AgriStability

Program Handbook

Effective for Program Years commencing 2013

A federal-provincial-territorial initiative

Phone: 1.877.899.AFSC (2372)
Email: AgriStability@AFSC.ca
Website: www.AFSC.ca eForms: myAFSC.ca
Fax: 403.782.8348 or 1.855.700.AFSC (2372)

AgriStability - Program Overview

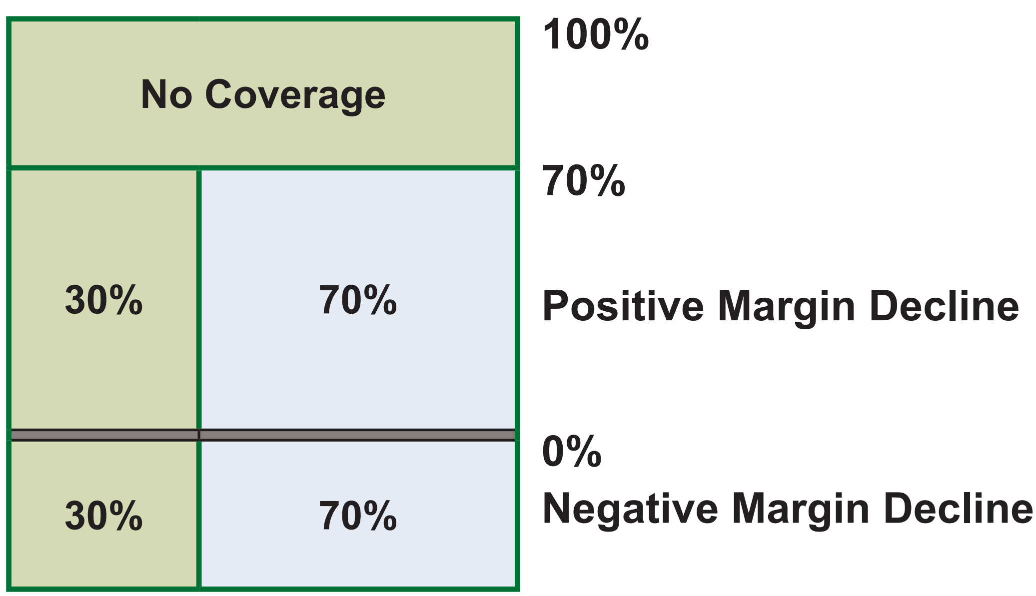
PROTECTING YOUR FARM INCOME

AgriStability is part of a suite of Business Risk Management Programs. AgriStability allows producers to protect their farm operation against large margin declines. It directs government funds to those in need by providing disaster assistance to program participants who experience margin declines greater than 30%.

AgriStability is built on the philosophy that governments and producers share in the cost of replacing lost income. Growing Forward 2 AgriStability will provide a 70% margin coverage with a 70% compensation rate for both Positive Margin and Negative Margin Declines.

The following illustration shows cost sharing under Growing Forward 2 AgriStability.

Applied Reference Margin



An Applied Reference Margin is determined from historical information provided by the participant, and for Growing Forward 2 AgriStability purposes, represents the producer's expectation of profit, limited to the extent of their program allowable expenses. Any loss is determined by comparing the participant's information for the Program Year to their Applied Reference Margin.

Positive Margin Decline is covered by governments at 70% of the loss. If eligibility requirements are met, governments will also contribute 70% of the portion of loss that exceeds the Applied Reference Margin (Negative Margin Decline).

PARTICIPATION REQUIREMENTS

1. On or before the Eligibility/Fee Deadline, remit the AgriStability Fee.
2. Submit completed Supplementary Forms and your (tax) Statement of Farming Activities pertaining to the program year by the Supplementary/Tax deadline.

   Note: If you file your tax using a T1163-Statement of Farming Activities, CRA will forward all T1163 information that has been filed by the tax deadline to AFSC. If you do not file taxes in the form of a T1163 to CRA, please contact AFSC to determine your filing requirements.

