

3 FAQS ABOUT CIPF

HOW DOES CIPF HELP INVESTORS?

CIPF provides limited protection for <u>property</u> held by a <u>member firm</u> on behalf of an eligible <u>client</u>, if the member firm becomes <u>insolvent</u>. Member firms are investment dealers that are members of IIROC (Investment Industry Regulatory Organization of Canada). These investment firms are also automatically members of CIPF.

If you have an <u>account</u> with a member firm, and that firm becomes insolvent, CIPF works to ensure that any property being held for you by the firm at that time is given back to you, within certain limits. Client <u>property</u> can include securities and cash.

However, CIPF does not guarantee the value of your property. Find out more about what CIPF does and does not cover <u>here.</u>



A list of CIPF member firms is available on our website.

CIPF member firms may sometimes market themselves under names other than their legal entity name, which is why you may not recognize them on the list. Member firms are required to include the CIPF membership identifier on all trade confirmations and account statements issued to clients, so you can check those documents and look for the CIPF membership identifier. You can also contact your account representative at the firm to verify its legal entity name.



No, your protection is not shared. If you have accounts at different member firms, you have separate CIPF protection for the property being held on your behalf by each firm.

For more information on CIPF coverage limits, please visit our website.

This document provides simplified explanations of the CIPF Coverage Policy, which will govern exclusively in determining any claims. This document is for informational purposes only and is not intended to constitute legal or investment advice.