10-year history of residential addresses and employment information is a relatively simple and concise way for staff to get a sense of a person's history and experience. Registration staff finds that

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		<p>A blanket request for all employment information in a 10-year period is over-broad. There is no purpose to collecting employment history information that is not related to employment in the financial services industry (i.e. it is not relevant to employment in the mutual funds industry to know that an applicant worked at a fast food establishment 5 years ago).</p> <p>Schedule F of Form 33-109F4 asks for considerable detail for the person's current and past employer. What is the relevance of collecting this information?</p>	<p>this information is helpful in making an assessment of an individual's suitability. This information also provides a cross-check against other background information provided on the F4.</p>
17.	33-109F4 Item 05	<p>This item does not contain a box for application to self-regulatory organizations as appears on the current form. Please indicate how approval from the SRO is to be documented, particularly in the event that dual approval is required in a given jurisdiction</p>	<p>Whether an application is routed to a self-regulatory organization will depend on the registration category the applicant has selected. In those jurisdictions where the IDA has been granted the authority to register individuals (Ontario, B.C., and Alberta), NRD will automatically route applications to the IDA. In those jurisdictions where this authority has not been delegated, the regulator will send the application to the IDA through NRD. Once the IDA has made a determination regarding the application it is sent back to the regulator for the regulator's assessment. Once the IDA and the regulator have made their determinations, notification will be provided to the applicant's sponsoring firm.</p>
18.	33-109F4 Item 06	<p>The final form of Schedule "C" (categories of registration) is not provided. We recommend that the categories of registration be harmonized across the provinces in support of the NRD.</p>	<p>The CSA is currently pursuing initiatives to harmonize registration categories.</p>
19.	33-109F4 Item 07	<p>It appears as if the form only has room for one address and the name of only one agent of service in Item 7. If this is the case, consider the fact that an individual may have more than one agent of service if he is registered in more than one jurisdiction.</p>	<p>Form 33-109F4 is intended to provide room for more than one address for service and agent for service. Form 33-109F4 has been amended to clarify this.</p>
20.	33-109F4 Item 08(1)	<p>Please clarify the statement, "if you are a non-registered individual, you are not required to complete this Item." found in Item 8(1). It probably should read, "if you are a non-registered individual, you may not be required to complete this Item."</p>	<p>"Non-registered individual" is a term defined in MI 33-109. Some non-registered individuals are required to meet proficiency requirements under the rules of the IDA and will be required to notify the IDA of having met these requirements through NRD. The instruction has been</p>

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			changed to read: “Check here if you are not required under securities legislation or the rules of a self-regulatory organization to satisfy any course or examination requirements.”
21.	33-109F4 Item 08(2)	Given the language of Item 8(2) and given that there has been a determination to add a field for student numbers issued by the Trust Company Institute or for other institutions only in a later release of NRD, please indicate how such information will be captured upon NRD’s launch.	Individuals submitting the Form 33-109F4 will only be required to provide the student numbers received from the institutions listed on Form 33-109F4.
22.	33-109F4 Item 08(2)	Please explain why it is felt to be necessary for the applicant to provide student numbers from the CSI, CAIFA etc. If the regulators intend to validate proficiency using student numbers, then the responsibility for doing so should be removed from the dealer’s set of responsibilities. If not, then this information need not be provided.	The regulators intend to use student numbers to audit proficiency, but not to check proficiency in every instance. The regulators are of the view that providing student numbers should not be onerous since they appear on the individual’s transcript.
23.	33-109F4 Item 10, 11, schedules F, G, H, I, K, L	In regard to the terms “full disclosure”, “relevant details”, “full details”, consider using plain language and providing comprehensive definitions, instructions or explanation so that any individual who is required to complete this form (including the firm’s compliance and legal departments) may understand what is required of him or her.	A number of these questions have been amended to specify the information sought. In respect of the other circumstances referred to by the commentator, the filing individual at her option may provide further information if, for example, the individual is of the view that doing so will expedite her application. The form has been amended to clarify this.
24.	33-109F4 Item 11	In Item 11, consider removing the last line requesting the applicant/registrant/non-registrant to “check here if all disclosure required by this section has been made in response to Item 10.” It would seem that there would not be any instances where this option could be used. How can one provide disclosure relating to previous employment in the current employment section if they are newly employed and/or now seeking registration?	This check box may be relevant if the sponsoring firm has employed the applicant for the last 10 years in a capacity that did not require the submission of an F4. In such a case the individual’s last 10 years of employment would appear under Item 10 – Current Employment. Admittedly the circumstances in which this checkbox will be used may be rare, but in an on-line environment it is necessary to provide an applicant with the ability to indicate that Item 11 is ‘not applicable’ and why.
25.	33-109F4 Item 11 Schedule G	Form 33-109F4 requests, as does the current Form 4, employment history for the past 10 years. As all industry employment should already be on the system,	An individual’s employment history should only require inputting once. If an individual is required to submit a new F4, NRD will bring forward the individual’s history so that

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		please explain what the relevance of collecting this information is.	the individual will only have to confirm the accuracy of the information rather than re-input the information.
26.	33-109F4 Item 12(a)	There are many participants in the Canadian financial industry and many different standards of conduct. With regard to Item 12(a) it has been suggested that the Item is intended to refer only to regulatory standards of conduct. The language should be amended to reflect this.	Item 12(a) refers to industry standards of conduct to which the applicant may have been subject (for example, the IFIC Code of Practice).
27.	33-109F4 Item 13(3)	In Item 13(3) consider removing the comma after the phrase “of that firm”. Most firms have been subject to a cease trade order. Some firms have been subject of a cease trade order of their own voting securities.	The commentator is referring to the following clause: “when you were a partner, director, officer or holder of voting securities carrying more than 10 percent of the votes carried by all outstanding voting securities of the firm, ...” Staff is of the view that the commas around this clause are important to clarify that only words within the clause restrict the meaning of the words “any firm”.
28.	33-109F4 Item 14	The wording of the question on criminal disclosure is inappropriate. As the question currently reads, an applicant has to disclose “...if he/she has been charged with an offence or found guilty of an offence that was committed in Canada or had it been committed in Canada, would constitute an offence under the laws of Canada”. This question seems to require the applicant to draw a legal conclusion about the similarity between offences in other jurisdictions and the laws of Canada. It would be more appropriate to ask if the applicant has been convicted of an offence under the laws of Canada or of any other state, country or territory.	Staff has simplified the question as it relates to foreign criminal disclosure. Applicants will be required to disclose whether or not they have been charged with or have been found guilty of an offence in a foreign jurisdiction.
29.	33-109F4 Item 14(a) & (b)	Although the current Form 4 does not exclude minor traffic violations and parking tickets from those offences that need to be reported, it has been the practice of Staff of the securities regulators and SROs not include an investigation into these matters as part of the assessment of eligibility for registration or continued registration. Consider specifying the types of charges and offences that applicants must disclose, and those that they do not need to disclose in Items 14(a) and (b).	Given the great number of offences, staff is of the view that it would not be practical to provide an exhaustive list of circumstances in which being charged with an offence may not speak to an individual’s suitability. However, staff does agree with the commentators that the current draft of F4 should attempt to explicitly eliminate filings which would be relatively common yet not likely to affect the assessment of an individual’s suitability. To that end, speeding and parking violations have been explicitly excluded from the

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			disclosure required under Item 14 of Form 33-109F4.
30.	33-109F4 Item 14(c)	Consider redrafting Item 14 (c) by removing the words “are or”. It should be the responsibility of the firm, not the applicant, to disclose whether such charges occurred prior to the applicant’s association with the firm. It is suggested that the question be drafted as follows: “Have charges been laid, alleging an offence that was committed in Canada, or had it been committed in Canada, constitutes or would constitute an offence under the laws of Canada, against any firm, in which you were at the time of such event, a partner, director, officer or holder of voting securities carrying more than 10 percent of the votes carried by all outstanding voting securities?”	Staff agrees with the commentator that individuals should not be required to notify the regulator of information that a registered firm is required to provide. Several questions have been redrafted to provide for this. It should be noted however that under this and other F4 questions, individuals are still required to provide information in respect of firms that are not registered firms.
31.	33-109F4 Item 15(b)	It is suggested that Item 15(b) be reworded. The current wording suggests that a civil proceeding involving the firm occurred, and asks whether the individual was an officer, partner, director or shareholder at the time the events occurred that led to the civil proceeding. The item should first inquire if any civil proceedings actually occurred other than any of those mentioned in section 15(a).	Staff is of the view that the wording of this question is correct. The clause “at the time the events that led to the civil proceeding occurred” could either go where it is currently placed or at the end of the question. Staff is of the view that the question is easier to understand as it is currently drafted.
32.	33-109F4 Item 16(2)	Consider providing a threshold or types of financial obligations necessary for disclosure under Item 16(2). In its current form this Item would require an individual to disclose the failure to meet insignificant financial obligations.	Staff agrees with the commentators. F4 has been amended to provide that an individual is not required to disclose the failure to meet a financial obligation that is less than \$500.
33.	33-109F4 Item 16(4)	Form 33-109F4 requires detailed information on all garnishments and/or directions to pay – please clarify (by explicit inclusion/exclusion) as to whether or not the information sought in this item includes child support and alimony payments.	A direction from a federal, provincial, territorial or state authority ordering payment of child support or alimony would require disclosure under this item.
34.	33-109F4 Agent for Service Submission to Jurisdiction	The Agent for Service and Submission to Jurisdiction provisions require one to file a notice appointing a new agent for service of process at least 30 days prior to termination for any reason of the appointment of the Agent for Service. The Appointment also requires that a	The Appointment of Agent for Service has been removed from Form 33-109F4. If an individual appoints an agent for service, the agent and the agent’s address will be required under Item 7 of Form 33-109F4 but the Appointment itself will be a separate document retained by the firm pursuant to