HOW THE PROGRAM WORKS:

HOW YOUR PRODUCTION MARGIN IS DETERMINED

AgriStability is calculated based on a Production Margin, which is allowable income minus allowable expenses, as determined from tax information. Additional adjustments are made for any changes within the farm (Structural Change) and in relation to inventory valuation using the Hybrid Inventory Adjustment Method. For those years reported on a cash basis, adjustments may also occur for accounts receivable and deferred income, accounts payable, and purchased inputs.

Allowable income and expenses are those that are directly related to the production of a commodity, such as grain sale income, or fuel, fertilizer, pesticide and feed costs.

CALCULATING AN OLYMPIC REFERENCE MARGIN AND A PROGRAM YEAR MARGIN

An Olympic Reference Margin is calculated from the Production Margins for five years prior to the Program Year, using the Olympic Average. The Olympic Average is determined by omitting the highest and lowest margins and averaging the remaining three.

The Program Year Margin is calculated using the same Production Margin method as the years used in the Reference Margin.

CALCULATING THE REFERENCE MARGIN LIMIT

The Reference Margin Limit is calculated by averaging the allowable accrued expenses from the same reference years that were used in the calculation of the Olympic Reference Margin.

NOTE: Under the Growing Forward 2 Federal, Provincial and Territorial Agreement the Reference Margin used to process your AgriStability payment calculation cannot exceed (is limited to) accrued allowable expenses in the Reference Period.

CALCULATING THE APPLIED REFERENCE MARGIN

The Applied Reference Margin is the lower of your Olympic Reference Margin and your Reference Margin Limit. The Applied Reference Margin is used to calculate your AgriStability Benefit.

HOW PAYMENTS ARE TRIGGERED

Payments are triggered when your program year margin is less than 70% of your Applied Reference Margin. The maximum Benefit per participant is $3,000,000 per Program Year.

PROGRAM FEE

Payment of the fee prior to the deadline is required to be considered as an eligible program participant. The fee to participate is $4.50 for every $1,000 of Contribution Reference Margin, multiplied by 70%. There is a minimum fee of $45.

The Contribution Reference Margin used to calculate the fee is based on available margin information from prior years and will be different from the Reference Margin used in your Benefit calculation. The Contribution Reference Margin is not subject to limiting.

An annual Administrative Cost Share (ACS) Fee of $55 is also charged.

TABLE OF CONTENTS

The Growing Forward 2 Agriculture Agreement, the Growing Forward 2 AgriStability Guidelines and this handbook determine how Growing Forward 2 AgriStability is Administered in Alberta. Any inconsistencies between this handbook and the Guidelines shall be resolved in favour of the Guidelines.

1.0 PURPOSE

The purpose of this Program is to provide Canadian agricultural producers with an on-going whole-farm risk management tool that provides protection against large drops in farming income.

2.0 DEFINITIONS

In this Handbook:

ACS means Administrative Cost Share which is the annual charge for participants to cover a portion of Program administrative costs;

AFSC means the Agriculture Financial Services Corporation, the Alberta Crown Corporation administering AgriStability for Alberta;

AgriStability Fee is the amount payable each Program Year based on the participant's Contribution Reference Margin;

Applied Reference Margin means the Reference Margin as applied by the Alberta Administration. It is the lower of the Olympic Average Reference Margin or the Reference Margin Limit;

Benefit is any AgriStability payment for the Program Year;

BPU means benchmark per unit and represents the average Production Margin associated with producing a unit of a particular commodity based on industry standards;

Contribution Reference Margin is the reference margin used to calculate the AgriStability Fee for the Program Year;

CRA means Canada Revenue Agency;

Enrolment/Fee Notice is an annual notice issued by AFSC outlining a participant's AgriStability Fee. The payment of this fee enrols the participant in AgriStability for that Program Year;

Expense BPU means expense benchmark per unit and represents the average of allowable expenses associated with producing a unit of a particular commodity based on industry standards;

Hybrid Inventory Adjustment is the method of calculating the value of the inventory adjustment as per Section 7.7 of this Handbook;

