

## SUMMARY OF COMPLAINT HANDLING PROCEDURES

Lincluden has procedures in place to ensure that any written or verbal complaints received from clients are reviewed promptly and effectively with an objective of ensuring that the client is satisfied with the outcome of the process.

### Client Complaint Information Form

All new clients, and any client who submits a written complaint, are provided with a separate document entitled *Client Complaint Information Form* ("CCIF") that provides general information about the various avenues through which complaints may be made.

### Filing a Complaint with Lincluden

Investors in the Lincluden Balanced Fund may make their complaint directly to Lincluden by email to the Compliance Officer at [lynn.eplett@lincluden.net](mailto:lynn.eplett@lincluden.net). If your complaint is in respect to the actions of the Compliance Officer please don't hesitate to direct your complaint to the President at [phil.evans@lincluden.net](mailto:phil.evans@lincluden.net). Alternatively, call toll free to 1-800-532-7071. We do encourage clients to make their complaint *in writing*, delivered by mail to Lincluden Balanced Fund, 1275 North Service Road West, Suite 607, Oakville, Ontario, L6M 3G4, fax (905-825-9525) or email where possible. Please be aware of possible confidentiality issues with internet communications.

Having filed your complaint, certainly contact us at any time to provide further information or to inquire as to the status of the review of the complaint.

### Procedures

- We will acknowledge receipt of complaints promptly, in writing. Acknowledgement will generally be provided within five business days.
- We will review all complaints fairly, taking into account all relevant documentation and communication obtained from the client, our own records, the firm's staff and any other relevant sources.
- Upon completion of the review, clients will be provided with a written response.
- The response will generally be provided within 30 days, but in any case within 90 days. The turnaround time may be affected by the amount of additional information requested from the client and the date of receipt of that information.
- The response may be in the form of an offer to resolve the complaint, a denial of the complaint with reasons or another response appropriate to the situation.
- Our response will summarize your complaint, our findings and when appropriate will contain a reminder of your options with the Ombudsman for Banking, Services and Investments.
- Following our response we will respond to additional communications from you to the extent necessary to implement the resolution or to address any new issues or information that you provide.
- Note, if a financial settlement is agree upon, for legal reasons you may be asked to sign a release and waiver.

## CLIENT COMPLAINT INFORMATION FORM

Clients of a mutual fund dealer who are not satisfied with a financial product or service have a right to make a complaint and to seek resolution of the problem. MFDA Member dealers have a responsibility to their clients to ensure that all complaints are dealt with fairly and promptly. If you have a complaint, these are some of the steps you can take.

- Contact your mutual fund dealer. Member firms are responsible to you, the investor, for monitoring the actions of their representatives to ensure that they are in compliance with by-laws, rules and policies governing their activities. The firm will investigate any complaint that you initiate and respond back to you with the results of their investigation within the time period expected of a Member acting diligently in the circumstances; in most cases within three months of receipt of the complaint. It is helpful if your complaint is in writing.
- Contact the Mutual Fund Dealers Associations of Canada ("MFDA"), which is the self regulatory organization in Canada to which your mutual fund dealer belongs. The MFDA investigates complaints about mutual fund dealers and their representatives, and takes enforcement action where appropriate. You may make a complaint to the MFDA at any time, whether or not you have complained to your mutual fund dealer. The MFDA can be contacted:
  - By completing the on-line complaint form at [www.mfda.ca](http://www.mfda.ca)
  - By telephone in Toronto at (416) 361-6332, or toll free at 1-888-466-6332
  - By e-mail at [complaints@mfda.ca](mailto:complaints@mfda.ca)<sup>1</sup>, or
  - In writing by mail to 121 King Street West, Suite 1000, Toronto, ON M5H 3T9 or by fax at (416) 361-9073

### Compensation:

The MFDA does not order compensation or restitution to clients of Members. The MFDA exists to regulate the operations, standards of practice and business conduct of its Members and their representatives with a mandate to enhance investor protection and strengthen public confidence in the Canadian mutual fund industry. If you are seeking compensation, you may consider the following:

- Ombudsman for Banking Services and Investments ("OBSI"): After the dealer's Compliance Department has responded to your complaint, you may contact OBSI. You may also contact OBSI if the dealer's Compliance Department has not responded within 90 days of the date you complained. OBSI provides an independent and impartial process for the investigation and resolution of complaints about the provision of financial services to clients. OBSI can make a non-binding recommendation that your firm compensate you (up to \$350,000) if it determines that you have been treated unfairly, taking into account the criteria of good financial services and business practice, relevant codes of practice or conduct, industry regulation and the law. The OBSI process is free of charge and is confidential. OBSI can be contacted:
  - By telephone in Toronto at (416) 287-2877, or toll free at 1-888-451-4519
  - By e-mail at [ombudsman@obsi.ca](mailto:ombudsman@obsi.ca).

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<sup>1</sup>You may wish to consider issues of internet security when sending sensitive information by standard e-mail.

- Legal Assistance: You may consider retaining a lawyer to assist with the complaint. You should be aware that there are legal time limits for taking civil action. A lawyer can advise you of your options and recourses. Once the applicable limitation period expires, you may lose rights to pursue some claims.
- Manitoba, New Brunswick and Saskatchewan: Securities regulatory authorities in these provinces have the power to, in appropriate cases, order that a person or company that has contravened securities laws in their province pay compensation to a claimant. The claimant is then able to enforce such an order as if it were a judgment of the superior court in that province. For more information, please visit:

Manitoba: [www.msc.gov.mb.ca](http://www.msc.gov.mb.ca)

New Brunswick: [www.nbsc-cvmnb.ca](http://www.nbsc-cvmnb.ca)

Saskatchewan: [www.sfsc.gov.sk.ca](http://www.sfsc.gov.sk.ca)

- Québec: The Autorité des marchés financiers (“AMF”) pays indemnities to victims of fraud, fraudulent tactics or embezzlement where those responsible are individuals or firms authorized to practice under the legislation governing the provision of financial services in Quebec. It also rules on the eligibility of claims and sets the amount of the indemnities to be paid to victims. Consumers can thus be compensated to a maximum of \$200,000 per claim, through funds accumulated in a financial services compensation fund. For more information, please visit [www.lautorite.qc.ca](http://www.lautorite.qc.ca).