	Category	Comment	Response
		notice be filed amending the name or address of the Agent for Service at least 30 days before any change in the name or address of the Agent for Service. This may not be practical, and may not be possible.	subsection 6.1(3) of MI 33-109. The Appointment may impose notice requirements.
35.	33-109F4 Certification	<p>Consider replacing the current wording in the certification section with the following:</p> <p>“The undersigned applicant has discussed the questions in this application with an officer or branch manager of this firm, and the applicant has affirmed that he or she fully understands the questions. The undersigned authorized officer certifies on behalf of the sponsoring firm that the applicant will be engaged as registered or approved.”</p> <p>Or</p> <p>“The applicant was provided with an opportunity to discuss the questions in this application with an officer or branch manager of this firm. The undersigned authorized officer or partner further certifies on behalf of the sponsoring firm that the applicant will be engaged by the sponsoring firm as registered or approved.”</p> <p>This change is suggested as it is unclear how an officer or branch manager can ascertain whether an applicant truly understands the questions on the Form 33-109F4. What steps will an officer or branch manager need to take to be satisfied that an applicant understands the questions? It is suggested that it should only be necessary for an officer or branch manager to simply inquire of the applicant if she understands the questions, to attempt to explain each question not understood by the applicant, and to certify that this inquiry, and if necessary, explanation, has taken place.</p>	<p>This suggestion will not be adopted.</p> <p>It is an offence for an individual to submit an application that is inaccurate. Given this, it is staff’s view that requiring individuals to also merely affirm their understanding of the Form 33-109F4 to a partner or officer would not add to the quality of the submission. Staff would gain greater comfort knowing that the firm has made reasonable efforts to determine whether an individual understands Form 33-109F4.</p> <p>Staff does not feel that it is possible or necessary to prescribe a checklist for firm’s to follow to meet this requirement. Staff is of the view that meeting this requirement necessitates an exercise of judgment that should be within the abilities of an individual reviewing the submission on behalf of a firm.</p>
36.	33-109F4 Certification	Consider changing the wording of the Certification of Officer or Partner box to allow the officer to delegate	Given that under MI 33-109 and CP 33-109 firms are to take reasonable steps to ensure that submissions are accurate,

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		the responsibility to the AFR for submitting the application online ensuring internal procedures are documented. Wording should be changed to "Certification of Officer Partner or AFR". Add the words "Internal procedures have been documented ensuring that Officer or Partner have reviewed the application with the applicant prior to submission and hereby authorize the AFR to submit this application."	staff is of the view that this change to the certification is not necessary.
37.	33-109F4 Certification	The sworn oath by the applicant as to the truth of their F4 information is being replaced with the AFR's confirmation. The firm's AFR cannot be made accountable for the truthfulness of the applicant's statement.	The individual applicant is responsible for the truthfulness of his or her own submission. The AFR is not expected to investigate whether the information provided to the AFR is accurate. It is an offence for an individual to submit an application that is inaccurate whether the individual makes the submission through an agent (e.g., an AFR) or directly.
38.	33-109F4 Certification	Dealers will have to implement their own affidavit or certification process for the applicant to sign prior to the AFR submitting the application to the regulators. How is this an economic benefit to the dealer?	Individuals are not required to sign a paper form before submitting the form in NRD format. It is an offence for an individual to submit an application that is inaccurate whether or not the individual has signed a certification.
39.	33-109F4 Certification	Please clarify how the Certification of Officer or Partner would be completed. Right now the AFR inputs the information, but the officer ticks off the box certifying that everything is true.	If the application is submitted in paper an authorized partner or officer of the firm must sign the certification section, as is the case in the current paper filing system. If the application is submitted in NRD format there will be no partner or officer certification (this checkbox has been removed from the form). Because firms will be able to monitor NRD submissions through AFRs the regulators are of the view that further evidence of a firm's review (e.g., a certification) is unnecessary.
40.	33-109F4 SRO Certification	Form 33-109F4's "sign off" refers to "we" instead of the applicant directly. Please indicate whether it is the firm or applicant that is being referred to.	The individual is being referred to. The SRO certification section has been amended to clarify this.
41.	33-109F4 SRO Certification	The provision in the Certification and Agreement of Applicant and Sponsoring Firm restricts the applicant from gaining employment with another dealer. This ban is too restrictive and onerous and should be removed.	Staff agrees with the commentator and has clarified the form.
42.	33-109F4 Schedules	Please clarify whether all schedules can be filed electronically or whether a hard copy needs to be forwarded.	All schedules are filed electronically through NRD.

	Category	Comment	Response
43.	33-109F4 Schedule F	Consider defining ‘major portion of your time’. This phrase is too broad and can be interpreted differently.	Staff agrees with the commentators. Individuals will be required to provide disclosure under this question if they are working less than 30 hours per week with their sponsoring firm.
44.	33-109F4 Schedule F	It appears that Schedule F only provides room for information about one current employer. If this is the case, consider the fact that many individuals may have more than one current employer.	NRD permits applicants to complete as many current employer schedules as are necessary.
45.	33-109F4 Schedule F	May this form also be used for “specialized” registrations such as portfolio managers? If so, please indicate this explicitly.	The form provides the following direction, which staff believes is sufficiently explicit: “If you are seeking a type of registration for which specified experience is required, provide details of that experience below (for example, level of responsibility, value of accounts under direct supervision, and research experience)”
46.	33-109F4 Schedule G	It appears that Schedule G only provides room for information about one previous employer. If this is the case, consider the fact that an individual may have more than one previous employer.	NRD permits an applicant to complete as many previous employer schedules as are necessary.
47.	33-109F4 Schedule H	With regard to Schedule H (1)(a), (b), (2)(a) and (3)(a) please replace the words “the period of registration or licensing” with “the dates between which you held the registration or license” or “the length of time you held the registration or license”.	In each schedule that requested “the period”, staff has amended the wording to specify that “the dates” are required.
48.	33-109F4 Schedule L	Schedule “L” requires individuals to state the source of funds they propose to invest in the firm (if applicable). Please clarify what the purpose of this item is as we are of the opinion that this requirement is unnecessary and propose that it be deleted.	Staff has amended this requirement to specify the following disclosure requirement: “If another party has provided you with funds to invest in the firm, identify the party and state the relationship between you and that party.” Registration staff is of the view that this information may identify possible conflicts of interest.
49.	33-109F4 Clarification	We would like clarification on who is required to submit Form 33-109F4 on behalf of a firm. For large firms, it would not be feasible to have a senior person submit all forms without the ability to delegate this function.	AFRs submit information (including Form 33-109F4) to the regulators on behalf of individuals and firms. Each firm must have one Chief AFR. A firm’s Chief AFR can set up an unlimited number of basic AFRs. The Filer Manual provides a more detailed description of the role of the AFRs.

	Category	Comment	Response
50.	33-109F5	Please explain the purpose of the blank line following the second bullet "Form 33-109F4".	This was a word processing error and has been corrected by deleting the blank line.
51.	33-109F5 Certification	Is it intended for the registrant/applicant/non-registrant will complete and sign this form? If so, clearly this individual should certify the facts, not the signing officer for the firm filer. How can the signing officer attest to the truth of the facts?	The form 33-109F5 will be used for notification of changes to both firm and individual information. The 33-109F5 certifications have been amended such that firms and individuals only certify the facts that pertain to them.

**MULTILATERAL INSTRUMENT 33-109
REGISTRATION INFORMATION**

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MULTILATERAL INSTRUMENT 33-109
REGISTRATION INFORMATION

PART 1 – DEFINITIONS

Definitions

1.1 In this Instrument

“non-registered individual” means, for a registered firm or for a person or company that is applying for registration, an individual who is not registered to trade or advise on behalf of the firm and who

(a) is a director, partner, officer, or branch manager of the firm, or

(b) in Alberta, British Columbia, and Ontario,

(i) is a director, partner, officer, or branch manager of the firm, or

(ii) beneficially owns, directly or indirectly, or exercises control or direction over, 10 percent or more of the voting securities of the firm;

“MI 31-102” means Multilateral Instrument 31-102 National Registration Database;

“NRD submission number” means the unique number generated by NRD to identify each NRD submission;

“registered firm” means a person or company that is registered as a dealer, adviser, or underwriter;

“registered individual” means, for a registered firm, an individual who is registered to trade or advise on behalf of the registered firm;

“sponsoring firm” means,

(a) for a registered individual, the registered firm on whose behalf the individual trades or advises,

(b) for an individual applying for registration, the registered firm, or the person or company applying to become a registered firm, on whose behalf the individual proposes to trade or advise,

(c) for a non-registered individual of a registered firm, the registered firm, or

(d) for a non-registered individual of a person or company that is applying for registration, the person or company that is applying for registration.