Margin Decline is the amount that the participant's Program Year Margin is below their Applied Reference Margin;

Negative Margin is a Production Margin that is less than zero;

Negative Margin Decline represents any decline below the Positive Margin Decline range of a participant's Applied Reference Margin;

Olympic Reference Margin (also known as Reference Margin) means the average of the three selected Production Margins from the Reference Period and adjusted, if applicable, for Structural Change, combining, or as otherwise required to meet Program requirements;

Positive Margin Decline represents the range from 0% to 70% of a participant's Applied Reference Margin;

Production Cycle includes one or more of the following activities:

- The growing and harvesting of a crop;
- The process of rearing livestock, such as the calving of cows or farrowing of sows;
- The purchase and sale of livestock in the case of feeding and finishing enterprises;

Production Margin is allowable income less allowable expenses, with adjustments made for accounts receivable and deferred income, accounts payable, inventories and purchased inputs;

Program means AgriStability;

Program Year means the taxation year for which Program forms are submitted, coinciding with a participant's fiscal period for that taxation year;

Program Year Margin means the Production Margin for the Program Year;

Province of Main Farmstead is determined by where all or the majority of gross Farming Income was earned over the Reference Period, subject to any adjustments including consideration of Program Year production units and location;

Reference Margin Limit (RML) means the margin calculated using the average accrued allowable expenses in the years used to calculate the Olympic Reference Margin and adjusted, if applicable, for Structural Change, combining, or as otherwise required to meet Program requirements;

Reference Period means period spanning all taxation periods considered for the calculation of the Reference Margin;

Structural Change means a change in ownership, business structure, size of operation, farming practice, type of farming activity, method of accounting, or any other practice that a participant might undertake that may alter Production Margins or a farming operation's potential for profit or allowable expenses.

3.0 ELIGIBLE PARTICIPANTS

3.1 To be eligible for consideration for Benefits under the Program, in the Program Year the participant must have:

a. Carried on the business of farming in Canada;
b. Conducted a minimum six consecutive months of farming activity;
c. Completed a Production Cycle;
d. Reported farming income (loss) for income tax purposes, unless exempt under the federal *Indian Act,* and;
e. Met all Program requirements by the deadlines established by AFSC.

3.2 Eligible participants are taxable entities such as individuals farming as sole proprietors or within a partnership, corporations, trusts, co-operatives and communal organizations.

3.3 A limited partnership will be considered as an eligible participant.

3.4 Status Indians who carry on the business of farming on a reserve in Canada and who are exempt under the federal *Indian Act* from filing income tax returns are considered eligible provided they submit information that would have otherwise been reported for tax purposes for the Program Year and the Reference Period; based on the requirements of the *Income Tax Act*.

3.5 Research stations, universities, colleges, and other government-funded institutions are not eligible to participate in the Program.

3.6 Former federal public office holders or servants who are not in compliance with current federal conflict of interest guidelines are not eligible to participate in the Program.

3.7 Estates and beneficiaries are eligible for consideration for Benefits under the Program if the requirements listed in paragraph 3.1 are met through a combination of activities performed by the participant and the estate beneficiary.

3.8 Participants are eligible to participate in the Program based on the Province of Main Farmstead. Participants may participate in the Program in one province only.

4.0 PARTICIPATION PROCESS FOR A PROGRAM YEAR

4.1 Producers who want to become active AgriStability participants must follow the enrolment procedures established by AFSC, by the specified deadlines. If the enrolment procedures are not carried out by the deadlines specified by AFSC, the producer will not be eligible to participate in that Program Year.

4.2 AFSC will issue an Enrolment/Fee Notice to the participant.

4.3 On or before the Enrolment/Fee Deadline, the participant will remit the AgriStability Fee to AFSC.

4.4 The participant will submit to AFSC completed Supplementary Forms pertaining to the Program Year by the Supplementary/Tax Deadline.

4.5 If the participant files a T1163-Statement of Farming Activities for the Program Year to CRA, CRA will forward to AFSC all T1163 information that has been filed by the tax deadline.

