

CSA Investor Education Committee Annual Activity Report 2016 TABLE OF CONTENTS

About CSA Investor Education.....	2.
Review of CSA Investor Education Initiatives	
April 2015 – March 2016.....	3.
Check Registration.....	3.
Crowdfunding.....	5.
IEC Membership.....	6.
Fund Facts.....	6.
CSA Investor Education Study.....	7.
Building Capacity.....	7.
NOTABLE JURISDICTIONAL INITIATIVES:	
The British Columbia Securities Commission.....	9.
The Alberta Securities Commission.....	11.
The Financial and Consumer Affairs Authority of Saskatchewan.....	13.
The Manitoba Securities Commission.....	14.
The Ontario Securities Commission.....	15.
Autorité des marchés financiers, Québec.....	17.
The Nova Scotia Securities Commission.....	18.
The Prince Edward Island Office of the Superintendent of Securities... Financial and Consumer Services Commission, New Brunswick.....	18.
Service NL, Newfoundland & Labrador.....	19.
The Office of the Northwest Territories Superintendent of Securities.....	19.
The Office of the Yukon Superintendent of Securities.....	20.
The Office of the Superintendent of Securities, Nunavut.....	20.



About the CSA INVESTOR EDUCATION COMMITTEE

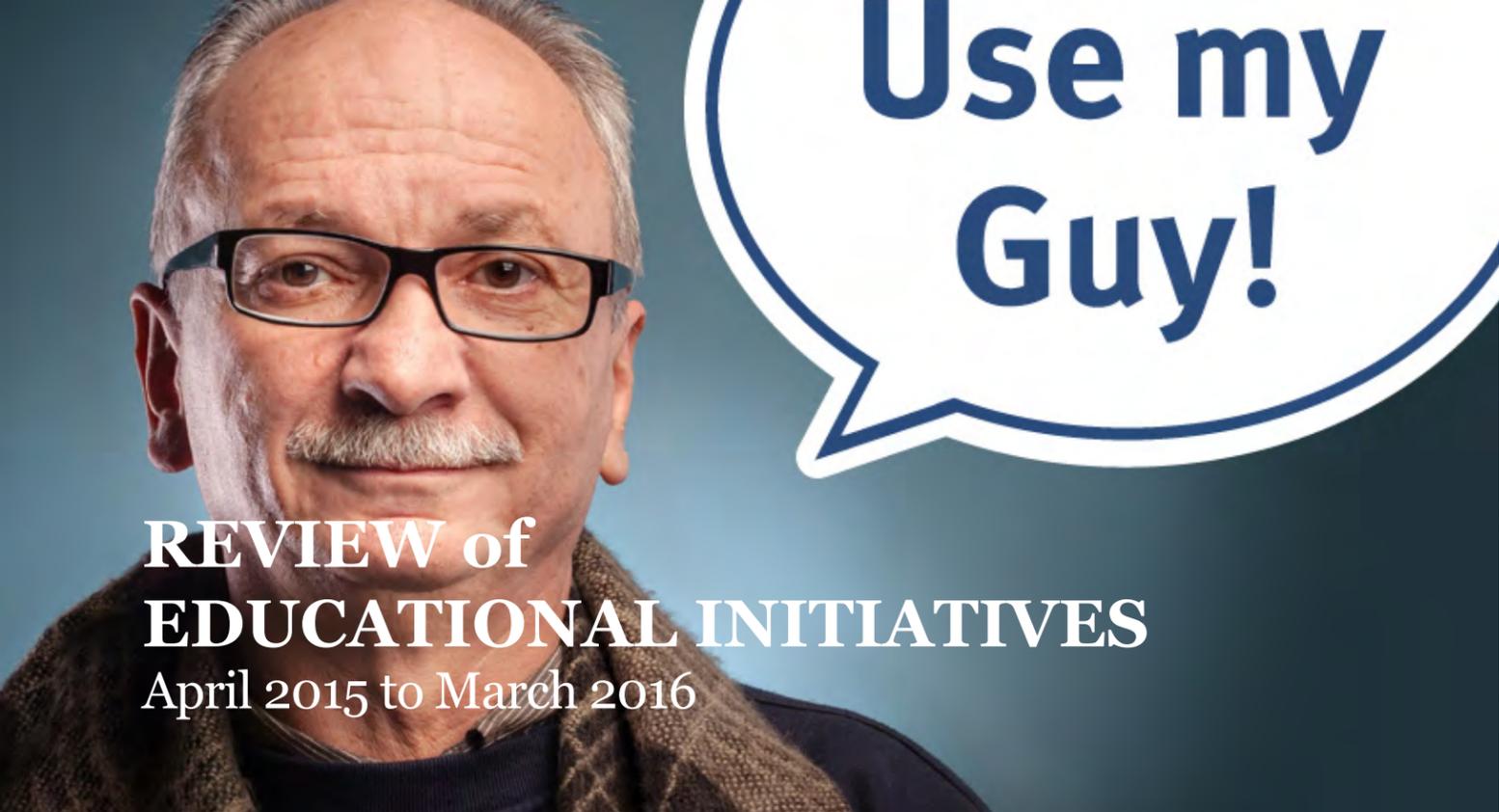
How we serve, educate, and protect Canadian investors

The Canadian Securities Administrators (CSA) Investor Education Committee (IEC) is comprised of representatives from the provincial and territorial securities regulators that provide information and education to help investors make appropriate investment decisions and to recognize, avoid and report fraudulent investments.

