

Client Relationship Model

Transition periods and effective implementation dates

Client Relationship Model Element	Transition Period	Effective Implementation Date
Relationship disclosure requirements		
Provision of relationship disclosure information to:		
(i) new clients	1 year	March 26, 2013
(ii) existing clients	2 years	March 26, 2014
Conflicts of interest management / disclosure requirements		
Provisions relating to conflict identification and avoiding and addressing conflicts	Immediate	March 26, 2012
Provisions relating to conflict disclosure:		
(i) prior to opening an account	Immediate	March 26, 2012
(ii) inclusion of conflicts disclosure in relationship disclosure information provided to new clients	1 year	March 26, 2013
(iii) inclusion of conflicts disclosure in relationship disclosure information provided to existing clients	2 years	March 26, 2014
(iv) prior to entering into a transaction	Immediate	March 26, 2012
Account suitability requirements		
Trigger event suitability assessment requirements	6 months	September 26, 2012