If the participant does not file taxes in the form of a T1163 to CRA; the following must be submitted, if applicable, directly to AFSC:

- T2 Schedule 1 – as filed to CRA;
- Full financial statements including notes;
- Completed accrual to cash (tax) worksheets in the format of a T1163 / Statement A.

4.6 The participant will submit to AFSC a signed AgriStability Declaration upon initial enrolment into the Program, as well as an annual AgriStability Participant Declaration Renewal.

5.0 DEADLINES

5.1 To be considered eligible for Benefits for a Program Year the following requirement deadlines must be met:

REQUIREMENT	DEADLINE	LATE WITH PENALTY
Enrolment/Fee	The later of 30 days after issuance of the Enrolment/ Fee Notice or April 30 of the Program Year.	The later of 60 days after the issuance of the Enrolment/ Fee or December 31 of the Program Year.
Supplementary/Tax Forms	September 30 of the following Program Year.	Must be received on or before December 31 of the following Program Year.

5.2 Forms and fee payments must be received by AFSC by the deadline, or postmarked on or before that date. If the deadline falls on a Saturday, Sunday, or statutory holiday, the participant has until the next business day to meet the deadline.

5.3 Late AgriStability Fees will be subject to a 20% penalty. If the AgriStability Fee has not been paid by the end of the penalty deadline, participants will become ineligible for Benefits for that Program Year.

5.4 Participants who submit their Supplementary Forms more than three (3) months past the Supplementary Forms deadline will become ineligible for that Program Year. Participants who submit their Supplementary Forms after the deadline will have their final AgriStability Benefit reduced by $500 per month to a maximum of $1,500.

5.5 Ineligibility due to missed deadlines does not remove the obligation to pay the AgriStability Fee.

5.6 AgriStability Interim Benefits are available to eligible participants up to 90 days upon completion of their Program Year. To qualify, the participant must have completed a Production Cycle and six months of farming activity within the Program Year.

5.7 Participants who receive AgriStability Interim Benefits must meet all requirements of the participation process by the deadline dates relating to that Program Year. Failure to do so will result in any AgriStability Interim Benefits received being considered an overpayment, and will require repayment.

5.8 If the participant is exempt from taxation under the federal *Indian Act* and does not have an established fiscal year end, the participant will be deemed to have a fiscal year ending December 31. All deadlines in relation to that fiscal year will apply.

5.9 Deadline requirements may be waived under exceptional circumstances upon written request of the participant.

6.0 ENROLMENT AND FEES

6.1 The AgriStability Fee is calculated as 0.45 % of your Contribution Reference Margin multiplied by 70%. The minimum AgriStability Fee is $45.

6.2 The Contribution Reference Margin for a Program Year shall be estimated based on information available at the time of the Enrolment/Fee Notice issuance. Margins used (without applying the Reference Margin Limit) will be from two Program Years prior to the Program Year.

In cases where AFSC does not have sufficient information to calculate the Contribution Reference Margin, the participant will be required to supply any information necessary for this purpose by a deadline specified by AFSC. Participants who fail to meet the deadline specified shall not be eligible to participate in that Program Year.

6.3 The ACS fee of $55 for each Program Year will become payable once enrolment requirements have been met.

7.0 PRODUCTION MARGIN AND PROGRAM YEAR MARGIN

7.1 Margins must be calculated using only the Canadian portion of the farming operation.

7.2 If AFSC determines that there has been a significant change in a farming operation, adjustments may be made to the Reference Margin to reflect the change.

7.3 AFSC may adjust for Production Margins representing greater than or less than 12 months of operations.

7.4 For participants with more than one Statement of Farming Activity the Production Margins will be combined to determine a Production Margin total for each year.

7.5 AFSC will adjust a participant's Production Margins for changes in inventories using the Hybrid Inventory Adjustment.

7.6 Participants who file tax on an accrual basis will have the Hybrid Inventory Adjustment applied. No alternate inventory adjustment will be made.