The CSA works to ensure that Canadians know the benefits of responsible investing and are aware of the impact of their financial decisions on their families and their future. The CSA wants Canadians to know they can turn to their securities regulator for unbiased information to help them make informed investment decisions.

Collaboration and partnerships play an important role in the IEC. By combining efforts with other organizations working in financial education and with each other, the IEC comes closer to accomplishing its goals.

The CSA IEC facilitates access to objective investment information and helps consumers make informed investment decisions.



REVIEW of EDUCATIONAL INITIATIVES

April 2015 to March 2016

CHECK REGISTRATION

The CSA consistently stresses the importance of checking the registration of any firm or individual selling securities or offering investment advice. This year, Canadians were encouraged to check before investing with the CSA's **National Registration Search** (NRS) tool and the **Disciplined List** (formerly the Disciplined Persons List). The IEC communicated the importance of checking these important resources through a news release recognizing Investor Education Month and through daily social media posts through the CSA's Twitter accounts (@CSA_News/@ACVM_Nouvelles). The posts also included general investor education information and links to CSA resources designed to help investors understand their investments, work with a financial adviser and recognize fraud.

ARE THEY REGISTERED?

Checking registration is a simple but crucial step for investors to take when selecting an adviser or firm. To support this key message, the IEC developed a bilingual online campaign to encourage investors to use the newly refreshed NRS tool. The **Are They Registered?** campaign ran through January and February 2016.

Many people hear about advisers or investment opportunities from friends, family and coworkers. With this in mind, four different bilingual ads were created in an effort to appeal to different segments of the IEC's target audience. Each ad ran on specific ad networks chosen for their ability to reach the two primary audiences: seasoned male investors ages 35-60, and newer investors—male or female—ages 19-34.



But shouldn't you check if she's registered?

Following the opening slides (pictured), each ad contained a slide recognizing that the individual most likely is trustworthy, 'but shouldn't you check?', and closed with a final frame (Top Page 4) promoting NRS and the URLs for aretheyregistered.ca and sontilsinscrits.ca

The campaign used targeted online display ads, search engine marketing, social media messaging, and optimized mobile-friendly landing pages to target Canadians who showed an interest in investing (through media consumption and search engine results) and bring them to the NRS tool and CSA resources.

In March 2016, for Fraud Prevention Month, the IEC again emphasized the importance of checking registration before making an investment decision. The IEC extended the **Are They Registered?** campaign, with an added focus on social media marketing, specifically using promoted posts on Twitter to create regular, highly visible messages about the importance and ease of checking registration through the newly redeveloped NRS tool. Search engine marketing through Google and display advertising on Facebook, similar to the display advertising used in the campaign's original run, were also used to further expand the reach of the campaign and draw in different audiences to the campaign websites, *aretheyregistered.ca* and *sontilsinscrits.ca*.

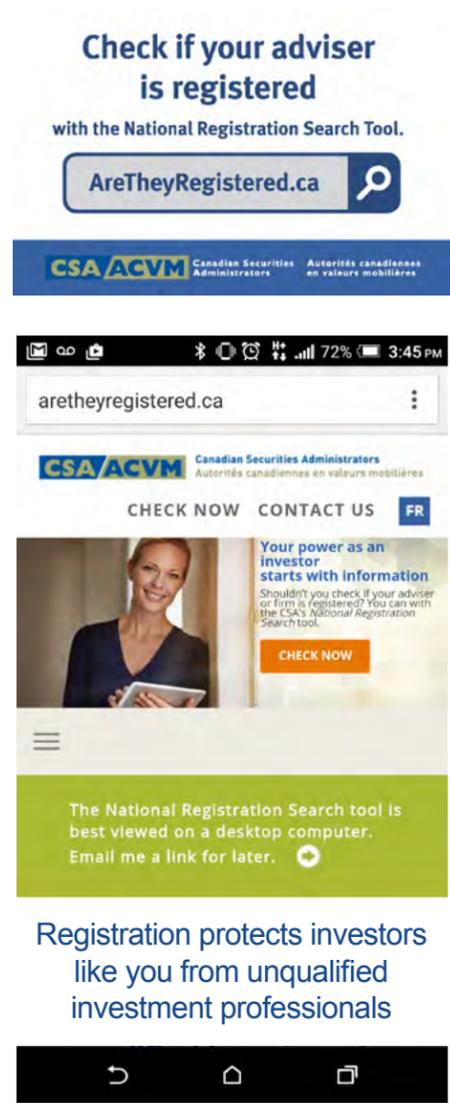
The campaign was successful, with all components—in English and French—exceeding targets for engagement and clicks to the campaign websites. As of March 31, 2016, it had driven 13,540 sessions to the English website and 4,640 sessions to the French website.