Interpretation

1.2 Terms defined in MI 31-102 and used in this Instrument have the respective meanings ascribed to those terms in MI 31-102.

PART 2 – APPLICATION FOR REGISTRATION

Dealer, adviser and underwriter registration

2.1 An applicant for registration as a dealer, adviser, or underwriter must submit to the regulator,

(a) in paper format, a completed Form 3;

(b) in accordance with MI 31-102, a completed Form 33-109F3 for each business location of the applicant, other than the applicant's head office; and

(c) in accordance with MI 31-102, a completed Form 33-109F4 for each non-registered individual of the applicant who has not applied to become a registered individual with the applicant under subsection 2.2(1).

Individual registration

2.2(1) Except as provided in subsection (2), an individual who applies for registration under securities legislation must make the application by submitting to the regulator in accordance with MI 31-102 a completed Form 33-109F4.

2.2(2) Despite subsection (1), a non-registered individual of a registered firm who applies to become a registered individual with the firm must make the application by submitting to the regulator in accordance with MI 31-102 a completed Form 33-109F2.

PART 3 – CHANGES TO REGISTERED FIRM INFORMATION

Changes to form 3 information

3.1(1) A registered firm must notify the regulator of a change to any information previously submitted in Form 3, or under this subsection, within 5 business days of the change.

3.1(2) Except as provided in subsection (3), for the purposes of subsection (1), a notice of change must be made by submitting a completed Form 33-109F5 in paper format.

3.1(3) Despite subsection (2), a notice of change under this section is not required to be in Form 33-109F5 if the change relates to

(a) the addition of an officer, partner, or director to the registered firm, and if a completed Form 33-109F4 in respect of the officer, partner, or director is submitted under section 2.2 or 3.3;

(b) the resignation or termination of an officer, partner or director of the registered firm, and if a completed Form 33-109F1 is submitted under section 4.3 or 5.2; or

(c) a business location other than head office, and if a completed Form 33-109F3 is submitted under section 3.2.

Changes to business locations

3.2(1) A registered firm must notify the regulator of the opening of a business location, other than a new head office, by submitting in accordance with MI 31-102 a completed Form 33-109F3 within 5 business days of the opening.

3.2(2) A registered firm must notify the regulator of a change to any information previously submitted in Form 33-109F3 by submitting in accordance with MI 31-102 a completed Form 33-109F3 within 5 business days of the change.

Addition of non-registered individuals

3.3 A registered firm must submit to the regulator in accordance with MI 31-102 a completed Form 33-109F4 for a non-registered individual within 5 business days of the individual becoming a non-registered individual of the registered firm.

PART 4 – CHANGES TO REGISTERED INDIVIDUAL INFORMATION

Changes to form 33-109F4 information

4.1(1) Except as provided in subsection (2), a registered individual must notify the regulator in accordance with MI 31-102 of a change to any information previously submitted in Form 33-109F4, or under this subsection, within 5 business days of the change.

4.1(2) Despite subsection (1), a registered individual must notify the regulator in accordance with MI 31-102 of a change to information previously submitted in Item 3 or Item 8 of Form 33-109F4, or under this subsection, within 1 year of the change.

Application to change or surrender individual registration categories

4.2 A registered individual of a registered firm who applies to change or surrender his or her registration category with the firm must make the application by submitting to the regulator in accordance with MI 31-102 a completed Form 33-109F2.

Termination of relationship

4.3 A registered firm must, within 5 business days of a termination of an employment, partner, or agency relationship with a registered individual, notify the regulator of

the termination of the relationship by submitting in accordance with MI 31-102 a completed Form 33-109F1.

PART 5 – CHANGES TO NON-REGISTERED INDIVIDUAL INFORMATION

Changes to form 33-109F4 information

5.1(1) Except as provided in subsections (2) and (3), a registered firm must notify the regulator in accordance with MI 31-102 of a change to any information previously submitted in Form 33-109F4, or under this subsection, for a non-registered individual within 5 business days of the change.

5.1(2) Despite subsection (1), a registered firm must notify the regulator in accordance with MI 31-102 of a change to information previously submitted in Item 3 of Form 33-109F4, or under this subsection, for a non-registered individual within 1 year of the change.

5.1(3) Despite subsection (1), a registered firm must notify the regulator of a change to any information regarding a category of non-registered individual listed in Item 6 of Form 33-109F4 for a non-registered individual by submitting in accordance with MI 31-102 a completed Form 33-109F2 within 5 business days of the change.

Termination of relationship

5.2 A registered firm must, within 5 business days of an individual ceasing to be a non-registered individual of the registered firm, notify the regulator in accordance with MI 31-102 of the termination of the relationship by submitting a completed Form 33-109F1 .

PART 6 – DUE DILIGENCE AND RECORD-KEEPING

Sponsoring firm obligations

6.1(1) A sponsoring firm must make reasonable efforts to ensure that information submitted by

(a) the firm for a non-registered individual; or

(b) a registered individual, or an individual applying for registration, for whom the firm is the sponsoring firm, is true and complete.

6.1(2) A sponsoring firm must retain all documents used by the firm to satisfy its obligation under subsection (1),

(a) in the case of a non-registered individual, for a period of 7 years after the individual ceases to be a non-registered individual; or

(b) in the case of a registered individual, or an individual applying for registration, for a period of 7 years after the individual ceases to be a registered individual with the firm.

6.1(3) Without limiting the generality of subsection (2), if a registered individual, or an individual applying for registration, appoints an agent for service, the sponsoring firm must keep the original Appointment of Agent for Service executed by the individual for the period of time set out in paragraph (2)(b).

6.1(4) A sponsoring firm that retains a document under subsection (2) or (3) in respect of an NRD submission must record the NRD submission number on the document.

PART 7 – EXEMPTION

Exemption

7.1(1) The regulator or the securities regulatory authority may grant an exemption from this Instrument, in whole or in part, subject to such conditions or restrictions as may be imposed in the exemption.

7.1(2) Despite subsection (1), in Ontario only the regulator may grant such an exemption.

PART 8 – TRANSITION TO NRD

Definitions

8.1 In this Part

“**data transfer date**” means the day on which the securities regulatory authority will commence the transfer of its record of non-registered individuals, registered individuals, and registered firms to NRD;

“**NRD access date**” means, for an NRD firm filer, the date the NRD firm filer first has access to NRD to make NRD submissions; and

“**NRD freeze period**” means the period that begins on the day that is 5 business days before the data transfer date and ends on the day that is 5 business days after the NRD access date.

Changes to form 3 information

8.2 A notice of change under section 3.1 is not required during the NRD freeze period if the change relates to

(a) the addition of an officer, partner, or director to the registered firm, and if a completed Form 33-109F4 in respect of the officer, partner, or director is submitted in accordance with MI 31-102 within 30 business days of the NRD access date;

(b) the resignation or termination of an officer, partner or director of the registered firm, and if a completed Form 33-109F1 is submitted in accordance with MI 31-102 within 30 business days of the NRD access date; or

(c) a business location other than head office, and if a completed Form 33-109F3 is submitted in accordance with MI 31-102 within 30 business days of the NRD access date.

Changes to business location

8.3 A registered firm is exempt from the requirement to make a submission under section 3.2 during the NRD freeze period, if the firm makes the submission in accordance with MI 31-102 within 30 business days of the NRD access date.

Addition of non-registered individuals

8.4 A registered firm is exempt from the requirement to make a submission under section 3.3 during the NRD freeze period, if the firm makes the submission in accordance with MI 31-102 within 30 business days of the NRD access date.

Changes to form 4 information - registered individuals

8.5(1) This section applies to a registered individual who has not submitted in accordance with MI 31-102 a completed Form 33-109F4 .

8.5(2) A registered individual must notify the regulator of a change to any information previously submitted in Form 4, or under this subsection, by submitting a completed Form 33-109F5 in paper format within 5 business days of the change.

8.5(3) A registered individual who has submitted a completed Form 33-109F5 under subsection (2), must submit in accordance with MI 31-102 a completed Form 33-109F4.

Termination of relationship - registered individuals

8.6 A registered firm is exempt from the requirement to make a submission under section 4.3 during the NRD freeze period, if the firm makes the submission in accordance with MI 31-102 within 30 business days of the NRD access date.

Changes to form 4 information - non-registered Individuals

8.7(1) This section applies to a registered firm that has not submitted in accordance with MI 31-102 a completed Form 33-109F4 for a non-registered individual.

8.7(2) A registered firm must notify the regulator of a change to any information previously submitted in Form 4 for a non-registered individual, or under this subsection, by submitting a completed Form 33-109F5 in paper format within 5 business days of the change.

8.7(3) A registered firm that has submitted a completed Form 33-109F5 for a non-registered individual under subsection (2), must submit in accordance with section 8.8 of MI 31-102 a completed Form 33-109F4 for the non-registered individual.

Termination of relationship - non-registered individuals

8.8 A registered firm is exempt from the requirement to make a submission under section 5.2 during the NRD freeze period, if the firm makes the submission in accordance with MI 31-102 within 30 business days of the NRD access date.

