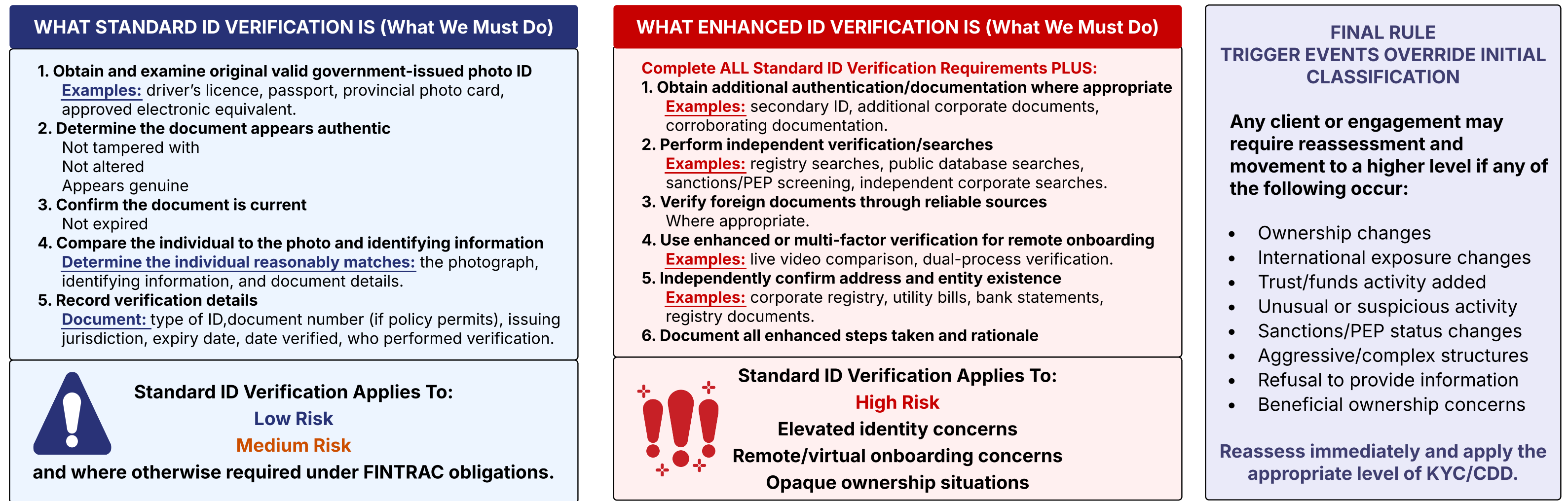


*Determine the appropriate level of FINTRAC:KYC (Know Your Client)/CDD (Client Due Diligence) procedures for each client and engagement based on the CSS Risk Assessment Matrix (RAM).*



| Practical CSS Mapping — Quick Reference            |               |                                         |                                                    |
|----------------------------------------------------|---------------|-----------------------------------------|----------------------------------------------------|
| Engagement / Scenario                              | Risk Level    | KYC/CDD Level Required                  | Review Frequency<br><small>(Policy Manual)</small> |
| Simple T1 (Local Canadian Resident)                | Low           | Basic Screening & Simplified Monitoring | Every 3 Years                                      |
| T1 with US tax / foreign reporting                 | Medium        | Standard KYC/CDD                        | Every 2 Years                                      |
| Standard T2 (local corp)                           | Medium        | Standard KYC/CDD                        | Every 2 Years                                      |
| Complex T2 / Holding Co. / International exposure  | High          | Expanded / Enhanced KYC/CDD             | Annually                                           |
| Payroll / T4 (cash-intensive / unusual structures) | Medium        | Standard KYC/CDD                        | Every 2 Years                                      |
| T3 Trusts (standard family trust)                  | Medium        | Standard KYC/CDD                        | Every 2 Years                                      |
| T3 Trusts (offshore / complex)                     | High          | Expanded / Enhanced KYC/CDD             | Annually                                           |
| T5 Investment slips (standard local)               | Low to Medium | Standard KYC/CDD                        | Every 2 - 3 Years                                  |
| T5 Investment slips (complex/offshore structures)  | High          | Expanded / Enhanced KYC/CDD             | Annually                                           |
| Advisory-only valuation/business transition work   | N/A           | Basic Screening Only                    | Trigger-Event Only                                 |