

## Steps

- 1) Select the account type (additional accounts in “More Accounts”)

The screenshot shows a web interface for account selection. At the top, there are four tabs: 'Account Selection' (highlighted in blue), 'Portfolio Selection', 'Personal Details', and 'Fund, Review & Sign'. The main heading is 'What account are you opening?'. Below this, there are three buttons: 'TFSA' (Tax Free Savings Account), 'RRSP' (Registered Retirement Savings Plan, highlighted in blue), and 'Individual' (Non-registered investment account). Below these buttons is a 'More Accounts' dropdown menu. At the bottom of the main content area is a 'Continue' button and a link that says 'Not sure which is right for you?'. A blue circular chat icon is located in the bottom left corner.

- 2) Time horizon for the account

The screenshot shows a web interface for selecting an investment time horizon. At the top, there are four tabs: 'Account Selection' (with a checkmark), 'Portfolio Selection' (highlighted in blue), 'Personal Details', and 'Fund, Review & Sign'. The main heading is 'How long do you plan to invest for?'. Below this, there are three buttons: '1 to 5 years', '5 to 15 years', and 'Over 15 years' (highlighted in blue with a green checkmark). Below these buttons is a text prompt: 'Think about when you'll use most of the money in the account.' A blue circular chat icon is located in the bottom left corner.

### 3) Investment philosophy

Account Selection ✓

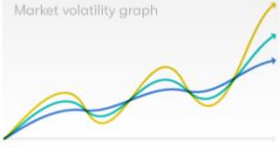
Portfolio Selection

Personal Details

Fund, Review & Sign

When deciding how to invest your money,  
which do you care more about?

Market volatility graph



Minimizing losses Both equally Maximizing gains

[Why are we asking?](#)

### 4) Annual income

Account Selection ✓

Portfolio Selection

Personal Details

Fund, Review & Sign

My annual income is

Amount

100,000

Continue

[Why are we asking?](#)

## 5) Total debt

Account Selection ✓

Portfolio Selection

Personal Details

Fund, Review & Sign

### How much is your total debt?

[Help me calculate](#)

Amount

Exclude your mortgage

20,000

Continue

[Why are we asking?](#)

## 6) Value of accounts

Account Selection ✓

Portfolio Selection

Personal Details

Fund, Review & Sign

### My investments accounts are worth

[Help me calculate](#)

Amount

80,000

Continue

[Why are we asking?](#)

- 7) Select a portfolio - The portfolio selection will be based on the KYC information provided by the client, but they can select any risk level desired at this step. If the portfolio selected is significantly riskier than the recommendation, one of our Portfolio Managers will need to confirm it with the client directly before funds can be invested.

Account Selection ✓

Portfolio Selection

Personal Details

Fund, Review & Sign

### Select your portfolio

Income

Income focused with low fluctuations

▼

Balanced Income


Income focused with moderate fluctuations

▼

Balanced

Recommended ^

Based on your answers, we recommend the Balanced portfolio. Appeals to investors looking for a balance between income and long-term capital growth. Powered by First Asset Investment Management Inc. (First Asset). By favouring ETFs managed by First Asset we have not considered other securities that may have characteristics, such as cost structure or past performance, similar or superior to the ETFs managed by First Asset.

MER: 0.65% 

Portfolio Mix

Investments

34.00% Corporate Bonds

22.00% Canadian Equities

21.00% US Equities

20.00% International Equities

3.00% Alternative Strategies

Invest in this portfolio

[Questions? Chat with your Portfolio Manager](#)

Balanced Growth

Growth focused with above average fluctuations

▼

Growth

Growth focused with high fluctuations

▼

## 8) Personal details

Account Selection ✓

Portfolio Selection ✓

Personal Details

Fund, Review & Sign

### Personal Details

<b>First Name</b>	<b>Middle Name</b> <small>Optional</small>	<b>Last Name</b>
Test Client	Test Client	Test Client

Your full legal name should match your banking records

<b>Birthday</b>	<b>Country of Primary Citizenship</b>	<b>Social Insurance Number</b> ⓘ
1991-09-09	Canada	000000000