PART 9 – EFFECTIVE DATE

Effective date

9.1 This Instrument comes into force on November 20, 2002.

**COMPANION POLICY 33-109CP
TO MULTILATERAL INSTRUMENT 33-109
REGISTRATION INFORMATION**

PART 1 BUSINESS LOCATIONS

1.1 Business Locations – The securities regulatory authority or regulator is of the view that a business location for a registered firm, or a person or company that is applying for registration, is a location, including a residence, where a firm’s registered individuals are based for the purpose of carrying out registerable activity.

PART 2 NOTICE OF CHANGES

2.1 Bulk Transfer of Locations and Individuals

- (1) If a registered firm is acquiring a large number of business locations from one or more other registered firms (for example, as a result of an amalgamation or asset purchase) with a significant number of registered and non-registered individuals working out of each location, the securities regulatory authority or regulator will consider exempting the firms and individuals involved in the transaction from the following requirements, as necessary:
1. the requirement to submit a notice regarding the termination of each employment, partner, or agency relationship under section 4.3 of Multilateral Instrument 33-109 (“MI 33-109”);
 2. the requirement to submit a notice regarding each individual who ceases to be a non-registered individual under section 5.2 of MI 33-109;
 3. the requirement to submit a registration application for each individual applying to become a registered individual under section 2.2 of MI 33-109;
 4. the requirement to submit a Form 33-109F4 for each non-registered individual under section 3.3 of MI 33-109;
 5. the requirement under section 3.1 of MI 33-109 to notify the regulator of a change to the business location information in Form 33-109F3.

- (2) In order to exempt the firms and individuals involved in the transaction from the requirements set out above, the application should include the following information:
 - (a) the name and NRD number of the registered firm that will acquire control of the business locations;
 - (b) for each registered firm that is transferring control of the business locations,
 - (i) the name and NRD number of the registered firm;
 - (ii) the address and NRD number of each business location that is being transferred from the registered firm named in (b)(i) to the registered firm named in (a); and
 - (c) the date that the business locations will be transferred to the registered firm named in (a).
- (3) To facilitate the processing of the exemption application, the applicant may put the information referred to in subsection (2) in the form set out in Appendix A to this Companion Policy.
- (4) This exemption application should be made by the registered firm that will acquire control of the business locations at the closing of the transaction and should be submitted sufficiently in advance of the date on which the business locations are to be transferred (the “transfer date”). At this time, the securities regulatory authority is of the view that submitting the application at least 30 days prior to the transfer date should be sufficient.
- (5) In addition to any application fee, it is likely that the payment of a fee will be a condition of this type of exemption order and that the fee will be related to the number of registered firms, business locations, registered individuals, and non-registered individuals involved in the transaction.
- (6) As soon as practicable after the transfer date, the regulator will instruct the NRD administrator to indicate the transfer of the business locations, the registered individuals, and the non-registered individuals on NRD.

PART 3 DUE DILIGENCE

3.1 Sponsoring Firm Obligations - The securities regulatory authority or regulator is of the view that the reasonable efforts firms are required to undertake in Part 6 of MI 33-109 include

- (a) establishing written policies and procedures relating to the investigation of an individual prior to submitting a Form 33-109F4 on behalf of the individual, and
- (b) ensuring that the review of an individual pursuant to these policies and procedures is documented.

Appendix A

Request for NRD Bulk Transfer of Business Locations

This is an application for exemption under Multilateral Instrument 33-109.

A) Registered firm that will acquire the business locations

Name:

Firm NRD number:

B) Registered firm transferring the business locations

Name:

Firm NRD number:

Business locations that will be transferred

Address of business location:

NRD number of business location:

Address of business location:

NRD number of business location:

(Repeat for each business location as necessary.)

C) *Date that business locations will be transferred:*

FORM 33-109F1

NOTICE OF TERMINATION

Enter the following information using the online version of this submission at the NRD web site (www.nrd.ca). However, if the NRD filer is relying on the temporary hardship exemption in MI 31-102, this form is required to be delivered to the regulator in paper format.

1. Individual

Name of individual: _____

NRD number of individual: _____

2. Business location

Name of firm: _____

Address of relevant business location: _____

NRD number of relevant business location: _____

3. Individual categories

Indicate the registration or non-registered category of the individual as of the last date of employment:

4. Termination

Effective date of termination: _____

Indicate whether the individual:

- was dismissed for cause _____
- was dismissed in good standing _____
- resigned in good standing _____
- is deceased. _____

Include details regarding any:

- unresolved client complaints:

- internal discipline matters:
- restrictions for violation of regulatory requirements:
- financial obligations the individual has to clients:

Notice of Collection and Use of Personal Information

The personal information required under this form is collected on behalf of and used by the securities regulatory authorities set out below for the administration and enforcement of certain provisions of the securities legislation in British Columbia, Alberta, Saskatchewan, Manitoba, Ontario, Nova Scotia, New Brunswick, Prince Edward Island, Newfoundland, Northwest Territories, Yukon Territory and Nunavut.

If you have any questions about the collection and use of this information, you may contact the securities regulatory authority in any jurisdiction in which the required information is filed, at the address or telephone number set out below.

(In the final draft of the form a list of contact information will be included here.)

WARNING:

It is an offence to submit information that, in a material respect and at the time and in the light of the circumstances in which it is submitted, is misleading or untrue.

CERTIFICATION

The following certification is to be used when submitting this form in NRD format:

- I am making this submission as agent for the NRD filer. By checking this box I certify that all statements of fact in this submission were provided to me by the NRD filer and that this submission is being made at the request of the NRD filer.

OR

The following certification is to be used when submitting this form in paper format:

I, the undersigned, certify that I have read and that I understand the questions in the notice and the Warning set out above. I also certify that all statements of fact made in the answers to the questions are true.

Dated this _____ day of _____, 20 _____.

Name of firm: _____

Authorized signature: _____

Print name: _____

Title: _____

FORM 33-109F2

CHANGE OR SURRENDER OF INDIVIDUAL CATEGORIES

Enter the following information using the online version of this submission at the NRD web site (www.nrd.ca). However, if the NRD filer is relying on the temporary hardship exemption in MI 31-102, this form is required to be delivered to the regulator in paper format.

1. Individual

Name of individual: _____

NRD number of individual: _____

2. Individual categories

Indicate the individual categories that the individual is adding or removing:

3. Details of surrender

If the individual is surrendering his or her registration include details regarding any:

- unresolved client complaints:

- internal discipline matters:

- restrictions for violation of regulatory requirements that occurred at any time during individual's employment with the firm:

- financial obligations the individual has to clients:

Notice of Collection and Use of Personal Information

The personal information required under this form is collected on behalf of and used by the securities regulatory authorities set out below for the administration and enforcement of certain provisions of the securities legislation in British Columbia, Alberta, Saskatchewan, Manitoba, Ontario, Nova Scotia, New Brunswick, Prince Edward Island, Newfoundland, Northwest Territories, Yukon Territory and Nunavut.

By submitting this information you consent to the collection by the securities regulatory authority of the personal information provided above, police records, records from other government or non-governmental regulatory authorities or self-regulatory organizations, credit records and employment records about you as may be necessary for the securities regulatory authority to complete its review of the information submitted above including your continued fitness for registration, if applicable, in accordance with the legal authority of the securities regulatory authority for the duration of the period which you remain registered or approved by the securities regulatory authority. The sources the securities regulatory authority may contact include government and private bodies or agencies, individuals, corporations and other organizations.

If you have any questions about the collection and use of this information, you may contact the securities regulatory authority in any jurisdiction in which the required information is filed, at the address or telephone number set out below.

(In the final draft of the form a list of contact information will be included here.)

WARNING:

It is an offence to submit information that, in a material respect and at the time and in the light of the circumstances in which it is submitted, is misleading or untrue.

CERTIFICATION:

The following certification is to be used when submitting this form in NRD format:

I am making this submission as agent for the NRD filer. By checking this box I certify that all statements of fact in this submission were provided to me by the NRD filer and that this submission is being made at the request of the NRD filer.

OR

The following certification is to be used when submitting this form in paper format:

- I, the undersigned, certify that I have read and that I understand the questions in this notice and the Warning set out above. I also certify that all statements of fact made in the answers to the questions are true.

Signature of registered or non-registered individual

Date

Name of firm: _____

Authorized signature: _____

Print name: _____

Title: _____

Date: _____

FORM 33-109F3

BUSINESS LOCATIONS OTHER THAN HEAD OFFICE

Enter the following information using the online version of this submission at the NRD web site (www.nrd.ca). However, if the NRD filer is relying on the temporary hardship exemption in MI 31-102, this form is required to be delivered to the regulator in paper format.

Please select one box:

- This form is being submitted to notify the regulator of the opening of this business location. Complete the entire form.
- This form is being submitted to notify the regulator of the closing of this business location. Complete the entire form.
- This form is being submitted to notify the regulator the change of information previously submitted in respect of this business location. Complete the entire form and describe the information that has changed (for example, “telephone number” or “type of business location”):

1. Type of business location

_____ branch

_____ sub-branch

2. Supervisor or branch manager

NRD number of the designated supervisor or branch manager: _____

Name of designated supervisor or branch manager: _____

3. Business location information

Business address: _____

Telephone number: (____) _____

Facsimile number: (____) _____

Mailing address (if different from business address): _____

Notice of Collection and Use of Personal Information

The personal information required under this form is collected on behalf of and used by the securities regulatory authorities set out below for the administration and enforcement of certain provisions of the securities legislation in British Columbia, Alberta, Saskatchewan, Manitoba, Ontario, Nova Scotia, New Brunswick, Prince Edward Island, Newfoundland, Northwest Territories, Yukon Territory and Nunavut.

