

CLIENT COMPLAINT INFORMATION

Clients who are not satisfied with a financial product or service have a right to make a complaint and to seek resolution of the problem. Fernhill has a responsibility to ensure that all client complaints are dealt with fairly and promptly. If you have a complaint, these are some of the steps you can take:

Contact Fernhill's Compliance Officer. Fernhill is responsible to you, the investor, for monitoring the actions of our representatives to ensure that they are in compliance with all 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 3 months of receipt of the complaint. It is helpful if your complaint is in writing.

Contact the **Mutual Fund Dealers Association of Canada** ("MFDA"), the self-regulatory organization to which Fernhill Financial Corporation, 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
- By telephone in Toronto at (416) 361-6332, or toll free at 1-888-466-6332
- By e-mail at complaints@mfda.ca¹
- 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.ca¹

Legal Assistance: You may consider retaining a lawyer to assist with the complaint and 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.

Canadian Life and Health Insurance OmbudService (CLHIO) provides services to clients with complaints related to life and health insurance companies. CLHIO can be contacted:

- By telephone: 1.888.295.8112
- By email at www.chlio.ca¹

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