

SARKISSIAN FINANCIAL GROUP

Complaint Review Policy, Procedure and Form

In accordance with its obligations, Sarkissian Financial Group has adopted a complaint review policy.

PURPOSE

The Policy's purpose is to ensure that any complaint filed by a dissatisfied consumer is dealt with fairly and at no cost. We believe that client complaints should be taken seriously and our duty is to deal with any expressed dissatisfaction promptly and courteously.

PROCEDURE

If you are dissatisfied with a decision or the way in which your file was handled, you may proceed as follows:

FIRST CONTACT

If you are dissatisfied with a Company practice or a decision regarding yourself, you must contact:

- The employee or the department that helped you. You should be able to find the contact information on your documents; or
- The Company's Customer Service department:
Sarkissian Financial Group — 514-620-4226 extension 222

BEFORE CONTACTING US

- 1 Have all your documents on hand so you can refer to them easily.
- 2 Determine why you are dissatisfied, the questions you wish to ask, the arguments you wish to make, and the desired solution (if you are seeking financial compensation, you should say so).
- 3 Decide how you will contact us: if you call the employee who served you, it is best to call ahead in order to set up a telephone appointment, so he or she can locate your file and give you the necessary time.
- 4 If you write to the Company, attach photocopies rather than the original versions of your documents.

BE READY TO CONTACT US

- 1 Have all your documents on hand so you can refer to them easily.
- 2 Determine why you are dissatisfied, the questions you wish to ask, the arguments you wish to make, and the desired solution (if you are seeking financial compensation, you should say so).
- 3 Provide the person you are speaking with time to respond to your dissatisfaction; if you are not satisfied with that person's response, the employee must tell you the procedure to follow in order to take your complaint further. If he or she does not do so, demand the information.

COMPLAINTS OFFICER

If, after the steps described above, you are still not satisfied with the response at the operational level, you may file a formal complaint with the Complaints Officer who will handle your complaint with impartiality. Below is the contact information for Sarkissian Financial Group's Complaints Officer:

Bedros Sarkissian*Compliance Director***Sarkissian Financial Group**

4226 Boul Saint-Jean, Dollard-des-Ormeaux, QC H9G 1X5

Email: ComplaintResolution@SFG.ca**Telephone:** (514) 620-4226 extension 0

FILING A FORMAL COMPLAINT

A complaint must express at least one of the three following elements, which persists despite being addressed at the relevant operational level in order to be considered a complaint within the meaning of the policy:

1. A reproach made to the Company;
2. The identification of potential or actual harm to an insured;
3. A request for corrective measures.

Note: An initial expression of dissatisfaction, whether in writing or not, does not constitute a complaint, nor is an informal step taken to correct a specific problem. A complaint, to the extent that the problem in question is dealt with in the process of regular operations, does not qualify as a complaint for the present policy, a complaint directed toward a person or an entity that have the obligation to review such complaint themselves. However, rest assured that Sarkissian Financial Group will provide its entire collaboration in such procedure.

Your complaint must be made in writing, and **"Complaint"** must be written at the top of your letter; alternatively, you may use the complaint form included below.

- Provide your contact information (address and telephone numbers) and describe the reason for your complaint, the steps you have taken, and the response you received.
- Explain your arguments and identify the solution you are seeking.

RECEIPT OF FORMAL COMPLAINT

Upon receiving a client's formal complaint, the file is remitted to the Complaints Officer.

1. An acknowledgement of receipt will be sent to the client within **five (5) days** following receipt of a written complaint.
2. The response to the complaint will include:
 - The outcome of the impartial review of your complaint;
 - A notice indicating the alternative dispute resolution mechanism available to you if you are still dissatisfied with the complaint review process or its outcome;
 - The procedure for requesting that your file be transferred to regulatory authorities.

COMPLAINT REVIEW

The Complaints Officer will ensure that the Company's decision and the bases for it are communicated to you in writing.

If an offer is made to you, the offer must be clearly expressed in the letter, along with the time limit for accepting or refusing the offer. Otherwise, you will be deemed to have refused the offer and it will be withdrawn permanently.

COMPLAINT TRANSFER

If you are still dissatisfied with the process or your answer, you can ask our Complaints Officer to send a copy of your file to:

- **In Québec:** Autorité des marchés financiers (AMF)

- **Elsewhere in Canada:** OmbudService for Life & Health Insurance (OLHI), www.olhi.ca

The client may exercise this right only upon expiry of the period identified for obtaining a final answer, not to exceed a period of one year from the date that answer is received.

REGISTRY CREATION & MAINTENANCE

A complaint registry has been created for the purposes of applying the Policy. The Complaints Officer records and updates the information concerning complaints that meet the definition of that word.

OFFICIAL REPORT

The Complaints Officer files a semi-annually complaints report to the regulatory authorities.

OFFICIAL CLIENT COMPLAINT FORM

Sarkissian Financial Group — Confidential

Full Name:

Policy / Account Number:

Telephone:

Email Address:

Mailing Address:

Reason for Complaint & Summary of Steps Taken:

Desired Solution / Corrective Measures Requested:

Signature:

Date (YYYY-MM-DD):

Effective date: Revised October 2018

Sarkissian Financial Group Compliance Dept.