If you have any questions about the collection and use of this information, you may contact the securities regulatory authority in any jurisdiction in which the required information is filed, at the address or telephone number set out below.

(In the final draft of the form a list of contact information will be included here.)

WARNING:

It is an offence to submit information that, in a material respect and at the time and in the light of the circumstances in which it is submitted, is misleading or untrue.

CERTIFICATION

The following certification is to be used when submitting this form in NRD format:

- I am making this submission as agent for the NRD filer. By checking this box I certify that all statements of fact in this submission were provided to me by the NRD filer and that this submission is being made at the request of the NRD filer.

OR

The following certification is to be used when submitting this form in paper format:

- I, the undersigned, certify that I have read and that I understand the questions in this notice and the Warning set out above. I also certify that all statements of fact made in the answers to the questions are true.

Name of firm: _____

Authorized signature: _____

Print name: _____

Title: _____

Date: _____

FORM 33-109F4 REGISTRATION INFORMATION FOR AN INDIVIDUAL

SUBMISSION TO NRD

Enter the following information using the online version of this submission at the NRD web site (www.nrd.ca). However, if the NRD filer is relying on the temporary hardship exemption in MI 31-102, this form is required to be delivered to the regulator in paper format.

INSTRUCTIONS FOR FILING IN PAPER FORMAT

1. This form is to be used by every individual seeking registration or approval from a securities regulatory authority or a self-regulatory organization.
2. This form is also to be used by any sole proprietor submitting an application for registration as a dealer, broker, adviser or underwriter to a securities regulatory authority.
3. Failure to answer all applicable questions may cause delays in the processing of the application form.
4. This form and all attachments added thereto must be legible.
5. All attachments pertaining to any question must be made exhibits to the form and each one must be so marked. All signatures must be originals.
6. To complete the application, individuals should seek advice from an authorized officer of the sponsoring firm or from a legal adviser.
7. The number of originally-signed copies of the form to be filed with the self-regulatory organization and/or securities regulatory authority or similar authority varies from province to province. If unsure of the procedure, please consult the Registration Department of the self-regulatory organization through which you are applying or the applicable securities regulatory authority, or similar authority.

Item 1 – Name

1. Legal name

Last name	First name	Second name <i>(if applicable)</i>	Third name <i>(if applicable)</i>
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2. Other names

Are you currently, or have you previously been, known by a name other than the name mentioned above? Yes No

If “Yes”, complete Schedule “A”.

Item 2 - Residential address

Current and previous addresses

Provide all residential addresses, including any foreign residential addresses, for the past 10 years.

Current residential address: _____
(number, street, city, province, territory or state, country, postal code)

Telephone number: () _____ Resided at this address since: _____
(YYYY/MM)

If you have resided at this address for less than 10 years, complete Schedule “B”.

Item 3 - Personal information

Personal description

Date of birth: _____ Place of birth: _____
(YYYY/MM/DD) (city, province, territory or state, country)

Gender: Female Colour of eyes: _____ Colour of hair: _____
 Male

Height: imperial units: _____ OR metric units: _____

Weight: imperial units: _____ OR metric units: _____

Item 4 – Citizenship

Citizenship information

What is your citizenship?

- Canadian
- Other, specify:

If you are a citizen of a country other than Canada, complete the following for that other citizenship. You are only required to provide the following information for one citizenship.

Passport number: _____ Country of citizenship: _____

Date of issue: _____
(YYYY/MM/DD)

Place of issuance: _____
(city, province, territory or state, country)

Item 5 - Registration jurisdictions

Jurisdictions

Indicate, by checking the appropriate box, each province or territory to which you are applying:

- | | | |
|---|--|---|
| <input type="checkbox"/> Alberta | <input type="checkbox"/> Northwest Territories | <input type="checkbox"/> Prince Edward Island |
| <input type="checkbox"/> British Columbia | <input type="checkbox"/> Nova Scotia | <input type="checkbox"/> Québec |
| <input type="checkbox"/> Manitoba | <input type="checkbox"/> Nunavut | <input type="checkbox"/> Saskatchewan |
| <input type="checkbox"/> New Brunswick | <input type="checkbox"/> Ontario | <input type="checkbox"/> Yukon Territory |
| <input type="checkbox"/> Newfoundland | | |

Item 6 - Individual categories

Categories

Indicate, by checking the appropriate box in Schedule “C”, each category for which you are applying.

Item 7 - Address and agent for service

1. Address for service

You must have one address for service in each province or territory in which you are now, or are applying to become, a registered individual or non-registered individual. A post office box is not an acceptable address for service. Complete Schedule "D" for each additional address for service you are providing.

Address for service: _____
(number, street, city, province or territory, postal code)

Telephone number: () _____ Fax number: () _____

E-mail address: _____

2. Agent for service

If you have appointed an agent for service, provide the following information for the agent. The address for service provided above must be the address of the agent named below.

Name of agent for service: _____
(if applicable)

Contact person: _____
Last name First name

Item 8 – Proficiency

1. Course or examination information

Complete Schedule "E" to indicate each course and examination that you have successfully completed or for which you have received an exemption.

Check here if you are not required under securities legislation or the rules of a self-regulatory organization to satisfy any course or examination requirements.

2. Student numbers

Provide your student numbers below:

Canadian Securities Institute (CSI): _____

Investment Funds Institute of Canada (IFIC): _____

Institute of Canadian Bankers (ICB): _____

Association for Investment Management and Research (AIMR): _____

Canadian Association of Insurance and Financial Advisors (CAIFA): _____

3. Exemption refusal

Has any securities regulatory authority or self-regulatory organization refused to grant you an exemption from a course, examination or experience requirement? Yes No

If "Yes", complete Schedule "F".

Item 9 - Location of employment

Location of employment

Provide the following information for the location of the sponsoring firm at which you are currently working or will be working. If you are working, or will be working, out of more than one location, provide the following information for the location out of which you will be doing most of your business.

NRD number: _____

Business address: _____
(number, street, city, province, territory or state, country, postal code)

Telephone number: () _____ Fax number: () _____

Check here if the mailing address of the location is the same as the business address provided above. Otherwise, complete the following:

Mailing address: _____
(number, street, city, province, territory or state, country, postal code)

Item 10 - Current employment

Employment information

On Schedule "G", provide the information requested about your current business and employment activities, including those with your sponsoring firm.

Check here if you are not required under securities legislation to provide this information.

Item 11 - Previous employment

Employment information

On Schedule "H", provide the information requested in respect of your previous business and employment activities for the 10-year period before the date of this application. Include any periods of self-employment or unemployment during this period. Do not include summer employment while you were a full-time student.

In addition, provide the information requested in respect of all of your securities or exchange contracts (including commodity futures contracts and commodity futures options) business and employment activities during and prior to the ten-year period.

Check here if you are not required under securities legislation to provide this information.

Check here if the information required by this section has been provided in Item 10.

Item 12 - Resignations and terminations

Resignation and termination information

Have you ever resigned or been terminated following allegations, made by a client, sponsoring firm, self-regulatory organization, securities regulatory authority or any other regulatory authority that you:

a) violated investment related statutes, regulations, rules or industry standards of conduct? Yes No

b) failed to supervise in connection with investment related statutes, regulations, rules or industry standards of conduct? Yes No

- c) committed fraud or the wrongful taking of property? Yes No

If you have answered "Yes" to any of the above questions provide, for each resignation or termination, (1) the name of the firm from which you resigned or were terminated, (2) whether you resigned or were terminated, (3) the date you resigned or were terminated, and (4) the circumstances relating to your resignation or termination (including whether the allegations were made by a client, sponsoring firm, self-regulatory organization or regulatory authority).

Item 13 - Regulatory disclosure

1. Securities regulatory authorities

- a) Other than a registration that has been recorded on NRD under the NRD number you are using to make this submission, are you now, or have you ever been, registered or licensed to trade in or advise on securities or exchange contracts (including commodity futures contracts and commodity futures options) in any province, territory, state or country? Yes No

If "Yes", complete Schedule "I", section 1(a).

- b) Are you now, or have you ever been, a partner, director, officer, or holder of voting securities carrying more than 10 percent of the votes carried by all outstanding voting securities of any firm which has been registered or licensed, or is now registered or licensed, (except as an issuer if you are or were a shareholder) to trade in or advise on securities or exchange contracts (including commodity futures contracts and commodity futures options) in any province, territory, state or country? Yes No

If "Yes", complete Schedule "I", section 1(b).

- c) Have you, or has any firm (other than your sponsoring firm or a firm that is or was registered in a Canadian jurisdiction and identified in response to Item 13(1)(b)), when you were a partner, director, officer or holder of voting securities carrying more than 10 percent of the votes carried by all outstanding voting securities of that firm, been refused registration or a license to trade in or advise on securities or exchange contracts (including commodity futures contracts and commodity futures options) in any province, territory, state or country? Yes No

If "Yes", complete Schedule "I", section 1(c).

