

Leith Wheeler Investment Counsel Ltd. Complaint Handling Summary

Leith Wheeler Investment Counsel (LWIC) has procedures in place to handle any written or verbal complaints received from clients in a fair and prompt manner. This is a summary of our procedures. Clients wishing to complain to LWIC may do so by:

- Mail: 1500-400 Burrard Street Vancouver, BC V6C 3A6
- Telephone: (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

1. We will acknowledge all client complaints within 5 business days of receipt.
2. We may ask you to provide clarification or more information to help us resolve your complaint.
3. We will convey the progress and results (if available) of our investigation of your complaint in writing to you within 15 business days.
4. All complaints and pending legal action are made known to our Compliance Officer immediately. Senior management will be made aware of all legal actions.
5. We will ensure that our portfolio managers and their supervisors are made aware of all complaints filed by their clients.
6. If a complaint is deemed by our Compliance Officer to be of serious misconduct, he will make senior management aware of such complaint.
7. Our Compliance Officer will maintain a record of all complaints, along with follow-up documentation regarding such complaints, for regular internal/external compliance reviews. Each record will be maintained for a period of at least seven years and will contain the following: the date of the complaint; the complainant's name; the name of the person who is the subject of the complaint; the security or services which are the subject of the complaint; and the date and conclusions of the decision regarding the complaint.
8. 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.
9. 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.

Contacting Leith Wheeler Investment Counsel Ltd.

Clients may contact us at any time to provide further information or to inquire as to the status of their complaint, by contacting the individual handling their complaint or by contacting our Compliance department with the information provided above.

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.

OBSI's service is available to clients of our firm. This does not restrict your ability to take a complaint to a dispute resolution service of your choosing at your own expense, or to bring an action in court. You always have the right to go to a lawyer or seek other ways of resolving your dispute at any time. A lawyer can advise you of your options. Delays could limit your options and legal rights later on. Keep in mind there are time limits for taking legal action.

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.

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 after we provide you with our decision to take your complaint to OBSI.

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.

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.

Filing a complaint with OBSI:

- Email: ombudsman@obsi.ca
- Telephone: 1-888-451-4519 or 416-287-2877 in Toronto

For more information about OBSI, visit www.obsi.ca