The IEC also issued daily tweets throughout March that focused on providing fraud prevention tips and highlighting the CSA's investor education tools and resources. IEC members were encouraged to retweet content to help expand the reach of these messages. News releases marking the CSA's recognition of Fraud Prevention Month and Check Registration Day were also issued on March 4 and March 16, respectively.

MEASURING IMPACT

The online ads were shown more than 7.4 million times resulting in over 20,081 combined visits to the landing pages and 9,965 completed NRS searches for individuals and firms.

As a part of the 2016 CSA Investor Education Study, the IEC tested how effective the NRS promotional campaign ads were. Respondents were shown one of the four ads and asked questions about the likelihood of checking registration and their impression of the ads. Their impressions were positive for all ads, and after seeing each ad their likelihood of checking registration increased 11–15 per cent, depending on the ad. The ads carried significant impact for those individuals who are not currently investing. Their likelihood of checking registration increased 48–74 per cent, depending on the ad.



To address the increasing use of mobile devices, mobile-friendly pages were designed to facilitate a smooth, investor-friendly transition from the ad to the more functional (although less mobile-friendly) NRS tool. The mobile-friendly pages offered the 45 per cent of users who arrived on a non-desktop device the option to browse the page now, and email themselves a link to NRS for later use.

Crowdfunding

In May 2015, the securities regulatory authorities in British Columbia, Saskatchewan, Manitoba, Québec, New Brunswick and Nova Scotia announced they had implemented registration and prospectus exemptions that allow start-ups to raise capital through crowdfunding in these jurisdictions. In simple terms, crowdfunding is a process through which a business can raise small amounts of money from a large number of people, typically via the Internet. The objective is to raise sufficient funds in order to carry out a specific project. A CSA Investor Education working group produced a set of Frequently Asked Questions (FAQ's) specifically related to start-up crowdfunding. The group also produced two infographics designed to help investors understand the types of crowdfunding that currently exist and the risks associated with participating in crowdfunding. In addition to launching the infographics, the CSA issued a series of six tweets in November 2015.

Types of CROWDFUNDING

WHAT IS CROWDFUNDING?
Crowdfunding is a web-based process that gives businesses a way to collect small amounts of money from a large number of people. Businesses use crowdfunding to raise money for a specific project.

THERE ARE SEVERAL WAYS TO PARTICIPATE

- DONOR:** Check out Kickstarter, Indiegogo, PledgeMusic and GoFundMe for crowdfunding opportunities.
- REWARDS-BASED:** Give money to a business in exchange for rewards, such as a product or other services. Rewards are received or experience in the future growth of the business if the value of the securities increases.
- PRESALE:**
- INVESTOR:**

INVESTOR-BASED CROWDFUNDING IS SOMETIMES CALLED START-UP CROWDFUNDING

It's a cost-effective way for new companies to raise small amounts of money and an easy way for you to support a business you care about.

HOW TO GET STARTED

- 1 FIND A PORTAL**
Create your provincial securities response to find a crowdfunding portal in your area.
 - British Columbia: bcsc.bc.ca
 - Nova Scotia: nscsc.novascotia.ca
 - Manitoba: mssc.mb.ca
 - Québec: scq.quebec.ca
 - New Brunswick: nbsc.ca
 - Saskatchewan: saskgov.ca
- 2 DO YOUR HOMEWORK**
Choose a suitable funding portal, review the offering document and research the business, team, and industry.
- 3 UNDERSTAND THE RISKS**
Many start-up businesses fail, and investors are uncertain. Check out our infographic on "The risks of start-up crowdfunding" for more info.
- 4 MAKE AN INVESTMENT**
You can contribute up to **\$1,500** per start-up crowdfunding offering. To learn more about your cash investment, the business will give you securities.

WHAT DO I GET BACK?

IN EXCHANGE FOR YOUR CASH INVESTMENT, YOU'LL GET ONE OF THESE TYPES OF SECURITIES:

- Equity securities, such as common shares or preferred shares
- Limited partnership units
- Convertible securities, such as warrants for the conversion into other common shares or preferred shares
- Debt securities, such as bonds

CHOOSE AN INVESTMENT OPPORTUNITY THAT WORKS FOR YOU.

Start-up crowdfunding is risky. Make sure you understand the risks and conditions of your investment. The more information you have to make a smart and informed start-up crowdfunding investment that works for you, the better. See "The risks of start-up crowdfunding" infographic.

Fund Facts

In November 2015, for Financial Literacy Month, an IEC working group developed three short animated videos to educate the public on **Fund Facts**. All jurisdictions were encouraged to share the videos through their social media accounts throughout the month. Tweets were also sent out weekly to promote the videos and encourage the public to use the CSA's interactive Fund Facts tool. The campaign resulted in high engagement and an increase in Twitter followers, as well as an increase in traffic to the CSA's website.