- d) Have you, or has any firm (other than your sponsoring firm or a firm that is or was registered in a Canadian jurisdiction and identified in response to Item 13(1)(b)), when you were a partner, director, officer or holder of voting securities carrying more than 10 percent of the votes carried by all outstanding voting securities of that firm, been denied the benefit of any exemption from registration provided by securities legislation or legislation governing exchange contracts (including commodity futures contracts and commodity futures options) in any province, territory, state or country? Yes No

If "Yes", complete Schedule "I", section 1(d).

- e) Have you, or has any firm (other than your sponsoring firm or a firm that is or was registered in a Canadian jurisdiction and identified in response to Item 13(1)(b)), when you were a partner, director, officer or holder of voting securities carrying more than 10 percent of the votes carried by all outstanding voting securities of that firm, been subject to a cease trade order, a cease distribution order, a suspension or termination order, any disciplinary proceedings or any order resulting from disciplinary proceedings pursuant to securities legislation or legislation governing exchange contracts (including commodity futures contracts and commodity futures options) in any province, territory, state or country?..... Yes No

If "Yes", complete Schedule "I", section 1(e).

2. Self-regulatory organizations

- a) Have you, or has any firm (other than your sponsoring firm or a firm that is or was registered in a Canadian jurisdiction and identified in response to Item 13(1)(b)), when you were a partner, director, officer or holder of voting securities carrying more than 10 percent of the votes carried by all outstanding voting securities of that firm, been a member or participating organization of any stock exchange or other self-regulatory organization in any province, territory, state or country?
 Yes No

If “Yes”, complete Schedule “I”, section 2(a).

- b) Have you, or has any firm (other than your sponsoring firm or a firm that is or was registered in a Canadian jurisdiction and identified in response to Item 13(1)(b)), when you were a partner, director, officer or holder of voting securities carrying more than 10 percent of the votes carried by all outstanding voting securities of that firm, been refused membership or entry as a participating organization in any stock exchange or other self-regulatory organization in any province, territory, state or country? Yes No

If “Yes”, complete Schedule “I”, section 2(b).

- c) Have you, or has any firm (other than your sponsoring firm or a firm that is or was registered in a Canadian jurisdiction and identified in response to Item 13(1)(b)), when you were a partner, director, officer or holder of voting securities carrying more than 10 percent of the votes carried by all outstanding voting securities of that firm, been subject to a suspension, expulsion or termination order, or been subject to any disciplinary proceedings or any order resulting from disciplinary proceedings conducted by any stock exchange or other self-regulatory organization in any province, territory, state or country? Yes No

If “Yes”, complete Schedule “I”, section 2(c).

3. Non-securities regulation

- a) Have you, or has any firm (other than your sponsoring firm or a firm that is or was registered in a Canadian jurisdiction and identified in response to Item 13(1)(b)), when you were a partner, director, officer or holder of voting securities carrying more than 10 percent of the votes carried by all outstanding voting securities of that firm, been registered or licensed under any legislation which requires registration or licensing to deal with the public in any capacity other than to trade in or advise on securities or exchange contracts (including commodity futures contracts and commodity futures options) in any province, territory, state or country? Yes No

If “Yes”, complete Schedule “I”, section 3(a).

- b) Have you, or has any firm (other than your sponsoring firm or a firm that is or was registered in a Canadian jurisdiction and identified in response to Item 13(1)(b)), when you were a partner, director, officer or holder of voting securities carrying more than 10 percent of the votes carried by all outstanding voting securities of that firm, been refused registration or a license under any legislation which requires registration or licensing to deal with the public in any capacity other than to trade in or advise on securities or exchange contracts (including commodity futures contracts and commodity futures options) in any province, territory, state or country? Yes No

If “Yes”, complete Schedule “I”, section 3(b).

- c) Have you, or has any firm (other than your sponsoring firm or a firm that is or was registered in a Canadian jurisdiction and identified in response to Item 13(1)(b)), when you were a partner, director, officer or holder of voting securities carrying more than 10 percent of the votes carried by all outstanding voting securities of that firm, been subject to a suspension or termination order, or disciplinary proceedings or any order resulting from disciplinary proceedings conducted under any legislation which requires registration or licensing to deal with the public in any capacity other than to trade in or advise on securities or exchange contracts (including commodity futures contracts and commodity futures options) in any province, territory, state or country? Yes No

If “Yes”, complete Schedule “I”, section 3(c).

Item 14 - Criminal disclosure

Criminal, provincial and territorial offences

With respect to questions (b) and (d) below, if you or your firm have pleaded guilty or been found guilty of an offence, such offence must be reported even if an absolute or conditional discharge has been granted with respect to the offence. You are not required to disclose any offence for which a pardon has been granted under the *Criminal Records Act* (Canada) unless the pardon has been revoked. You are not required to disclose speeding or parking violations.

- a) Is there currently an outstanding charge against you alleging an offence that was committed in any province, territory, state, or country? Yes No

If “Yes”, complete Schedule “J”, section (a).

- b) Have you, since attaining the age of 18, ever been convicted of, pleaded guilty to or no contest to an offence that was committed in any province, territory, state, or country? Yes No

If “Yes”, complete Schedule “J”, section (b).

- c) Have charges been laid, alleging an offence that was committed in any province, territory, state, or country against any firm (other than your sponsoring firm or a firm that is or was registered in a Canadian jurisdiction and identified in response to Item 13(1)(b)) in which you are or were at the time of such event a partner, director, officer or holder of voting securities carrying more than 10 percent of the votes carried by all outstanding voting securities? Yes No

If “Yes”, complete Schedule “J”, section (c).

- d) Has any firm (other than your sponsoring firm or a firm that is or was registered in a Canadian jurisdiction and identified in response to Item 13(1)(b)), when you were a partner, director, officer or holder of voting securities carrying more than 10 percent of the votes carried by all outstanding voting securities of that firm, been convicted of, pleaded guilty to or no contest to an offence that was committed in any province, territory, state, or country? Yes No

If “Yes”, complete Schedule “J”, section (d).

Item 15 - Civil disclosure

Current and past civil proceedings

- a) Have you, or has any firm (other than your sponsoring firm or a firm that is or was registered in a Canadian jurisdiction and identified in response to Item 13(1)(b)), when you were a partner, director, officer or holder of voting securities carrying more than 10 percent of the votes carried by all outstanding voting securities of that firm, been a defendant or respondent in any civil proceeding in any jurisdiction in which fraud, theft, deceit, misrepresentation, or similar conduct is, or was, alleged? Yes No

If “Yes”, complete Schedule “K”, section (a).

- b) Other than what you disclosed in Item 15(a), were you, at the time the events that led to the civil proceeding occurred, a partner, director or officer or a holder of securities carrying more than 10 percent of the votes of all outstanding voting securities of a firm (other than your sponsoring firm or a firm that is or was registered in a Canadian jurisdiction and identified in response to Item 13(1)(b)) that is or was a defendant or respondent in any civil proceeding in any jurisdiction in which fraud, theft, deceit, misrepresentation, or similar conduct is or was alleged? Yes No

If “Yes”, complete Schedule “K”, section (b).

Item 16 - Financial disclosure

1. Bankruptcy

Under the law of any province, territory, state, or country have you, or has any firm (other than your sponsoring firm or a firm that is or was registered in a Canadian jurisdiction and identified in response to Item 13(1)(b)), when you were a partner, director, officer or holder of voting securities carrying more than 10 percent of the votes carried by all outstanding voting securities of that firm:

- a) had a petition in bankruptcy issued against you or the firm or made a voluntary assignment in bankruptcy?.... Yes No
- b) made a proposal under any legislation relating to bankruptcy or insolvency? Yes No
- c) been subject to proceedings under any legislation relating to the winding up, dissolution or companies' creditors arrangement? Yes No
- d) been subject to or instituted any proceedings, arrangement or compromise with creditors (including having a receiver, receiver-manager, administrator or trustee appointed by or at the request of creditors, either privately, or through court process, or by order of a regulator, to hold your assets)?
 Yes No

If "Yes" to any of the above questions, complete Schedule "L", section 1.

2. Debt Obligations

Have you ever failed to meet a financial obligation of \$500 or more as it came due, or has any firm (other than your sponsoring firm or a firm that is or was registered in a Canadian jurisdiction and identified in response to Item 13(1)(b)), when you were a partner, director, officer or holder of voting securities carrying more than 10 percent of the votes carried by all outstanding voting securities of that firm, been unable to meet its financial obligations as they came due? Yes No

If "Yes", complete Schedule "L", section 2.

3. Surety bond or fidelity bond

Have you ever applied for a surety or fidelity bond and been refused?. Yes No

If "Yes", complete Schedule "L", section 3.

4. Garnishments, unsatisfied judgments or directions to pay

Are there currently, or have there been, outstanding against you any of the following:

- a) garnishments,
- b) unsatisfied judgments, or
- c) directions to pay issued by a federal, provincial, territorial or state authority? Yes No

If "Yes", complete Schedule "L", section 4.

