

SUMMARY OF COMPLAINT HANDLING PROCEDURES

Assurances L & L Inc./ALL Financial Services 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 those procedures, which is provided to clients who have filed a complaint and that we also make available on our website at www.allfinancial.ca and a notice of this is available at our office.

The Client Complaint Information Form

Assurances L & L Inc./ALL Financial Services also provides clients who complain and which is available to all clients with separate information called the Client Complaint Information Form ("CCIF") that provides general information about their options for making a complaint.

How to File a Complaint with Assurances L & L Inc./ALL Financial Services

Clients wishing to complain may make their complaint to our Head Office by contacting the Chief Compliance Officer or to any Compliance staff member of Assurances L & L Inc./ALL Financial Services. All complaints are forwarded to the Chief Compliance Officer and President. Clients are encouraged to make their complaint in writing or by email where possible. Where clients have difficulty putting their complaint in writing, they should advise us so that assistance can be provided. For confidentiality reasons, Assurances L & L Inc./ALL Financial Services will deal only with the client or another individual who has the client's express written authorization to act on their behalf.

Complaint Handling Procedures

Assurances L & L Inc./ALL Financial Services will acknowledge receipt of complaints in writing, generally within five (5) business days of receipt. All complaints will be reviewed fairly, taking into account all relevant documents and statements obtained from the client; Assurances L & L Inc./ALL Financial Services records, representative(s), and other staff members; and any other relevant source.

Assurances L & L Inc./ALL Financial Services will notify all Insurers involved in the complaint received. Investigation will be done in collaboration with the Insurer in order to provide a review of our findings or resolution to the complainant.

Once our review is complete clients will be provided with a written response. The response may be an offer to resolve the complaint, or a denial of the complaint with reasons or another appropriate response. Written response to client will include contact information for the Insurer(s), Ombudsman and Provincial Regulator (where applicable). Where the complaint relates to certain serious allegations, Assurances L & L Inc./ALL Financial Services initial acknowledgement will include copies of this summary and any other necessary information. The response will summarize the complaint, Assurances L & L Inc./ALL Financial Services findings and will contain a reminder about the complainant options with the Ombudsman for Banking Services, for Investments and for Insurance.

Assurances L & L Inc./ALL Financial Services will provide a response usually within fourteen (14) working days, unless additional information from the complainant is outstanding, or the case is novel or very complicated. Assurances L & L Inc./ALL Financial Services will respond to communications from the complainant after the date of its response to the extent necessary to implement a resolution or to

address any new issues or information provided.

Clients may contact Assurances L & L Inc./ALL Financial Services 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 the Chief Compliance Officer at head office.

† Clients who choose to communicate by email should be aware of possible confidentiality issues regarding internet communications.

Settlements

If a financial settlement is offered, for legal reasons Assurances L & L Inc./ALL Financial Services will ask for a release and waiver to be signed.