### Home Address

<b>Street Address</b>	<b>City</b>	<b>Country</b>
123 Fake st	Toronto	Canada
<b>Province</b>	<b>Postal Code</b>	<b>Phone</b>
Ontario	M1M1M1	416-000-000

☐ My mailing address is different than my home address

### Work

**Employment Status**

Employed ▼

<b>Company Name</b>	<b>Title/Role</b>
Company	Employee

<b>Street Address</b>	<b>City</b>	<b>Country</b>
321 Street	Toronto	Canada
<b>Province</b>	<b>Postal Code</b>	<b>Starting Year</b>
Ontario	M2M2M2	2018

### Family

**Marital Status**

Single ▼

**Do you have any dependants under 18 that live with you?** Optional

0

Continue

## 9) Regulatory questions

Account Selection ✓

Portfolio Selection ✓

Personal Details ✓

Fund, Review & Sign

### Regulatory Questions

This only applies to a very small group of people

I am (or a household member, or a close associate of mine is) a [politically exposed person or head of an international organization](#).

I am (or a household member is) employed by an [IIROC member firm](#).

I am (or a household member is) a director or senior officer of a publicly traded company, or own 10% or more of a publicly-traded company.

Yes

No

If you've never heard of these terms, it probably doesn't apply to you.  
Most people answer no.

## 10) Banking information - Clients can have one bank account linked to each investment account that will be used for all future deposits and withdrawals for this account

Account Selection ✓

Portfolio Selection ✓

Personal Details ✓

Fund, Review & Sign

### Add your bank info

We use this to:

1. Help confirm your identity
2. Direct deposits and withdrawals to and from your bank account

Void Cheque

Memo

① ② ③

Find these details on the bottom of a cheque or on a pre-authorized bank deposit form

① Branch Number	② Institution Number	③ Account Number
12345	123	123456789

### Unknown Bank

Bank address not found, please check the numbers before continuing.

Link bank account

11) Deposits – The client can set up any recurring or one-time contributions to the account

Account Selection ✓

Portfolio Selection ✓

Personal Details ✓

Fund, Review & Sign

Do you want to deposit money from your bank?

Set up deposits for your shiny new RRSP account.

☐ As a one-time deposit

Amount

\$50 minimum

☒ As an ongoing deposit

Amount

\$100

Frequency

Every two weeks

Start Date

10-03-2019

Submit

[Skip this step](#)

You just need \$1,000 to start investing with Assante Connect. That minimum includes both bank deposits and transferred investments.

## 12) Review information – Review before signing the account application

Account Selection ✓

Portfolio Selection ✓

Personal Details ✓

Fund, Review & Sign

### Review your information

#### Balanced Portfolio

Portfolio Mix

Investments

34.00%

Corporate Bonds

22.00%

Canadian Equities

21.00%

US Equities

20.00%

International Equities

3.00%

Alternative Strategies

[Change portfolio](#)

#### RRSP Account

Registered Retirement Savings Plan

[Change Account](#)

#### Deposit

**\$100.00**

Every two weeks;  
starting on Oct 03

[Change Deposit](#)

#### Let's work together!


By opening an account, you are agreeing to our [Managed Account Agreement](#)

Sign documents



### 13) Sign account application

RRSP Agreement



**BBS Securities Inc.**  
199 Bay Street, Suite 2600, Toronto, ON, M5L 1E2 Canada  
Phone: 1.877.310.1088 Fax: 416.288.8611

**Application Form**  
**Self-directed Retirement Savings Plan**

Account # \_\_\_\_\_  
(RSP 574-620)

**Account Information**

<input checked="" type="checkbox"/> Client account <input type="checkbox"/> Employee account <input type="checkbox"/> Update <input type="checkbox"/> Change of beneficiary	<p>Account type <input checked="" type="checkbox"/> Individual RSP    <input type="checkbox"/> Spousal - C-LP RSP    <input type="checkbox"/> Locked-in RSP</p> <p>Transfer from <input type="checkbox"/> RRSP    <input type="checkbox"/> Spousal - C-LP RRSP    <input type="checkbox"/> Locked-in RRSP ** (LIRA)</p> <p style="margin-left: 20px;"><input type="checkbox"/> RRIF    <input type="checkbox"/> Spousal - C-LP RRIF    <input type="checkbox"/> Locked-in RRIF **</p> <p style="margin-left: 20px;"><input type="checkbox"/> RPP    <input type="checkbox"/> Locked-in RPP**</p>	
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\*\*You must complete and sign a locked-in addendum for jurisdiction of pension plan and attach it with the application form. - 'C-LP' means 'common-law partner'