Item 17 - Related securities firms

Related securities firms and holdings

- a) Other than with your sponsoring firm, are you a partner, director, or officer of a firm having as its principal business that of trading in or advising on securities or exchange contracts (including commodity futures contracts and commodity futures options)? Yes No If “Yes”, complete Schedule “M”.
- b) Are you a holder of 10 percent or more of the voting securities of any firm (including your sponsoring firm) having as its principal business that of trading in or advising on securities or exchange contracts (including commodity futures contracts and commodity futures options)? Yes No

If “Yes”, complete Schedule “M”.

Agent for service

By submitting this form you certify that in each jurisdiction in which you have appointed an agent for service you have properly executed the appointment of agent for service required by the regulator or the securities legislation of that jurisdiction.

Submission to jurisdiction

By submitting this application you irrevocably and unconditionally submit to the non-exclusive jurisdiction of the judicial, quasi-judicial and administrative tribunals of each jurisdiction to which you have submitted this application and any administrative proceeding in that jurisdiction, in any action, investigation or administrative, criminal, quasi-criminal, penal or other proceeding (each, a “Proceeding”) arising out of or relating to or concerning your activities as a registrant or an officer, partner or director of a registrant under the securities legislation of the jurisdiction, and irrevocably waive any right to raise as a defence in any Proceeding any alleged lack of jurisdiction to bring that Proceeding.

Notice of collection and use of personal information

The personal information required under this form is collected on behalf of and used by the securities regulatory authorities set out below for purposes of the administration and enforcement of certain provisions of the securities legislation in British Columbia, Alberta, Saskatchewan, Manitoba, Ontario, Québec, Nova Scotia, New Brunswick, Prince Edward Island, Newfoundland, Northwest Territories, Yukon Territory and Nunavut.

By submitting this application you consent to the collection by the securities regulatory authority to which this application is being submitted of the personal information contained in the application, police records, records from other government or non-governmental regulatory authorities or self-regulatory organizations, credit records and employment records about you as may be necessary for the securities regulatory authority to complete its review of your application or continued fitness for registration in accordance with the legal authority of the securities regulatory authority for the duration of the period which you remain registered or approved by the securities regulatory authority. The sources the securities regulatory authority may contact include government and private bodies or agencies, individuals, corporations and other organizations.

The principal purpose for which this collection of personal information is to be used is to assess your suitability for registration and to assess your continued fitness for registration in accordance with the applicable securities legislation.

If you have any questions about the collection and use of this information, you may contact the securities regulatory authority in any jurisdiction in which the required information is filed, at the address or telephone number set out below. In Québec, questions may also be addressed to the Commission d'accès à l'information du Québec (1-888-528-7741, web site: www.cai.gouv.qc.ca).

(In the final draft of the form a list of contact information will be included here.)

Self-Regulatory Organizations

The principal purpose for the collection of personal information is to assess your suitability for registration or approval and to assess your continued fitness for registration or approval in accordance with the applicable securities legislation and the by-laws, regulations, rules, rulings and policies (hereinafter collectively referred to as “rules”) of the self-regulatory organizations.

By submitting this application, you certify that you are conversant with the rules of the applicable self-regulatory organizations of which you are seeking registration or approval or of which your sponsoring firm is a member or participating organization. You also undertake to become conversant with the rules of any self-regulatory organizations of which you or your sponsoring firm becomes a member or participating organization. You agree to be bound by, observe and comply with these rules as they are from time to time amended or supplemented, and you agree to keep yourself fully informed about them as they are amended and supplemented. You submit to the jurisdiction of the self-regulatory organizations to which you are applying for registration or approval, or of which your sponsoring firm is now or in the future becomes a member or participating organization and, wherever applicable, their Governors, Directors and Committees. You agree that any registration or approval granted pursuant to this application may be revoked, terminated or suspended at any time in accordance with the then applicable rules of the respective self-regulatory organizations. In the event of any such revocation or termination, you must terminate all activities which require registration or approval and, thereafter, not perform services that require registration or approval for any member of the self-regulatory organizations or any approved affiliated company or other affiliate of such member without obtaining the approval of or registration with the self-regulatory organizations, in accordance with their rules.

By submitting this application, you undertake to notify the self-regulatory organizations to which you are applying for registration or approval or with which you are currently or may in the future be registered or approved of any material change to the information herein provided in accordance with their respective rules. You agree to the transfer of this application form, without amendment, to other self-regulatory organizations in the event that at some time in the future you apply to such other self-regulatory organizations for registration or approval.

You certify that you have discussed the questions in this application, together with this Agreement, with an Officer or Branch Manager of your sponsoring member firm and, to your knowledge and belief, the authorized Officer or Branch Manager was satisfied that you fully understood the questions and the terms of this Agreement. You further certify that your business activities will be limited strictly to those permitted by the category of your registration or approval.

WARNING: It is an offence to submit information that, in a material respect and at the time and in the light of the circumstances in which it is submitted, is misleading or untrue.

CERTIFICATION:

The following certification is to be used when submitting this form in NRD format:

I am making this submission as agent for the NRD filer. By checking this box I certify that all statements of fact in this submission were provided to me by the NRD filer and that this submission is being made at the request of the NRD filer.

OR

The following certification is to be used when submitting this form in paper format:

Certification by Individual

I, the undersigned, certify that I have read and that I understand this application form and the Warning

set out above. I also certify that all statements of fact provided in this application are true.

Signature of applicant or non-registered individual

Date

Certification of Firm

I, the undersigned, certify on behalf of the sponsoring firm that the applicant will be engaged by the sponsoring firm as registered or approved. I certify that I have discussed the questions set out in this application with the applicant or where the applicant has applied through one of our branch offices the branch manager or another officer or partner has so done and I am satisfied that the applicant fully understands the questions.

Signature of authorized officer or partner

Date

SCHEDULE "A"
Name

Item 1

Other names

Last name	First name	Second name <i>(if applicable)</i>	Third name <i>(if applicable)</i>
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Provide the reasons for the use of this name (for example, marriage, divorce, court order, commonly used name).

When did you use this name? From: _____ To: _____
(YYYY/MM) (YYYY/MM)

Last name	First name	Second name <i>(if applicable)</i>	Third name <i>(if applicable)</i>
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Provide the reasons for the use of this name (for example, marriage, divorce, court order, commonly used name).

When did you use this name? From: _____ To: _____
(YYYY/MM) (YYYY/MM)

Last name	First name	Second name <i>(if applicable)</i>	Third name <i>(if applicable)</i>
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Provide the reasons for the use of this name (for example, marriage, divorce, court order, commonly used name).

When did you use this name? From: _____ To: _____
(YYYY/MM) (YYYY/MM)

SCHEDULE "D"**Address and Agent for Service**Item 7**Address for Service****1. Address for service**

You must have one address for service in each province or territory in which you are now, or are applying to become, a registered individual or non-registered individual. A post office box is not an acceptable address for service.

Address for service: _____
(number, street, city, province or territory, postal code)

Telephone number: () _____ Fax number: () _____

E-mail address: _____

2. Agent for service

If you have appointed an agent for service, provide the following information for the agent. The address for service provided above must be the address of the agent named below.

Name of agent for service: _____
(if applicable)

Contact person: _____
Last name First name

SCHEDULE "E"
Proficiency

Item 8

Course or examination information

Indicate each course and examination that you have successfully completed or for which you have received an exemption.

(In the final draft of the form a list of courses and examinations will be included here. Further, spaces will be provided to set out dates of completion or exemption and the names of the exempting institutions)

SCHEDULE "F"
Proficiency

Item 8

Exemption refusal

Complete the following for each exemption that was refused.

Which securities regulatory authority or self-regulatory organization refused to grant the exemption?

State the name of the course, examination or experience requirement:

State the reason given for not being granted the exemption:

Which securities regulatory authority or self-regulatory organization refused to grant the exemption?

State the name of the course, examination or experience requirement:

State the reason given for not being granted the exemption:

SCHEDULE "G"
Current employment

Item 10

Employment information

Provide the information requested in respect of each of your current business and employment activities, including those with your sponsoring firm.

- Unemployed
 Full-time student
 Employed or self-employed

From: _____
(YYYY/MM/DD)

You are only required to fill in the following if you have indicated above that you are employed or self-employed.

Name of business or employer: _____

Address of business or employer: _____

(number, street, city, province, territory or state, country)

Name and title of immediate supervisor:

Describe the type of business or employment and your duties. If you are seeking a type of registration for which specified experience is required, provide details of that experience below (for example, level of responsibility, value of accounts under direct supervision, and research experience):

SCHEDULE "G"
Current employment

Indicate the number of hours per week you will be devoting to this business or employment: _____

Indicate the NRD number of the branch where you will be conducting the majority of your business or employment: _____

If the business or employment described above is with the sponsoring firm and if you are working less than 30 hours per week for the firm, explain why you are working less than 30 hours per week for the firm:

If the business or employment described above is not with the sponsoring firm, disclose any potential for confusion by clients and any potential for conflicts of interest arising from your proposed activities as a registrant and the business or employment described above (include whether the business is listed on an exchange):

SCHEDULE "H"
Previous employment

Item 11

Employment information

Provide the information requested in respect of your previous business and employment activities for the 10-year period before the date of this application. Include any periods of self-employment or unemployment during this period. Do not include summer employment while you were a full-time student.