7.7 Inventory adjustments included in the margin will be made according to the Hybrid Inventory Adjustment method, which is determined as follows:

- Breeding and culled breeding livestock inventory adjustment shall be calculated by determining the difference between (a) the ending quantity multiplied by the ending price; and (b) the beginning quantity multiplied by the ending price;
- All other inventory adjustments shall be calculated by determining the difference between (a) the ending quantity multiplied by the ending price; and (b) the beginning quantity multiplied by the beginning price.

The Hybrid Inventory Adjustment shall be applied to margins reported on an accrual basis only with respect to inventory of breeding stock and culled breeding stock.

7.8 Commodities sold through a pooling system may have a receivable adjustment applied to more accurately reflect the income associated with the crop production in the Program Year.

7.9 AFSC will establish Production Margins for participants without their own Production Margin for any of the three years immediately prior to the Program Year. AFSC will not create Production Margins for any year in the Reference Period in which the participant reported, or should have reported, farming income to CRA.

8.0 ALLOWABLE INCOME AND EXPENSES

8.1 Allowable income items are generally limited to the sales of agricultural commodities and production insurance payments. Allowable expense items are generally limited to input costs directly related to the production of agricultural commodities. The income and expenses, as reported to CRA, that are considered allowable for the Program include but are not limited to the following:

ALLOWABLE INCOME	ALLOWABLE EXPENSES
Agricultural commodity sales	Agricultural commodity purchases
AgriInsurance payments	AgriInsurance premiums
Canadian Food Inspection Agency (CFIA)	Commissions and Levies (related to commodities sales)
Commodity Future gains	Commodity Future losses/transaction fees
Custom Feeding (refer to paragraph 8.4)	Containers and twine
Insurance and other proceeds for allowable income and expense items	Custom Feeding (refer to paragraph 8.4)
Livestock Price Insurance Program (LPIP)	Electricity
Rebates for Allowable Expenses	Fertilizer and lime
Specified Programs Payments (refer to paragraph 8.13)	Freight and shipping (to and from market)
Wildlife Damage Compensation	Heating fuel
	Machinery (gasoline, diesel fuel, oil)
	Minerals and salts
	Other insurance/premiums for allowable income and expense items
	Pesticides
	Point of Sale Adjustments
	Prepared feed
	Salaries (arms-length as defined by CRA)
	Storage/drying
	Veterinary fees, A.I., medicine

8.2 Income and expenses relating to the processing of agricultural commodities are limited to the production of the participant's agricultural operation.

8.3 Commodities that are purchased, processed, and sold with no agricultural value added to the commodity before being sold, are not eligible and will have related income and expenses excluded.

8.4 Custom feedlot income and expenses are allowable if the feedlot makes an appreciable contribution to the growth and maturity of the livestock. For example, in the case of cattle, the animals must be fed for more than 60 days or have an average gain of at least 90 kgs. (200 lbs.).

8.5 To account for the non-allowable yardage associated with custom feeding, allowable income and expenses will be reduced by an amount equal to 5%. At its discretion, AFSC may use a different determination when 5% is deemed to be inappropriate.

8.6 Income and expenses relating to Aquaculture are non-allowable.

8.7 Landlord income, including that from crop and livestock production share, is non-allowable except in cases where the arrangement constitutes a joint venture, such that the landlord's share in the allowable expenses reasonably approximates their share in the allowable related income.

8.8 Income and expenses relating to wood sales are considered non-allowable.

8.9 Income and expenses related to tree production for the purposes of reforestation are non-allowable.

8.10 Income and expense related to hedging strategies for a participant's farming operation are allowable. Amounts over and above the normal volume of business would be treated as speculative in nature and therefore non-allowable.

8.11 Contract work income is non-allowable. To account for expenses incurred to perform the contract work, allowable expenses will be reduced by an amount equal to 30% of contract work income. At its discretion, AFSC may use a different expense determination when 30% is deemed to be inappropriate.

8.12 Amounts that are considered by AFSC to be unreasonable, unverifiable, or not recorded at fair market value, may be adjusted.

