

# Investment Licensing

## Securities Licensed

Governed by IIROC: Investment Industry Regulatory Organization of Canada

- Thorough Financial Plans
  - Stocks
  - Bonds
  - ETFs
- Quant Funds (In-House)
- -Rate Reset Preferred shares
  - GICs
  - Options
- Mutual Funds (Specialty; F-Class)
  - All Products (in general)

### CIC Course

Session 8 : Investment Industry

Session 9: Products & Fees

Session 10: Packaged Products

Session 11: Session 10 continued

## Insurance/LIFE Licensed

Generally Proprietary Mutual Funds. Often Expensive.

## Mutual Fund Licensed

Generally Embedded Commissions.

## Financial Planners – NOT Licensed

Note: From the viewpoint of the aHNW and eHNW Canadians.