**Currency of the account**

<input checked="" type="checkbox"/> Canadian Dollars (\$)	<input type="checkbox"/> US Dollars (\$)
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**Annual Fee Instructions**

<input checked="" type="checkbox"/> Charge my RSP account annually	<input type="checkbox"/> Charge my cash / margin account # _____ annually
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**Information on the Annuitant**

<input type="checkbox"/> Mr. <b>Test Client</b> <input type="checkbox"/> Mrs. _____ <small>Last name</small>	<b>Test Client T.</b> <small>First name &amp; initials</small>	<b>000000000</b> <small>Social Insurance Number</small> <b>Sep/09/1991</b> <small>Birth Date</small>
<b>123 Fake st</b> <small>Address</small> <b>Toronto</b> <b>ON</b> <b>M1M1M1</b> <b>416-000-0000</b> <small>City                      Province                      Postal Code                      Home Phone Number</small>	<small>Apt.</small>  <small>Business Phone Number</small>	

**Spouse or common-law partner Information**  
Complete this section only if the spouse or common-law partner of the annuitant will be contributing to the Plan.

<input type="checkbox"/> Mr. _____ <input type="checkbox"/> Mrs. _____ <small>Last name</small>	 <small>First name &amp; initials</small>	<small>Mandatory</small>  <small>Social Insurance Number</small>  <small>(mm / dd / yyyy)</small>  <small>Birth Date</small>
<small>Address (if different from above)</small>		

**Designation of beneficiary**  
I hereby revoke any previous designations of the beneficiary made by me for this Plan and I hereby designate the person named below, if then living, as beneficiary to receive the proceeds payable under the Plan in the event of my death. I am solely responsible for ensuring that this designation of beneficiary is legally valid.

Name of beneficiary in full _____	Beneficiary's Social Insurance Number _____
Address of beneficiary _____	Relationship to Annuitant _____

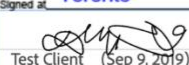
CAUTION: In some provinces, your designation of beneficiary by means of a designation form will not be revoked or changed automatically by any future marriage or S divorce. If you wish to change your beneficiary, you will have to do so by means of a new designation.

**To: Computershare Trust Company of Canada (the "Trustee")**  
I hereby apply for a BBS Securities Inc. Self-directed Retirement Savings Plan (the "Plan") in accordance with the terms and conditions of this Application and the Declaration of Trust attached hereto. By signing below, I have agreed that:

