



Security of
Investments

MRS Investor FAQ

Good **advice** and a **sound** financial institution.

You work hard.

You do your best to save but you can always do better!

You invest.

But because you work hard, its difficult to devote the time to develop the expertise one needs these days to invest wisely to meet your financial goals.

Get advice.

A financial advisor is the cornerstone of reaching your investing objectives.

At MRS, we serve those who provide that advice to you.

Your dealer is considered to be an introducing dealer on your account and will supervise your advisor to ensure that you will receive the most suitable advice possible. Your advisor is responsible for working with you to understand and help you achieve your investment objectives and provide you with investment advice.

Some introducing dealers will implement everything themselves. Others will engage another dealer to do it on their behalf. That's where MRS comes in. MRS assists your advisor and your dealer by executing the trades that you and your advisor decide upon, by clearing and settling the trades, by providing custody services over the assets in your account and by sending various communications to you including confirmations, statements, and tax slips for your returns when applicable. These services are referred to as "carrying dealer" services and MRS is one of the largest carrying dealers in Canada. In fact, MRS has three carrying dealers. As you can see from the chart overleaf, each carrying dealer's registration with securities regulators mirrors the registration your advisor and dealer have.

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In addition, MRS is affiliated with a federally regulated trust company, M.R.S. Trust Company. MRS Trust is a deposit taking institution and also offers loans for investments, RSPs and mortgages. MRS Trust is also the trustee of your MRS registered plan.

Each of the MRS companies is highly regulated. We are regulated to help protect you and your interests and MRS prides itself on the compliance standards it targets and achieves. Each MRS company has considerable capital resources, state of the art systems, capable and experienced staff and strong checks and balances to ensure that your hard earned assets are safe and secure.

We are owned by Mackenzie Financial Corporation, which is a subsidiary of IGM Financial Inc., a Canadian publicly-listed company with an enviable history in financial service provision. IGM's major shareholder is Power Financial Corporation, another Canadian publicly-listed company. So, you are in good company with MRS!

The following chart summarizes some information you may be interested in knowing about some of MRS's companies

Description	M.R.S. Inc.	M.R.S. Securities Services Inc.†	M.R.S. Correspondent Corporation	M.R.S. Trust Company
Advisors & Dealers served	Mutual fund licensed advisors	Securities licensed advisors	Quebec Mutual fund licensed advisors	All advisors
Type of service provided	Carrying dealer services	Carrying dealer services	Carrying dealer services	Deposits and loans, Registered plan trustee
Self-Regulatory Organization/ Regulator	Mutual Fund Dealers Association of Canada	Investment Dealers Association of Canada	Autorité des marchés financiers (AMF)	Office of the Superintendent of Financial Institutions (OSFI)
Registered in	All provinces and territories*	All provinces and territories	Quebec	All provinces and territories
Asset protection	Yes. All fully paid assets are segregated.	Yes. All fully paid assets are segregated.	Yes. All fully paid assets are segregated.	Canada Deposit Insurance Corporation (CDIC)
Protection against reduction in value of assets	None	None	None	None
Protection against insolvency	MFDA Investor Protection Corporation (MFDA IPC)	Canadian Investor Protection Fund (CIPF)	AMF Financial Services Compensation Fund	CDIC – Deposits

* Registration in Quebec is subject to regulatory approval

† member CIPF



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