To learn more about Fund Facts:
<https://www.securities-administrators.ca>

CSA/ACVM Canadian Securities Administrators / Autorités canadiennes en valeurs mobilières

Fund Facts are designed to give investors relevant and easy to understand information about a mutual fund. Fund Facts must indicate: top holdings, investment mix, risks, and costs of buying and owning a fund. Fund managers are required to prepare and file Fund Facts for each class or series of each of their mutual funds, deliver them before accepting an instruction for the purchase of a mutual fund, post them to their website, and continue to make them available upon request.

IEC Membership

The following jurisdictions had active membership on the IEC from April 2015 to March 2016:

Laura Belloni (Secretary) & Svetlana Fowler.....	Canadian Securities Administrators
Alison Trollope (Chair) & Nicole Tuncay.....	Alberta Securities Commission
Andy Poon.....	British Columbia Securities Commission
Ainsley Cunningham & Kevan Hannah*.....	Manitoba Securities Commission
Marissa Sollows.....	Financial and Consumers Services Commission, New Brunswick
Kimberly Ryan.....	Service NL, Newfoundland and Labrador
Tanya Wiltshire.....	Nova Scotia Securities Commission
Shmaila Nosheen.....	The Office of the Northwest Territories Superintendent of Securities
Jeff Mason.....	The Office of the Superintendent of Securities, Nunavut
Tyler Fleming, Gord Kerr, Kevan Hannah*.....	Ontario Securities Commission
Adam Peters.....	The Prince Edward Island Office of the Superintendent of Securities
Camille Beaudoin & Michel Gariépy.....	Autorité des marchés financiers, Québec
Shannon McMillan.....	Financial and Consumer Affairs Authority of Saskatchewan
Rhonda Horte	The Office of the Yukon Superintendent of Securities

*Please note that Kevan Hannah moved from the MSC to join the OSC team in November 2015.

CSA Investor Education Study

The CSA Investor Education Study 2016 is the CSA's fourth survey on investment knowledge, investor behaviour and incidence of investment fraud. The survey examined themes similar to those conducted in 2006, 2009 and 2012, tracking benchmarks of investment behaviour, including financial knowledge, ability to recognize fraud and awareness of securities regulators.

The 2016 study also included a new focus on two topics:

- Why don't more investors take basic steps to ensure their investments reflect their goals and risk profile or to protect themselves from investment fraud?
- Are there steps securities regulators could take to improve the tools, messages and communications vehicles that CSA members already have in place?

KEY FINDINGS:

1. Changes in the economy and advice from advisers are driving people to review their risk tolerance
2. Two thirds of Canadians did not report being approached about a fraudulent investment
3. Three in five Canadians (58 per cent) who work with a financial adviser did not check their adviser's registration
4. Investors use their adviser as their primary source for investing information
5. Investor knowledge (61 per cent answered four or more questions out of seven correct on a standardized investor knowledge test, 60 per cent in 2012) and awareness of securities regulators remain consistent (42 per cent in 2016, 39 per cent in 2012).

The survey's findings will support CSA programming going forward and contribute to global knowledge in this field.

SOURCE: Innovative Research Group, 2015.

JURISDICTIONAL INITIATIVES of NOTE

BUILDING CAPACITY

CSA member participation in North American Securities Administration Association (NASAA) Investor Education in 2015:

Ken Gracey	British Columbia	Member: Alerts and Advisories Project Group
Marissa Sollows	New Brunswick	Chair: Online Outreach and Social Media Project Group Member: Investor Education section
Kimberly Ryan	Newfoundland & Labrador	Member: Life Stages Committee
Tanya Wiltshire	Nova Scotia	Member: Social Media and Online Outreach Project Group
Kevan Hannah	Ontario	Member: Social Media and Online Outreach Project Group



BRITISH COLUMBIA

The British Columbia Securities Commission

The British Columbia Securities Commission (BCSC) took a step in a new direction for its investor education activities over the past year. Having spent four years helping older British Columbians to fraud-proof themselves through the Be Fraud Aware campaign and anticipating the Client Relationship Model (CRM2) regulatory changes that would provide investors with new fee and portfolio reporting, the BCSC turned its attention to helping all BC investors become smarter investors so they can benefit from the important information that will soon be available to them.

The **Smarter Investor** campaign consists of five key elements: national research, website content, proactive media relations, paid and social media promotion, and special

events. The National Smarter Investor Study, which underpins the full campaign, examined client-adviser relationships in Canada and set a baseline for how ready BC investors are for the new fees and performance reporting. The study also introduced a new lens for understanding how personality affects Canadians' investment decisions and points out that personality definitely factors into the decision-making process.

These key findings form the basis for an online **Smarter Investor Quiz** that more than 18,000 people completed in its first five months. The campaign is supported by an integrated paid media campaign that includes television, digital and social media advertising, proactive media relations, a very

active social media program on Facebook and YouTube, and earned media, especially during RRSP season.

For Fraud Prevention Month, the BCSC staged a live musical at a popular downtown coffee shop in Victoria. The BCSC then released **Be Fraud Aware, the 2 Minute Musical** video at a special follow-up event in downtown Vancouver.

