



TD Wealth
TD Waterhouse Insurance Services Inc.
Complaint Examination and Dispute Resolution Policy
for Quebec Residents

Purpose of the Policy

TD Waterhouse Insurance Services Inc ("we", "us") wants clients to have the best experience possible when they do business with us. If a client has a problem or concern with the service they have received, we want to address it as quickly and effectively as possible.

This Complaint Examination and Dispute Resolution Policy ("Policy") has been set up to help resolve most client concerns. This Policy also outlines the steps required for the receipt of complaints, delivery of the acknowledgement of receipt and notice to a complainant, creation of the complaint file, transfer of this file to the AMF at the complainant's request, and filing of the complaint report with the Autorité des marchés financiers ("AMF").

Definition of a Complaint

For the purpose of this Policy, a complaint is the expression of at least one of the following three elements, which persist after being considered and examined at the branch level by the supervisor:

- a reproach against TD Waterhouse Insurance Services Inc or one of our Agents;
- the identification of real or potential harm to a client; or
- a request for remedial action.

Informal steps to correct a problem or concern are not considered a complaint if the problem is resolved in the regular course of business. In the event a problem or concern is not resolved at the branch level the client may file a complaint with the Chief Compliance Officer for TD Waterhouse Insurance Services Inc.

Complaint Examination Process

TD Waterhouse Insurance Services Inc., working with TD Wealth Compliance, will examine every complaint in an equitable manner. Complaints will be investigated within a reasonable period of time and clients will be provided with a written response within 90 days of receipt of the complaint. Some complex investigations may take longer. If more time is required to complete a thorough investigation, the client will be advised in writing.

Upon review of the written response, if the client is not satisfied with the outcome, the client may choose to contact the TD Ombudsman. The estimated time the TD Ombudsman takes to review and provide a response to matters is 90 days; however complex investigations may take longer to resolve.

Clients located in Quebec also have the option of requesting that the complaint file be transferred to the AMF for review.

Receipt of a Complaint

Upon receipt of a complaint, an acknowledgement of receipt will be sent to the client as soon as possible, typically within 5 business days. The acknowledgment of receipt must contain the following information:

- A description of the complaint;
- The name and contact information of the person who will be the point of contact during the examination of the complaint;
- In the case of an incomplete complaint, a notice requesting more information to which the complainant must respond within a set deadline, failing which the complaint will be deemed to have been abandoned;
- The complaint examination policy;
- A notice stating that if not satisfied with the outcome or with the examination of the complaint, the complainant can request that the complaint file be transferred to the AMF. This notice must also mention that the AMF may offer dispute resolution services, if deemed appropriate;
- A reminder to the complainant that filing a complaint with the AMF does not interrupt the prescriptive period for civil remedies against the registrant.

Contents of a Complaint File

A complaint file will be opened for each complaint received. The complaint file will include the following information:

- The complaint and all documents provided with the complaint.
- The analysis of the complaint including any additional information related to the complaint.
- The written response to the complaint.

Transferring a Complaint File to the AMF

If the client is not satisfied with the outcome or with the examination of the complaint, the client can request that the complaint file be transferred to the AMF. The file must contain all the documents related to the complaint. Following the transfer, the AMF will examine the complaint file and, if deemed appropriate, may offer dispute resolution services.

The filing of a complaint with the AMF does not interrupt the prescriptive period of civil remedies.

Complaint Reporting Obligation

Twice a year, a declaration is filed with the AMF via the Client Reporting System confirming the number and type of complaints received. A declaration is required even if no complaints were received within the period. The declaration for the reporting period January 1 to June 30 is required on or before July 30. The declaration for the reporting period July 1 to December 31 is required on or before January 30.

Individual complaints will be reported to the AMF via the Client Reporting System within a reasonable timeframe after their receipt but before the end of the applicable reporting period.

Contact Information for Persons Responsible for Examining Complaints

TD Waterhouse Insurance Services Inc employees who receive a complaint must immediately refer it to their supervisor for examination.

The Chief Compliance Officer for TD Waterhouse Insurance Services Inc. is responsible for reviewing complaints and ensuring that a response is within 90 days, or that you are advised if additional time is required. This responsibility may be delegated to a TD Wealth Compliance representative. Clients who wish to file a complaint may send correspondence to the following address:

Kevin Bresler
Chief Compliance Officer
TD Waterhouse Insurance Services Inc
P.O. Box 5999, Station F
Toronto, Ontario M4Y 2T1
Fax Number: (416) 982 - 3258

Email: Kevin.Bresler@td.com

Clients who wish to escalate unresolved complaints to the TD Ombudsman can do so at the following address:

TD Ombudsman
P.O. Box 1, TD Centre
Toronto, Ontario M5K 1A2
Phone Number: (888) 361-0319

Email: TD.ombudsman@td.com

Effective Date

This Policy is effective as of January 31, 2021.