

COMPLAINT HANDLING POLICY

iA Global Asset Management Inc. (“iAGAM”) is committed to ensuring the fair treatment of complaints related to services it provides, in full accordance with this *Complaint Handling Policy* (the “Policy”).

PURPOSE OF THE POLICY

The Policy explains the process put in place by iAGAM to:

- Handle and resolve Clients’ complaints; and
- Transfer complaints that cannot be resolved to a regulatory or external complaints body.

WHAT IS A COMPLAINT?

A complaint is an expression of dissatisfaction or a reproach, the identification of a dispute or a claim for corrective action involving a product or service provided or distributed by iAGAM. A complaint must:

- Be made in writing;
- Set out the specific details of the concern or dispute; and
- Require a solution or remedy.

FIRST STEP: DISCUSS YOUR CONCERN

If you are dissatisfied with a product or service, you must first:

- Contact the Portfolio Manager that offered the service, if applicable. Their contact information can be found on the service documentation such as the Investment Management Agreement;
- Contact the Compliance Department at conformité-placements@ia.ca.

This first step may allow you to obtain the information or assistance to resolve the dissatisfaction or dispute.

SECOND STEP: CONTACT US IN WRITING

If, after attempting to resolve the dissatisfaction or dispute, you are still not satisfied and wish to file a complaint, you must contact us in writing. We will acknowledge receipt of your complaint and reply to you in writing within ninety (90) calendar days.

Tell us:

- What went wrong;
- When it happened; and
- What you expect (e.g. money back, an apology, account correction).

We will acknowledge your complaint

We will acknowledge your complaint in writing, as soon as possible, typically within five (5) business days of receiving your complaint.

We may ask you to provide clarification or more information to help us resolve your complaint.

We will provide our decision

We normally provide our decision in writing, within ninety (90) days of receiving a complaint. It will include:

- A summary of the complaint;
- The results of our investigation; and
- Our decision to make an offer to resolve the complaint or deny it, and an explanation of our decision.

If our decision is delayed

If we cannot provide you with our decision within ninety (90) days, we will:

- Inform you of the delay;
- Explain why our decision is delayed; and
- Give you a new date for our decision.

THIRD STEP: CONTACT THE CHIEF COMPLIANCE OFFICER IN WRITING

If, after receiving a written response, your complaint has still not been resolved, you can forward your complaint to:

Chief Compliance Officer
iA Global Asset Management Inc.
1080 Grande Allée West
Québec City, QC G1K 7M3
conformite-placements@ia.ca

CHIEF COMPLIANCE OFFICER

The Chief Compliance Officer is responsible for applying the Policy. The Chief Compliance Officer's main responsibility is to ensure that complaints received by iAGAM are handled in compliance with the Policy. The Chief Compliance Officer is an authority independent of the lines of business.

The Chief Compliance Officer also represents iAGAM in dealings with the various regulatory bodies to which it reports with respect to complaint and dispute resolution.

The Chief Compliance Officer may also designate an employee to receive, analyze and respond to complaints. Any decision taken by this officer is considered a final decision of the Chief Compliance Officer.

The Chief Compliance Officer must also report on complaints received by regulatory or external complaints bodies.

WHAT HAPPENS WHEN YOU FILE A COMPLAINT WITH THE CHIEF COMPLIANCE OFFICER?

Receipt of the complaint

Upon receipt of your complaint, the Chief Compliance Officer will ensure that it has been handled in accordance with the process outlined in the Policy. If your complaint has not been handled in accordance with the process outlined in the Policy, the Chief Compliance Officer will redirect the complaint to the proper party to ensure that the established process is followed.

If your complaint has been handled in accordance with the process outlined in the Policy, the Chief Compliance Officer will confirm receipt within five (5) calendar days of opening the file. Additional information may be requested from the complainant.

Investigation and response to the complaint

The Chief Compliance Officer gathers the facts relating to the complaint and analyzes them thoroughly to ensure the complaint is handled fairly.

During the investigation, the Chief Compliance Officer may request additional documentation and contact parties with information or knowledge of certain facts relating to the complaint.

After receiving all the documentation and/or information needed for analysis, a final decision will be made within ninety (90) calendar days and sent to the complainant.

TRANSFER TO A REGULATORY AUTHORITY

When issuing a final decision, the Chief Compliance Officer will notify the complainant of the regulatory authorities with proper jurisdiction to which they could request that their complaints file be transferred.

Complainants dissatisfied with the Chief Compliance Officer's final decision or with the actual handling of their complaint may ask to have their file transferred to a regulatory authority with the proper jurisdiction. Where a complainant requests the transfer of the file, iAGAM will provide all documents making up the complaint file to the regulatory authority within thirty (30) calendar days.

The complaint file includes the complainant's written request, supporting documentation, acknowledgement of receipt of the complaint, and any documentation and/or information

the Chief Compliance Officer used to reach a final decision, as well as a copy of the final decision.

Autorité des marchés financiers

We will comply with sections 168.1.1 to 168.1.3 of the *Securities Act* (Québec). At any point in time, you may request that we forward a copy of your complaint file to the Autorité des marchés financiers, which will examine your complaint and may, if it considers it appropriate, act as a mediator if both you and we agree.

LEGAL ACTION

You always have the right to go to a lawyer or seek other ways of resolving your dispute at any time. A lawyer can advise you of your options. There are time limits for taking legal action. Delays could limit your options and legal rights later on.

Where the complaint is subject to a formal demand, the Chief Compliance Officer will offer the complainant the option of going through the process outlined in the Policy or proceed through the legal process. Where the complainant prefers to go through the legal process or where the complaint is subject to an application before a court, the Chief Compliance Officer will inform the complainant in writing that the complaint will not be investigated by the Chief Compliance Officer due to the ongoing litigation.