8.13 To determine whether or not to include a program payment in allowable income in the Program Year and/or the Reference Period, participants reporting tax in Alberta should refer to the *Canada Revenue Agency's RC4060 Farming Income and the AgriStability and AgriInvest Program Guide.*

9.0 APPLIED REFERENCE MARGIN

9.1 Calculation of the Applied Reference Margin will be based on the Olympic Reference Margin and the Reference Margin Limit (RML). The lower of the Olympic Reference Margin or the RML will be selected as the Applied Reference Margin used in the Benefit calculation.

9.1.1 The Olympic Reference Margin is the average of Production Margins for three of the five years immediately preceding the Program year where the years with the highest and lowest Production Margins have been removed.

9.1.2 The Reference Margin Limit is the average of the Allowable Expenses and Allowable Expense Accrual adjustments for the same three years selected for the Olympic Reference Margin.

9.2 For participants without Production Margins for each of the five years prior to the Program Year (excluding those produced by AFSC using BPUs) calculation of the Reference Margin will be the average Production Margin of the three (3) years immediately prior to the Program Year.

9.2.1 Expense margins will be produced by AFSC using Expense BPUs in the calculation of a Reference Margin Limit when any of the three (3) years immediately prior to the Program Year is missing a Production Margin.

9.3 Negative Production Margins in the Reference Period will remain negative when calculating Reference Margins.

10.0 ENTITLEMENT FOR BENEFITS

10. 1 Entitlement for Benefits will occur when the eligible participant has met all requirement deadlines and has a Margin Decline greater than 30%.

10.2 The maximum Benefit per participant is $3,000,000 per Program Year.

10.3 Negative Margin Decline will be eligible to receive Benefits if the following criteria are met:

a. Incurred a Negative Margin resulting from a peril beyond the participant’s control, and;
b. Followed sound management practices.
c. If the Olympic Reference Margin is negative, a positive Production Margin in two (2) of the three (3) years used to calculate the Olympic Reference Margin must exist for the participant to be eligible to receive a Benefit on the Negative Margin Decline.

10.4 Participants that did not participate in a government subsidized AgriInsurance program at the minimum level (70% coverage) for an insurable commodity, will have their Negative Decline Benefit amount reduced by 70% of the deemed production insurance benefit calculated for that commodity, based on information provided by AgriStability.

10.5 The Applied Reference Margin is divided into three ranges; the first 30% decline has no coverage, the positive coverage range between 70% and zero, and the negative coverage range to measure when the Margin Decline has fallen below zero.

10.6 The amount payable to the participant will be 70% of the Negative and Positive Margin Decline; subject to sections 10.3 and 10.4.

10.7 Participants may be combined by AFSC to determine entitlements. Participants that are combined will have the benefit payment cap applied to the combined operation. Each participant will have their entitlement determined by the percent of the whole farm interest held at the end of the Program Year.

10.8 Any AgriStability Interim Benefits (including Targeted Advance Payments) will reduce final AgriStability Benefits for that Program Year.

10.9 The participant will be required to repay AFSC any payments received under the Program that are in excess of the amounts permitted under the guidelines of the Program. Interest will commence 30 days after the date of notification of overpayment is issued. The interest rate used is the CIBC prime rate plus 2% per annum.

10.10 AFSC has a right to deduct from Benefits any amount due and owing to AFSC, and under some conditions, a right of deduction in favour of Canada and Alberta.

10.11 No rights accrue to the participant to insist upon Benefits.

10.12 A participant may not assign or grant an interest in any Benefits payable under this Program; except for the purposes of the Advance Payments Program as set out under the *Agriculture Marketing Programs Act.*

10.13 Benefits will not be deferred.

10.14 Cheques for Benefits of less than $10 will not be issued.

10.15 Benefits are considered farming income for CRA purposes.

11.0 OPTING OUT OF AGRISTABILITY

11.1 A participant may opt out of the Program upon written notice to AFSC. Written notice must be received by the enrolment notice deadline. If notice is not received, the participant will still be required to pay all fees and applicable penalties for that Program Year. A participant will be ineligible for Benefits for the Program Year in which the opt-out occurs.