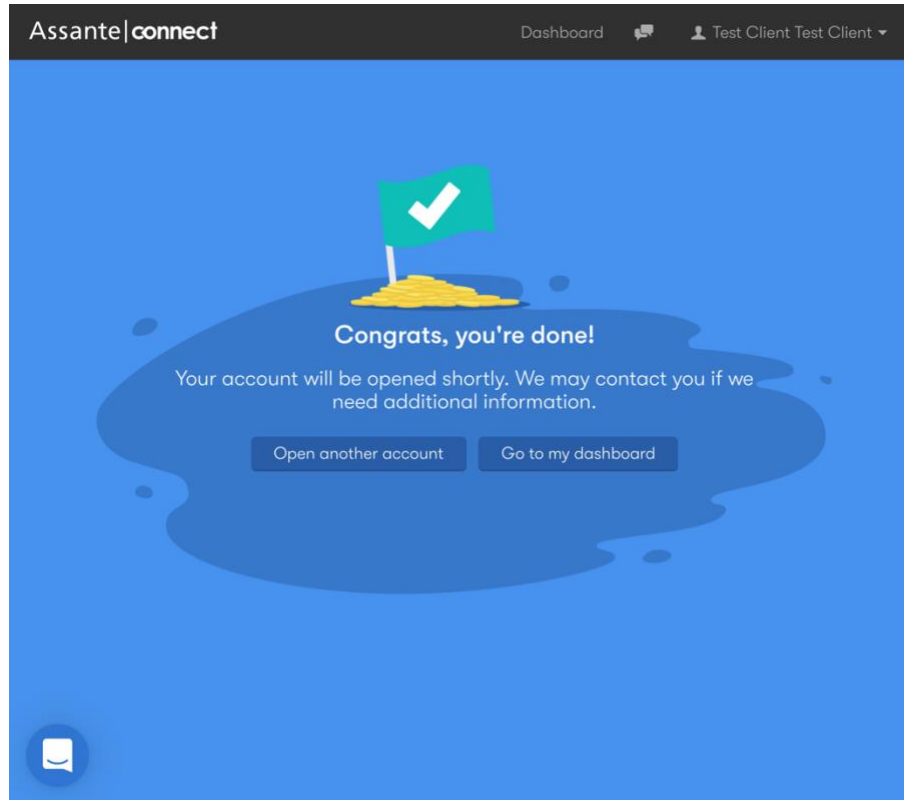
1. I have read, understood and I agree to the terms of the Declaration of Trust.
2. I declare that the information given in this Application is true, correct and complete.
3. I request that the Trustee applies for registration of the Plan as a registered retirement savings plan under the Income Tax Act (Canada).
4. I am solely responsible for determining my contribution limits, my investment decisions and whether an investment is qualified under the Tax Laws, and I am aware of the consequence of acquiring and holding investments which are not qualified in accordance with the Declaration of Trust.
5. The Trustee may delegate certain of its duties relating to the BBS Securities Inc. as its Agent.
6. The Trustee and the Agent have no obligation to give me investment advice in connection with the purchase, retention or sale of any investment.
7. Any benefit received under the Plan is taxable under the Income Tax Act (Canada).
8. In the event of my death, the proceeds of the Plan will be paid to the beneficiary, if any, whom I have designated in this Application, if permitted by law. Otherwise, such proceeds will be paid to my estate.

**ANNUITANT'S SIGNATURE**

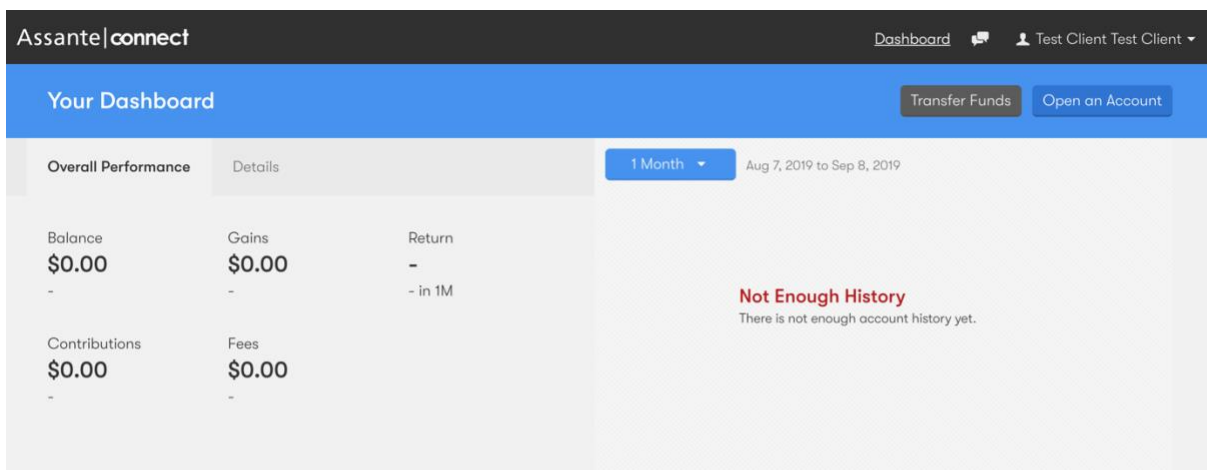
Signed at **Toronto** this **9th** day of **September** 20 **19**

  
 Test Client (Sep 9, 2019)  
Annuitant's Signature

#### 14) Confirmation page



#### 15) Client's Assante Connect Dashboard - From here, they can open any additional accounts needed or submit an account transfer.



Before we open your account, you must complete a tax residency form. [Complete Tax Info →](#)

Applications	Type	Status
<a href="#">Account Application</a>	Individual	Submitted