The BCSC InvestRight program continued to present the popular Be Fraud Aware seminar to seniors and other groups across the province. The BCSC also held public presentations at libraries and other venues in the Lower Mainland to help spread the message of smarter investing and being fraud aware.



MY RESULTS



YOU ARE CONFIDENT

Confident people like you score high on all five personality traits—extroversion, agreeableness, emotional stability, conscientiousness, and openness to experience. You are most likely to work with an investment advisor, most likely to have conducted a background check on your advisor, and most likely to have asked your advisor how they are compensated.

[RETAKE THE QUIZ](#)

Top: Be Fraud Aware, the 2 Minute Musical informed and entertained café patrons in downtown Victoria and Vancouver. Bottom: the Smarter Investor Quiz lets investors gauge their financial personality.

ALBERTA

The Alberta Securities Commission

The Alberta Securities Commission (ASC) accomplished a wide range of successful investor education initiatives over the past year. The Check. Protect. Invest. initiative continued to be a main campaign theme, in conjunction with the ASC’s consumer-oriented website, *checkfirst.ca*.

The **CheckFirst Café** popped up at three different tradeshows this year in Edmonton, Calgary and Lethbridge. At the shows, the ASC served free tea and coffee to approximately 7,700 booth visitors and educated them on the importance of checking first before making a decision to invest. For Financial Literacy Month, the ASC took over a barbershop in downtown Calgary and transformed it into the CheckFirst

Barbershop. The theme for this event was “not all scams are cut and dry,” and the ASC provided free haircuts to Calgarians for two hours over lunch. ASC staff were on hand to explain why bad investments aren’t always obvious and how to avoid getting investments “thinned” by fraud. Entertainment was provided by a local *a capella* group, who transformed into a barbershop quartet and performed a custom ASC jingle with key fraud prevention messages for the event.

To kick off Fraud Prevention Month, the CheckFirst Café took



over a café in downtown Edmonton, providing visitors with “Red Flag Roast” coffee, “Scammer Scones” and investor education. The Calgary-based *a capella* group also made the trip to Edmonton to perform at the Café. The ASC ran cost-effective advertising campaigns across Alberta to complement the events that took place during the fall

CHECK

The first step is to ensure that you are investing with a reputable source. Do a background check and ensure that the individual or company is registered to sell investments or securities, or offer investment advice.

CHECK

PROTECT

Becoming an informed investor is the best way that you can protect your money and your future financial security. Knowledge is power and on our website you will find information to educate yourself about investing – including key questions to ask before you invest.

PROTECT

INVEST

Once you’ve conducted a thorough due diligence and feel you are well-informed about a potential investment, you can make an educated decision on whether to proceed with the final step – INVEST.

INVEST

“MY WIFE AND I LOST OUR NEST EGG. BUT I GUESS WE’RE LUCKY, WE CAN TRY TO MAKE IT BACK. MY IN-LAWS LOST THEIR ENTIRE RETIREMENT SAVINGS. AND ALL TO SOMEONE THEY WERE FRIENDS WITH FOR 50 YEARS.”

WILLIAM*, HEALTHCARE PROFESSIONAL

*TO PROTECT PRIVACY, ALL NAMES HAVE BEEN CHANGED

WE HELP POINT YOU IN THE RIGHT DIRECTION.

and winter campaigns. ASC ran ads across a number of mediums, including television, radio, online and public transit.

Along with events, another highlight included developing six animated explainer videos on popular investor education topics. These videos (hosted on the ASC YouTube channel) aim to provide Albertans with a simple and entertaining way to learn about topics such as affinity fraud, the red flags of investment fraud, Ponzi schemes, and binary options scams.

WARNING SIGNS:

- “Exclusive” and “time-sensitive” investments
- Advisers who use their personal connections
- Referrals from group members
- Low-risk, high-reward promises

What is affinity fraud?

ASC albertasecurities

Subscribe 30

Opposite: The CheckFirst Café popped up in Edmonton, Calgary and Lethbridge this year. Top: The Check. Protect. Invest. continued to be a main campaign theme. Centre: Quotes from real individuals on their fraud experiences serve as a warning to their fellow Albertans. Above: Don’t be drawn in by lofty promises—affinity fraudsters prey on trust and personal relationships.

SASKATCHEWAN

Financial and Consumer Affairs Authority of Saskatchewan

The Financial and Consumer Affairs Authority of Saskatchewan (FCAA) developed numerous fraud prevention and investor education campaigns throughout the year to help Saskatchewan investors protect themselves and their money.

In the spring, the FCAA used media and social media to remind investors of how cunning scam artists can be, and not to be tempted by promises of great returns and limited risk.

In the fall, the FCAA ran a campaign focused on seniors,

who are attractive targets for investment fraud because they often have a lifetime of savings in their bank accounts and can be concerned about having enough money for retirement. The FCAA highlighted telltale signs of investment fraud via video, media and website content, as well as Twitter and Facebook.

For Financial Literacy Month, the FCAA informed investors about how fraud often targets members of tightly-knit groups or organizations. Using social media, a news release and the FCAA

website, the affinity fraud campaign provided information about warning signs and offered tips and tools on ways to make educated decisions.