11.2 Opting out of the Program does not remove any outstanding obligation to AFSC.

11.3 AFSC may opt a participant out of the Program for the following reasons:

a. Failure to meet Program requirements;
b. The participant’s farm has ceased to operate, or;
c. As otherwise determined by AFSC.

11.4 A participant may opt back in to the Program upon written notice to AFSC. Written notice must be received by the enrolment notice deadline for a Program Year.

12.0 VERIFICATION, AUDIT, AND INSPECTION

12.1 AFSC and its representatives must be allowed access to the participant's farm information, including records, books of Account, Income Tax Returns, Notices of (Re)Assessment, Canadian Wheat Board permit books, Commodity Contracts and AFSC loan and crop insurance records.

12.2 Failure to cooperate as required by this section may result in the participant being denied Benefits or be required to repay all or part of any Benefits received.

12.3 All participants may be subject to audit, on a pre or post- Benefits basis by AFSC.

12.4 If verification, audit or inspection results in a change to information used in the calculation of Benefits, the participant may be eligible for additional Benefits, or may be required to repay any excess Benefits.

12.5 AFSC may contact the participant's authorized representative for further information. Any costs charged by the representative in relation to this contact are the responsibility of the participant.

12.6 A participant who provides false and misleading information may be denied a payment under the Program and will be required to repay any payment received. AFSC may also deem the participant to be ineligible to participate in the Program for up to two additional years. It is a criminal offence to obtain money through willful or intentionally false information. If the participant provides any false information, makes a false statement in the Program forms or declarations, or provides incomplete or misleading information the participant may also be liable for a fine, imprisonment, or both.

13.0 AMENDMENTS

13.1 A participant may request, in writing, an adjustment to information pertaining to the Program Year and its related Benefits within 18 months following issuance of the original Confirmation of Program Benefits statement. Adjustments requested after this time may not result in any changes to Benefits for the Program Year.

13.2 A participant may request, in writing, an adjustment to amended information within 90 days following issuance of an amended Confirmation of Program Benefits statement.

13.3 All adjustments require supporting documentation and are subject to verification, audit and/or inspection by AFSC.

13.4 The participant must inform AFSC within 30 days of the discovery of any changes or errors in the information provided including amendments or reassessments by CRA of income tax information.

13.5 AFSC is not responsible for notifying participants or CRA of incorrect tax reporting.

13.6 Benefits may be reassessed if information originally received by AFSC is later found to be in error.

Additional information regarding amendments to claims can be found in Technical Information Circular #1.

14.0 APPEALS

14.1 Appeals shall be subject to a deadline of 90 days from the date that the participant is notified by AFSC of the decision which is subject to appeal. Appeals must be submitted in writing to:

AgriStability Appeal Committee
c/o AFSC
5718 56 Avenue
Lacombe, Alberta T4L 1B1

14.2 The written appeal must:

a. Clearly identify the nature of the appeal;
b. Provide sufficient information and documentation to substantiate the appeal, and;
c. Specify the remedy being sought.

14.3 The AgriStability Appeal Committee must make recommendations in accordance with the agreements and legislation governing AgriStability.

For more information on AgriStability

Visit our website: www.AFSC.ca for:	Program Handbook Program Forms and Guides Price Lists Technical Information Circulars
Mailing Address:	5718 - 56th Avenue Lacombe, AB T4L 1B1
Phone: Fax:	1-877-899-AFSC (2372) 1-855-700-AFSC (2372)

~ NOTES ~

~ NOTES ~

~ NOTES ~

Phone: 1.877.899.AFSC (2372)
Email: AgriStability@AFSC.ca
Website: www.AFSC.ca eForms: myAFSC.ca
Fax: 403.782.8348 or 1.855.700.AFSC (2372)

Unique Financial Services

AFSC

INSURANCE • LENDING • INCOME STABILIZATION