

Complaint Handling

If you have any problem or complaint that arises in the course of our relationship with you, we will work with you to address it as quickly, fairly and effectively as possible. As a first step, we encourage you to discuss any concerns you have with your Portfolio Manager. If you are unsuccessful in resolving your concern or are uncomfortable discussing the issue with them, you may contact LWIC by:

Mail: 1500-400 Burrard Street Vancouver, BC V6C 3A6
Phone: (604) 683-3391 or Toll free at 1-888-292-1122
Email: compliance@leithwheeler.com

Tell us what went wrong, when it happened, what you expect (e.g., money back, an apology, account correction).

Complaint Handling Procedures

- We will acknowledge all client complaints within 5 business days of receipt.
- We may ask you to provide clarification or more information to help us resolve your complaint.
- We will convey the progress and results (if available) of our investigation of your complaint in writing to you within 15 business days.
- We normally provide our decision in writing within 90 days of receiving a complaint. It will include: a summary of your complaint, the results of our investigation, our decision to make an offer to resolve the complaint or to deny it, and an explanation of our decision.
- If we cannot provide you with our decision within 90 days, we will: inform you of the delay, explain why our decision is delayed, and give you a new date for our decision.

Complaints involving allegations of theft or misappropriation of funds or securities or of forgery shall be promptly reported to the appropriate regulatory authorities. In addition, any complaint eventually leading to a settlement agreement will also be reported to the appropriate regulatory authorities.

Ombudsman for Banking Services (OBSI)

You may be eligible for OBSI's free and independent dispute resolution service if: we do not provide our decision within 90 days after you made your complaint, or you are not satisfied with our decision.

You have the right to use OBSI's service if: your complaint relates to a trading or advising activity of our firm or by one of our representatives, you brought your complaint to us within 6 years from the time that you first knew, or ought to have known, about the event that caused the complaint, and you file your complaint with OBSI according to its time limits below.

OBSI can help you best if you promptly provide all relevant information, including: your name and contact information, our firm's name and contact information, the names and contact information of any of our representatives who have been involved in your complaint, details of your complaint, and all relevant documents, including any correspondence and notes of discussions with us.

Once OBSI has completed its investigation, it will provide its recommendations to you and us. OBSI's recommendations are not binding on you or us. OBSI can recommend compensation of up to \$350,000. If your claim is higher, you will have to agree to that limit on any compensation you seek through OBSI. If you want to recover more than \$350,000, you may want to consider another option, such as legal action, to resolve your complaint.

OBSI works confidentially and in an informal manner. It is not like going to court, and you do not need a lawyer. During its investigation, OBSI may interview you and representatives of our firm. We are required to cooperate in OBSI's investigations.

Time limits apply - if we do not provide you with our decision within 90 days, you can take your complaint to OBSI any time after the 90-day period has ended, or if you are not satisfied with our decision, you have up to 180 days to take your complaint to OBSI.

Contact OBSI:

Email: ombudsman@obsi.ca
Phone: 1-888-451-4519 or 416-287-2877 in Toronto
For more information about OBSI, visit www.obsi.ca

For Quebec clients only

If you are unsatisfied with our client complaint handling process or its outcome, you may request LWIC to forward a copy of your complaint to the **Autorité des marchés financiers**, which may, if it considers it appropriate, act as a mediator if both you and LWIC agree.