In addition, provide the information requested in respect of all of your securities or exchange contracts (including commodity futures contracts and commodity futures options) business and employment activities during and prior to the ten-year period.

- Unemployed
- Full-time student
- Employed or self-employed

From: _____ To: _____
(YYYY/MM/DD) (YYYY/MM/DD)

You are only required to fill in the following if you have indicated above that you are, or were, employed or self-employed.

Name of business or employer: _____

Address of business or employer: _____
(number, street, city, province, territory or state, country)

Name and title of immediate supervisor: _____

Describe the type of business or employment and your duties. If you are seeking a type of registration for which specified experience is required, provide details of that experience below (for example, level of responsibility, value of accounts under direct supervision, and research experience):

SCHEDULE "T"
Regulatory disclosure

Item 13

1. Securities regulatory authorities

a) For each registration or licence, indicate below (1) the securities regulatory authority with which you are, or were, registered or licensed, (2) the type or category of registration or licence, and (3) the dates between which you held the registration or licence.

b) For each registration or licence, indicate below (1) the name of the firm, (2) the securities regulatory authority with which the firm is, or was, registered or licensed, (3) the type or category of registration or licence, and (4) the dates between which you held the registration or licence.

c) For each registration or licence refused, indicate below (1) the party that was refused the registration or licence, (2) the securities regulatory authority that refused the registration or licence, (3) the type or category of registration or licence refused, (4) the date of the refusal, and (5) the reasons for the refusal.

d) For each exemption from registration denied, indicate below (1) the party that was denied the exemption, (2) the securities regulatory authority that denied the exemption, (3) the date the exemption was denied, and (4) any other information that you think is relevant or that is requested by the regulator.

SCHEDULE "T"
Regulatory disclosure

e) For each order or disciplinary proceeding, indicate below (1) the party against whom the order was made or the proceeding taken, (2) the securities regulatory authority that issued the order or that is, or was, conducting the proceeding, (3) the date any notice of proceeding was issued, (4) the date any order or settlement was made, (5) a summary of any notice, order or settlement (including any sanctions imposed), and (6) any other information that you think is relevant or that is requested by the regulator.

2. Self-regulatory organizations

a) For each membership or participation, indicate below (1) the party that is, or was, a member or participating organization, (2) the self-regulatory organization with which the party is, or was, a member or participating organization, (3) the type or category of membership or participation, and (4) the dates between which the party was a member or participating organization.

b) For each membership or participation refused, indicate below (1) the party that was refused membership or participation, (2) the self-regulatory organization that refused the membership or participation, (3) the type or category of membership or participation refused, (4) the date of the refusal, and (5) the reasons for the refusal.

SCHEDULE "T"
Regulatory disclosure

c) For each order or disciplinary proceeding, indicate below (1) the party against whom the order was made or the proceeding taken, (2) the self-regulatory organization that issued the order or that is, or was, conducting the proceeding, (3) the date any notice of proceeding was issued, (4) the date any order or settlement was made, (5) a summary of any notice, order or settlement (including any sanctions imposed), and (6) any other information that you think is relevant or that is requested by the regulator.

3. Non-securities regulation

a) For each registration or licence, indicate below (1) the party is, or was, registered or licensed, (2) with which regulatory authority, or under what legislation, the party is, or was, registered or licensed, (3) the type or category of registration or licence, and (4) the dates between which the party held the registration or licence.

b) For each registration or licence refused, indicate below (1) the party that was refused registration or licensing, (2) with which regulatory authority, or under what legislation, the registration or licence was refused, (3) the type or category of registration or licence refused, (4) the date of the refusal, and (5) the reasons for the refusal.

SCHEDULE "T"
Regulatory disclosure

c) For each order or disciplinary proceeding, indicate below (1) the party against whom the order was made or the proceeding taken, (2) the regulatory authority that made the order or that is, or was, conducting the proceeding, or under what legislation the order was made or the proceeding is being, or was, conducted, (3) the date any notice of proceeding was issued, (4) the date any order or settlement was made, (5) a summary of any notice, order or settlement (including any sanctions imposed), and (6) any other information that you think is relevant or that is requested by the regulator.

SCHEDULE "J"
Criminal disclosure

Item 14

Criminal, provincial and territorial offences

a) For each charge, indicate below (1) the charge, (2) the date of the charge, (3) any trial or appeal dates, and (4) the court location.

b) For each conviction, indicate below (1) the offence, (2) the date of the conviction, and (3) the disposition (state any penalty or fine and the date any fine was paid).

c) For each charge, indicate below (1) the name of the firm, (2) the charge, (3) the date of the charge, (4) any trial or appeal dates, and (5) the court location.

d) For each conviction, indicate below (1) the name of the firm, (2) the offence, (3) the date of the conviction, and (4) the disposition (state any penalty or fine and the date any fine was paid).

SCHEDULE "K"
Civil disclosure

Item 15

Current and past civil proceedings

a) For each civil proceeding, indicate below (1) the party that is, or was, a defendant or respondent, (2) each plaintiff in the proceeding, (2) whether the proceeding is pending, on appeal or final, (3) the jurisdiction in which the action is being, or was, pursued, and (4) a summary of any disposition or settlement. (Disclosure must include those actions settled without admission of liability.)

b) For each civil proceeding, indicate below (1) the firm that was a defendant or respondent in the proceeding, (2) your relationship to the firm, (3) each plaintiff in the proceeding, (4) whether the proceeding is pending, on appeal or final, (5) the jurisdiction in which the action is being, or was, pursued, and (6) a summary of any disposition or settlement. (Disclosure must include those actions settled without admission of liability.)

SCHEDULE "L"
Financial Disclosure

Item 16

1. Bankruptcy

For each event, indicate below (1) the party about whom this disclosure is being made, (2) any amounts currently owing, (3) the creditors, (4) the status of the matter, (5) a summary of any disposition or settlement, and (6) any other information that you think is relevant or that is requested by the regulator.

2. Solvency

For each event, indicate below (1) the party that is, or was, unable to meet its financial obligations, (2) the amount that was owing at the time the party could not meet its financial obligations, (3) the party to whom the amount is, or was, owing, (4) any relevant dates (for example, when payments are due or when final payment was made), (5) any amounts currently owing, and (6) any other information that you think is relevant or that is requested by the regulator.

3. Surety Bond or Fidelity Bond

For each bond refused, indicate below (1) the name of the bonding company, (2) the address of the bonding company, (3) the date of the refusal, and (4) the reasons for the refusal.

4. Garnishments, Unsatisfied Judgments or Directions to Pay

For each garnishment, unsatisfied judgement or direction to pay, indicate below (1) the amount that was owing at the time the garnishment, judgement or direction to pay was rendered, (2) the party to whom the amount is, or was, owing, (3) any relevant dates (for example, when payments are due or when final payment was made), (4) any amounts currently owing, and (5) any other information that you think is relevant or that is requested by the regulator.

SCHEDULE "M"
Related securities firms

f) Are the funds to be invested (or proposed to be invested) guaranteed directly or indirectly by any person or firm? Yes No

If "Yes", identify the party and state the relationship between you and that party:

g) Have you either directly or indirectly given up any rights with respect to such securities or partnership interest, or do you, on approval of this application, intend to give up any such rights (including by hypothecation, pledging or depositing as collateral the securities or partnership interest with any institution or person)? Yes No

If "Yes", identify the party, state the relationship between you and that party and describe the rights that have been or will be given up:

h) Is a person other than you the beneficial owner of the shares, bonds, debentures, partnership units or other notes held by you? Yes No

If "Yes", complete (i), (j) and (k).

i) Name of beneficial owner:

Last name	First name	Second name <i>(if applicable)</i>	Third name <i>(if applicable)</i>
_____	_____	_____	_____

j) Residential address: _____
(number, street, city, province, territory or state, country, postal code)

k) Occupation: _____

FORM 33-109F5

CHANGE OF REGISTRATION INFORMATION

GENERAL INSTRUCTIONS

1. This notice must be submitted when notifying a regulator of changes to Form 3 or Form 4 information in accordance with MI 33-109.
2. If the NRD filer is relying on the temporary hardship exemption in MI 31-102, this form is required to be delivered to the regulator in paper format when notifying a regulator of changes to Form 33-109F4.
3. If this form is being submitted in respect of a change to a Form 3, Form 4 or Form 33-109F4 an authorized partner or officer of the firm must sign the form.

1. Type of form

Identify the part of the Form 3, Form 4, or Form 33-109F4 for which this notice is being provided. If this notice is being provided to update an individual's Form 4 or Form 33-109F4, provide the name of the individual.

- Form 3, Item(s) _____,
- Form 4, Item(s) _____, name of individual _____, or
- Form 33-109F4, Item(s) _____, name of individual _____

2. Details of Change

Provide the details of the change for each item identified above:

Notice of Collection and Use of Personal Information

The personal information required under this form is collected on behalf of and used by the securities regulatory authorities set out below for the administration and enforcement of certain provisions of the securities legislation in British Columbia, Alberta, Saskatchewan, Manitoba, Ontario, Nova Scotia, New Brunswick, Prince Edward Island, Newfoundland, Northwest Territories, Yukon Territory and Nunavut.