The FCAA is committed to investor education and continues to develop tools and campaigns that assist investors in making informed investment decisions.



The @SkGov account regularly tweets helpful Investment and fraud protection advice on behalf of the FCAA.



MANITOBA

The Manitoba Securities Commission

The Manitoba Securities Commission (MSC) once again partnered with the Winnipeg Police Service to promote recognizeinvestmentfraud.com, which provides investors with information and tools for recognizing common investment scams. This year's campaign consisted of radio and online ads, as well as a website contest that garnered over 750 entries.

The MSC continued to lead the Manitoba Financial Literacy Forum (MBFLF), a coalition of more than 40 organizations and individuals working to promote lifelong financial education and skills within the province. This year, the MBFLF carried out a survey to measure the current level of financial literacy among Manitobans, which revealed that; one in five Manitobans feel little control over their finances; 15 per cent believe they would put off

dealing with money problems; 11 per cent say they don't know who or where to turn to to solve a financial problem; and 8 per cent feel they don't know how to make good financial decisions.

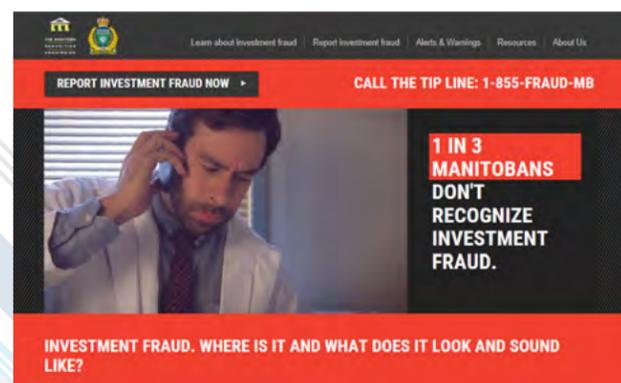
The MBFLF also produced its annual Money Matters calendar, featuring financial tips and resources for individuals and families from all walks of life, available for free at many locations throughout the province.

The Forum has engaged a strategic planning facilitator to guide planning for 2016 to 2019.

Over the past year, the MSC issued 46 local press releases on a variety of topics, including several investor alerts on

binary options scams. In recent months, Manitobans have reported several instances of significant financial loss through unregistered, offshore binary options firms.

The MSC continues to support initiatives of the CSA through active participation and leadership on a variety of committee projects, as well as roundtable discussions on financial literacy, pensions, and public policy, with a variety of national and provincial agencies.



MSC and the Winnipeg Police Service partnered to create recognizeinvestmentfraud.com

ONTARIO

The Ontario Securities Commission - Investor Office

On October 30, 2015, the Ontario Securities Commission (OSC) introduced the new Investor Office. The Investor Office was established to set the strategic direction and lead the OSC's efforts in investor engagement, education, outreach and research. The Investor Office also brings the investor perspective to the OSC's policy-making activities and operations. The Office coordinates all investor-focused initiatives, including working with the Investor Advisory Panel and developing content for the OSC's award-winning investor site, getsmarteraboutmoney.ca.

While investor education is only a part of the Investor Office's mandate, significant activities were undertaken in 2015-2016. The OSC is delivering investor education in new ways that help it to be widely seen and read by those who need it, and responding to the changing

ways people are using technology and receiving information.

For the Investor Office launch, the OSC created a new investoroffice.ca portal, relaunched and expanded its Investor News newsletter, published The Investor Perspective (OSC Staff Notice 11-773), created the **Re: Investing** website to receive and answer investor questions, launched a video trilogy (now over 300,000 views) and translated investor information into 17 different languages.

In connection with the publication of Multilateral Instrument 45-108 Crowdfunding (MI 45-108)¹, which introduces a crowdfunding prospectus exemption and a registration framework for funding portals, the OSC Investor Office published an interactive equity

crowdfunding guide at crowdfundontario.ca.

Since the October 2015 launch, the Investor Office has also created a TFSA calculator and published significant new resources through Investor News, among other initiatives.

Additional new investor education resources created during the year include an Investment Policy Statement (IPS) blueprint generator, research on older Canadians that revealed key lessons around retiring was also published, along with an infographic that helped to share the top findings and a "Service Expectations of Financial Advisers" tool drawn from the findings from the Mystery Shopping for Investment Advice research study conducted jointly by the OSC, Investment Industry Regulatory Organization of Canada



Clockwise from Top: Video showcasing the new OSC Investor Office; the crowdfundontario.ca site explains the risks and rewards of crowdfunding; an example of a Fact Card on mutual funds from getsmarteraboutmoney.ca

CROWDFUNDING MODELS

There are three common types of crowdfunding models. Click on each one below to learn more.



(IIROC) and the Mutual Fund Dealers Association (MFDA).

One of OSC's biggest initiatives this year was the launch of Fact Cards. Fact Cards can be embedded by using a publicly available web code (similar to how YouTube videos can be embedded on websites) and shared through social media links. All Fact Cards are built for use on desktop, tablet and mobile devices, and are available in English and French. Twenty organizations and individuals—from the financial

industry, consumer and investor representatives, law enforcement, educational partners and others—are supporting or partnering with the Investor Office for the Fact Card initiative.

