

2017 REPORT CARD ON BANKS

How advisors rated their firms

	BANKS						Performance average	Importance average
	Bank of Montreal	Bank of Nova Scotia	CIBC	National Bank	Royal Bank	TD Bank		
Firm's total compensation	7.9	6.9	8.4	6.9	8.5	7.9	7.7	9.0
Firm's reward/recognition program	7.5	6.8	9.1	6.9	8.0	7.3	7.6	7.8
Technology tools & advisor desktop	7.0	6.9	8.1	6.2	8.0	7.6	7.3	9.3
Support for mobile technology & the mobile advisor	7.5	7.7	9.4	7.4	8.5	7.4	8.0	8.5
Support for using social media	7.5	6.8	8.5	6.3	N/C	6.5	7.1	6.8
Back office & administrative support	7.4	5.9	8.1	6.4	8.0	7.3	7.2	9.3
Firm's consumer advertising	8.3	8.1	9.2	7.4	8.4	7.1	8.1	8.3
Firm's marketing support for advisor's practice	7.8	6.9	8.6	6.7	7.4	7.8	7.5	8.4
Client account statements	8.6	7.8	9.0	8.0	8.3	5.6	7.9	9.1
Online account access for clients	8.7	9.3	9.6	8.4	9.1	9.0	9.0	9.1
Ongoing training	8.1	7.1	8.9	7.8	8.3	7.8	8.0	8.9
Your branch manager	8.9	8.7	9.1	8.5	8.8	8.4	8.7	9.2
Firm's succession/retirement program for advisors	8.0	7.4	8.0	8.3	8.5	7.5	7.9	9.2
Products & support for high net-worth clients	8.6	8.2	9.3	8.2	8.6	7.7	8.4	9.3
Support for developing a financial plan for clients	8.7	8.6	9.3	8.2	8.6	8.3	8.6	9.4
Support for developing an investment plan for clients	8.8	8.4	9.3	8.2	8.6	7.8	8.5	9.3
Support for wills and estate planning	8.3	7.3	8.8	7.2	8.3	7.3	7.9	8.8
Support for tax planning	7.3	6.1	8.7	7.5	7.6	6.6	7.3	8.7
Bringing new investment products to market	8.9	7.6	8.6	7.7	8.5	7.9	8.2	8.7
Quality of firm's product offering	9.0	8.5	9.3	8.2	8.9	8.1	8.7	9.5
Firm's stability	9.4	8.7	9.8	8.2	9.9	9.3	9.2	9.6
Firm's strategic focus	8.8	8.3	9.5	7.9	9.1	8.3	8.7	9.1
Firm's effectiveness in keeping advisors informed	8.4	7.7	9.4	7.4	8.3	8.1	8.2	9.1
Firm's receptiveness to advisor feedback	8.0	7.1	8.7	6.8	7.9	7.7	7.7	9.0
Firm's corporate culture	8.7	7.9	9.2	7.9	8.7	8.3	8.4	9.0
Firm's reputation with clients and/or prospective clients	8.9	8.5	9.2	8.1	9.5	8.7	8.8	9.6
Firm's ethics	9.4	9.1	9.7	9.0	9.6	8.9	9.3	9.7
Support for dealing with changes in the regulatory environment	8.8	8.6	9.5	8.9	9.4	8.8	9.0	9.3
Advisor's relationship with compliance department	8.7	8.8	9.3	8.2	9.3	8.9	8.9	9.2
Freedom to make objective product choices	8.9	9.3	9.5	8.0	8.9	7.9	8.8	9.4
Firm's delivery on promises	8.8	7.9	9.4	8.0	8.8	8.0	8.5	9.4
IE rating (average of all categories)	8.4	7.8	9.0	7.7	8.6	7.9	8.2	
Overall rating by advisors	8.8	7.8	9.4	7.9	9.0	8.3	8.6	

ALL SCORES ARE BASED ON A SCALE OF 0 TO 10

NUMBERS IN GREEN INDICATE A SCORE HAS INCREASED BY AT LEAST HALF A POINT FROM LAST YEAR. NUMBERS IN RED INDICATE A SCORE HAS DECREASED BY AT LEAST HALF A POINT FROM LAST YEAR

THE "IE RATING" IS AN AVERAGE OF ALL OF A COMPANY'S CATEGORY SCORES, EXCLUDING THE "OVERALL RATING BY ADVISORS"

THE "OVERALL RATING BY ADVISORS" IS THE RATING ADVISORS GAVE THEIR FIRM AS A WHOLE

THE "PERFORMANCE AVERAGE" TALLIES ALL THE SCORES IN A GIVEN CATEGORY AND AVERAGES THEM TOGETHER. YOU CAN CHECK TO SEE IF A COMPANY IS ABOVE OR BELOW THE AVERAGE

THE "IMPORTANCE AVERAGE" TALLIES ALL THE IMPORTANCE SCORES IN A GIVEN CATEGORY AND AVERAGES THEM TOGETHER. IT IS INTENDED TO MEASURE HOW IMPORTANT ADVISORS THINK

A REPORT CARD CATEGORY IS TO THEIR BUSINESS

N/C MEANS THE CATEGORY IS NOT CALCULABLE BECAUSE NOT ENOUGH ADVISORS RATED IT TO PRODUCE A REASONABLE SAMPLE