

CONSUMER COMPLAINT AND DISPUTE RESOLUTION POLICY

PURPOSE OF THE POLICY

The purpose of a consumer complaint and dispute resolution policy is to establish a fair and free process to resolve complaints received by Chevron Wealth Preservation Inc., ("Chevron"). This policy provides a framework for receiving complaints, sending the acknowledgment of receipt and the notice to the complainant, creating the complaint file and if requested, sending the complaint file to the respective insurance council, including the Autorité des marchés financiers ("AMF").

COMPLAINTS OFFICER

At Chevron, a Complaints Officer is tasked with receiving, acknowledging, responding to, and compiling complaints received by clients.

The Complaints Officer must create a semi-annual report of formal complaints from any Quebec resident client, or against a Chevron agent licensed in Quebec, and submit it via the consumer complaints and disputes register.

DEFINITION OF A COMPLAINT

A complaint is the expression of at least one of the elements listed below where an issue has not been resolved in the regular course of business:

- A reproach against the representative or firm in question
- The identification of a potential or actual prejudice the complainant has suffered or could suffer
- The corrective measure claimed
- Submitted in writing as a letter or email
- The complaint must be signed

All complaints, not only those related to a potential violation of the law, must be examined by Chevron's Complaints Officer.

LODGING A COMPLAINT

When a client lodges an initial complaint, either verbally or in writing, the firm holds the operational staff responsible for following up with the client. If the complaint is resolved to the client's satisfaction, no written complaint is required and the initial complaint is not formalized, therefore need not be entered in the consumer complaints and disputes register. Informal steps to rectify a specific issue in the regular course of business do not constitute a complaint.

Consumers who wish to make a complaint must do so in writing to either:

Complaints Officer
Chevron Wealth Preservation Inc
181 Bay Street, Suite 2500
Toronto ON M5J 2T3
or
insurance@echelonpartners.com

WHERE THE COMPLAINANT REMAINS DISSATISFIED:

- The firm's employee who is informed of the client's dissatisfaction shall inform the client of the existence of a complaint resolution mechanism and refer them to the Complaints Officer.
- If the client lodges their formal complaint by phone, the staff member shall ask them to make the complaint in writing.

IMPORTANT

Informal steps to rectify a specific issue in the regular course of business do not constitute a complaint, rather a process of resolving service and administrative issues or disputes.

PROCEDURE FOR RESOLVING COMPLAINTS AGAINST THE FIRM OR ITS AFFILIATED REPRESENTATIVES

Once a written complaint has been received from a client, the Complaints Officer shall:

- Send an acknowledgment of receipt and the Notice to Complainant, and include a copy of this Policy within five business days of receiving the complaint
- Provide a copy of the complaint to the affiliated representative to inform them of the complaint
- Advise the Chevron's Managing General Agent (MGA)

The Complaints Officer shall also process the complaint within 30 days of receiving all information required to examine the complaint. For this purpose, they shall:

- Contact the affiliated representative to obtain their version of the facts in writing.
- Contact the complainant in writing in order to complete the file and determine the nature of the complaint and the desired reparation. The complainant must provide any missing information in writing.

The Complaints Officer shall offer solutions to resolve the dispute.

Once the file is completed, the Complaints Officer shall provide to the firm's appropriate provincial Responsible Person a summary of the complaint, their recommendations and provide to the complainant a response in writing with reasons.

The firm's Complaints Officer shall decide whether the associated insurer needs to be advised of the complaint.

Chevron's Complaints Officer shall decide what action to take with respect to affiliated representative, including:

- Recommended corrective measures
- Reprimand

OPENING A COMPLAINT FILE

The firm's Complaints Officer shall open a file for each complaint against the firm or its affiliated representatives regarding a sale or a service. If the complaint is offered from a Quebec resident or against a Chevron agent licensed in Quebec the file shall be provided to AMF or appropriate council at the complainant's request.

The file shall contain the following:

- The complainant's written request
- The result of the complaint resolution process
 - analysis and supporting documents from the Complaints Officer
- The firm's final response in writing with reasons, which has been provided to the complainant

REGISTERING COMPLAINTS

All complaints as defined in this Policy shall be entered in the "Complaints and Disputes Register."

OBLIGATION FOR QUEBEC INSURANCE BUSINESS TO PROVIDE COMPLAINT FILE TO THE AMF



WEALTH PRESERVATION INC.

As required, the firm shall send the complete complaint file to the Autorité des Marchés Financiers at the complainant's request where the complainant is dissatisfied with the way in which his or her complaint was handled or with the response received.

The transferred file shall contain all documents relevant to the complaint.

The complainant may only exercise their right to request the transfer of the complaint file to the AMF once the prescribed period for obtaining the final response has expired. However, the complainant must exercise this right within one year of receiving the final response.

OBLIGATION TO PROVIDE A SEMI-ANNUAL REPORT TO THE AMF

Twice a year, the Complaints Officer shall provide a report regarding complaints received with respect to the firm and/or its affiliated representatives.

The firm must declare all complaints received within the last six months. The report must also list all legal proceedings related to complaints as well as files transferred to the AMF.

The report shall be submitted no later than:

- July 30 for information gathered between January 1 and June 30
- January 30 for information gathered between July 1 and December 31

INFORMATION TO BE PROVIDED TO AN INSURER AFFECTED BY A COMPLAINT WITH RESPECT TO A PRODUCT OR THE UNDERWRITING METHOD USED FOR A PRODUCT

Where a complaint is made specifically with respect to a product or the underwriting method used for a product, the Complaints Officer shall inform the insurer in question.