For Fraud Prevention Month, the Investor Office led the OSC's activities, which included an advertising campaign that ran in *The Globe and Mail* and various Ontario communities.

The Investor Office represents



Ontario on the International Organization of Securities Commissions (IOSCO) Committee 8 on Retail Investors. Ontario was Chair of Committee 8 until Howard Wetston's term as OSC Chair ended, and the Investor Office's Director is currently participating in several working groups. The OSC has previously contributed to Committee 8's outreach to retail investors concerning regulatory initiatives, as well as its Sound Practices for Investment Risk Education report.

¹ In November 2015, Manitoba, Ontario, Québec, New Brunswick and Nova Scotia published MI 45-108

QUÉBEC

Autorité des marchés financiers

The Autorité des marchés financiers (AMF) is now in the implementation and action plan stages of Québec's first financial education strategy. Three working committees have been created with various partners (government, industry, education, community groups) and meet on a regular basis.

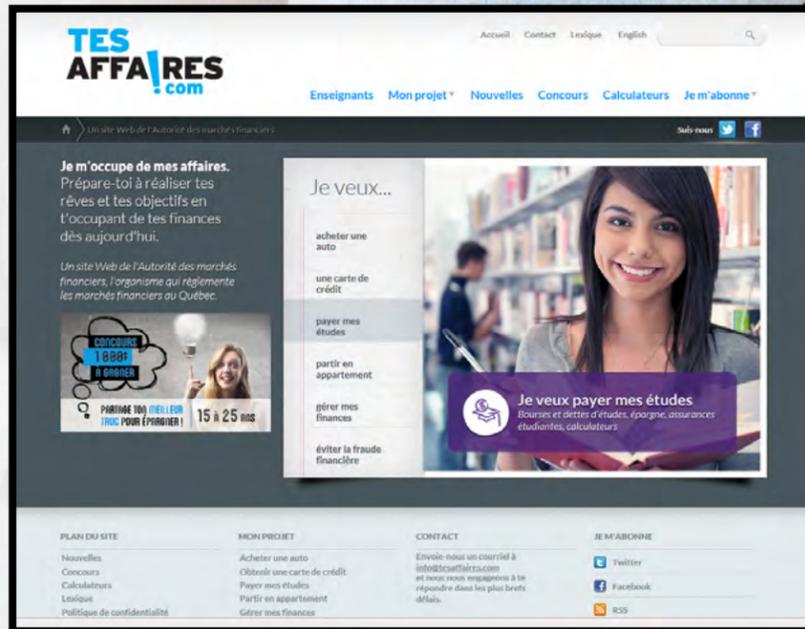
As part of the strategy, the AMF is completing a list of skills necessary for lifelong financial well-being in a form accessible to financial education specialists and consumers, as well as identifying gaps in financial knowledge according to predetermined target audiences and the strategy objectives. The objective is to create innovative partnerships which will lead to effective programs.

The AMF is also developing a joint campaign to encourage Quebecers to talk more about money. The **Viens parler d'argent – Let's talk about money** CEGEP² conference tour started in October 2015. To date, the AMF's speakers have been invited to 26 CEGEPs to talk about budgeting, saving, debt management and fraud prevention to students (on average 17–19 years old). The conferences also feature videos produced exclusively for the tour. Participants can win door prizes and are encouraged to enter a draw for a \$1,000 grand prize.

The AMF is a member of the IOSCO Committee 8 on Retail Investors and sits on the National Steering Committee on Financial Literacy.

The AMF's Youth Website, tesaffaires.com received the 2016 Institute for Financial Literacy (EIFLE) award for Children's Education Program of the Year.

The AMF's financial education team continued to develop educational tools on a wide scope of topics such as crowdfunding, robo-advisers and personal finance. The team took part in several television interviews (Canal argent and Canal V) on these topics throughout the year.



² Collège d'enseignement général et professionnel - General and Vocational College

NOVA SCOTIA & PRINCE EDWARD ISLAND

The Nova Scotia Securities Commission

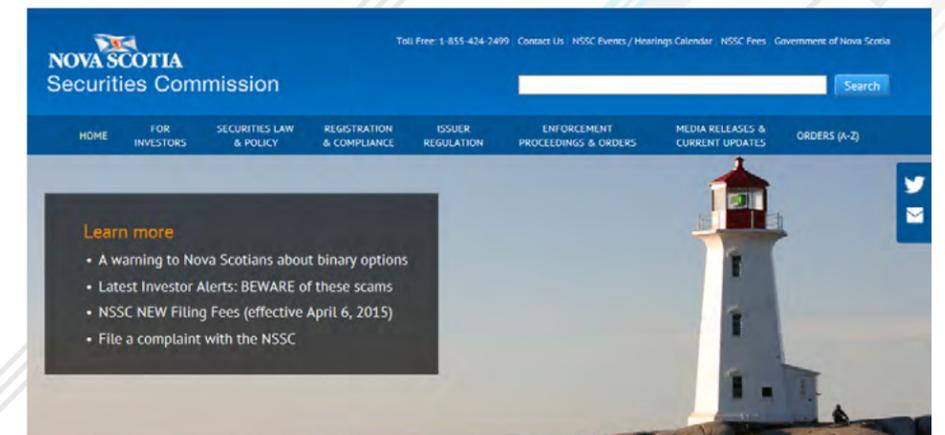
The Nova Scotia Securities Commission's (NSSC) main investor education outreach goal this year was to provide education on Nova Scotia's capital and exempt markets. The NSSC created informative publications to easily explain the exemptions available for businesses to raise capital and also held three public information sessions on the CSA's proposed new crowdfunding rules. These achievements resulted in the most media coverage for the year. The NSSC received great feedback from participants and as a result was invited to speak at two public capital-raising conferences.

