



RDBA Value Proposition

MISSION STATEMENT

The primary goal of RDBA is to protect the interests of depositors and to strengthen market integrity and efficiency within the Canadian Deposit Broker industry.

We strive to establish high standards of business conduct and industry best practices, training and testing for our members.

We endeavour to provide a forum for the exchange of information, to keep our members apprised of regulatory changes, to advocate for our members, and to facilitate the business of client name deposits.

Established in 1986, the Registered Deposit Brokers Association (RDBA) is the professional standards association for the Canadian client name deposit industry. Membership in the association includes Financial Institutions, Deposit Brokers and their representatives who sell deposit products to investors. The primary goal of the RDBA is to protect the interests of depositors and to strengthen market integrity and efficiency within the Canadian Deposit Broker industry.

- Increasing investor awareness of Deposit Brokers and their products and services.
- Raising the educational standards of its members through industry training and accreditation.
- Providing a forum for members to exchange ideas and keep apprised of industry issues.
- Advocating for the industry and helping to shape regulatory, and operational initiatives.
- Administering a national registry and referral service for investors and Financial Institutions seeking qualified Deposit Brokers.
- Providing annual anti-money laundering and anti-terrorist financing training and testing.
- Simplifying the deposit business through the development and maintenance of standardized regulatory-compliant forms and procedures.
- Administering the Broker on-boarding and Broker Compliance Questionnaires.



BUSINESS BUILDING SUPPORT

- By identifying Financial Institutions that are expanding their deposit networks, RDBA helps Brokers increase their access to deposit issuers and add value to their customers.
- The searchable national registry of Deposit Brokers allows investors and Financial Institutions to locate qualified Deposit Brokers. Each profile provides an opportunity for the Deposit Broker to include a photo, business logo, biography and industry credentials.
- Administering the Broker on-boarding and Broker Compliance Questionnaires.
- Creation and maintenance of the Broker Advantage Index which illustrates the enhanced returns available when working with a Deposit Broker.
- The GIC Laddering Tool assists Deposit Brokers in demonstrating the value of generating predictable income and reducing reinvestment risk in a portfolio of deposit instruments.

EDUCATIONAL SUPPORT

- Providing training through the Canadian Deposit Self-Study Course. Completion of this course has been approved for 30 continuing education credits by the Institute for Advanced Financial Education, Advocis and others.
- Providing annual anti-money laundering and anti-terrorist financing training and testing that satisfies the requirements of all the Financial Institutions with which they are contracted.
- Creating and distributing industry information and papers to the industry on topics of relevance to members.

ADVOCACY SUPPORT

- Simplifying the deposit business for its members through the development and maintenance of standardized regulatory-compliant forms and procedures.
- Increasing investor awareness of Deposit Brokers and their products and services.
- Advocating for the industry and helping to shape regulatory and operational initiatives.
- Providing Deposit Brokers with a forum in which to exchange ideas and keep apprised of industry issues.

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GICdirect.com has been a member of the RDBA for 17 years. The RDBA continues to increase investor awareness of Deposit Brokers and their services, helps to shape regulatory policies and initiatives, raises educational standards of its members through industry training and provides annual anti-money laundering and anti-terrorist financing training and testing. The RDBA is also helping to simplify the deposit business through the development and maintenance of standardized regulatory compliant forms and procedures.

BILL RITCHIE
President & CEO

GICdirect.com Financial Services Ltd.

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The RDBA belongs to its members to the benefit of the conservative investor. It establishes and reinforces educational and professional standards that represent excellence and commitment.

The RDBA provides a forum in which like minded, consumer-focused professionals can exchange ideas and refine best practices. It advocates for the consumer and enhances public awareness of the deposit industry.

DAVID NEWMAN
Chief Operating Officer
Fiscal Agents Ltd