The nssc.novascotia.ca web portal educates Nova Scotia investors on a variety of topics.

The NSSC also gave presentations on ethical behaviour in the industry to future registrants in the Nova Scotia Community College's Investment Management Certificate Program. The presentations were very successful, and at the request of students and staff the NSSC will present this programming on an annual basis. The NSSC team is looking forward to next year and setting new investor education goals that continue to fulfill its mandate.

The Prince Edward Island Office of the Superintendent of Securities

The Office of the Superintendent of Securities continues to inform Prince Edward Island investors about investment risks and scams. The Office provides the tools and resources necessary to make informed investment decisions, through its website with links to the CSA and NASAA websites.



NEW BRUNSWICK, NEWFOUNDLAND & LABRADOR



Financial and Consumer Services Commission

The Financial and Consumer Services Commission (FCNB) frequently communicates one-on-one with community groups and schools. Last year, FCNB delivered 159 presentations to 3,638 people. Thirteen of these financial literacy presentations were made to grades K-8 students in low-income neighbourhoods. Themes covered smart spending decisions, knowing the difference between wants and needs and setting financial goals.

FCNB partnered with a local coffee house to pilot a new outreach project, the “Spend Smart Café.” Modelled on a successful program previously offered in



The Spend Smart Cafe was a relaxed environment to discuss a serious topic—financial fraud.

Alberta, FCNB offered free coffee and treats and used the relaxed atmosphere of a coffee shop to answer questions about fraud prevention. FCNB chatted with hundreds of individuals about their personal financial health and how to recognize signs of fraud. FCNB also posted free information and blog posts on its *fcnbc.ca* and *fr.fcnbc.ca* websites, with links on social media, resulting in a significant increase in traffic to its fraud prevention resources and engagement with the public on social media channels.

New Brunswick’s growing senior population is also susceptible to financial abuse. To address this priority audience, FCNB has developed checklists and infographics to help debunk common financial abuse myths and start conversations among families about what to do if abuse is suspected. FCNB held a series of roundtables with seniors throughout the province to better understand the issues they face when using financial services. These roundtables were followed up by a larger Forum on Senior Financial Abuse. The results of the Forum will allow FCNB and

participants from key stakeholder groups to identify priorities for program and policy development to develop a more proactive approach to protecting seniors in New Brunswick.

FCNB is working with the YMCA and other newcomer groups to provide fraud prevention tips tailored to newcomers and translated into their respective languages. FCNB’s free handout highlights frauds and scams that specifically target newcomers and provides them with the tools to recognize when they are being targeted.

Service NL, Newfoundland and Labrador

Service NL’s Office of the Superintendent of Securities welcomed John O’Brien, FCAP, FCA, CISA, in September 2015 as the new Superintendent of Securities. Through 2015, Service NL saw continued growth and success through provincial online promotion of Fraud Prevention Month, Investor Education Month and Financial Literacy Month in addition to actively supporting all CSA initiatives.



Mr. John O'Brien

YUKON, NUNAVUT, and The NORTHWEST TERRITORIES

The Office of the Northwest Territories Superintendent of Securities

The Securities Office continues to provide available tools and resources to investors through its website with links to the CSA and NASAA websites. During Fraud Prevention Month, links to CSA publications were posted on the website, redirecting users to the CSA resources. Plans for future initiatives are being developed and the Office remains committed to ensuring investors will have access to current information online. The current Department of Justice website has been redesigned and the development of information for investors is in progress.

The Office of the Superintendent of Securities, Nunavut

Materials provided by the CSA are posted on the Nunavut’s Department of Justice website to help create public awareness. The Office of the Superintendent of Securities recognizes the importance of its role in providing ongoing investor education. It looks forward to participating more actively in the national investor education landscape in the future.

The Office of the Yukon Superintendent of Securities

In 2015-2016 the Office of the Yukon Superintendent of Securities, within Yukon’s Department of Community Services, conducted outreach activities to provide Yukon investors with access to more information and resources. For Investor Education Month and Fraud Prevention Month, the Office shared the CSA’s social media posts and news releases on its website. The Office website continues to maintain links to the CSA and NASAA websites for investor tools and investor alerts.

*Union Bank of Canada, 1921,
Fort Smith, N.W.T.*





Investor Education Committee
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