

WFG SECURITIES INC., COMPLAINT HANDLING PROCEDURES

WFG Securities Inc. (WFGS) 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 we provide to new clients and clients who have filed a complaint.

We also provide new clients and clients who complain with separate information. A document called **How to Make a Complaint** is a Brochure that provides general information to clients about their options when making a complaint.

For clients living in the Province of Quebec, the Brochure also provides information regarding the Autorité des marchés financiers (AMF) dispute resolution process and how to access the Financial Services Compensation Fund for clients residing in the province of Québec.

How to File a Complaint with WFG Securities Inc.

Clients wishing to complain to WFG Securities Inc., may make their complaint to our head office by contacting our Compliance Department, the email is at the bottom of this document, or to any Regional Branch Manager and/or WFGS representative. All complaints are forwarded to qualified compliance officers for handling. We encourage clients 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 we can provide assistance. For confidentiality reasons, we will only deal with the client or another individual who has the client's express written authorization to deal with us.

Complaint Handling Procedures

We will acknowledge receipt of complaints promptly, generally within five business days. We review all complaints fairly, taking into account all relevant documents and statements obtained from the client, our records, our WFGS representative, other staff members and any other relevant source. Once our review is complete, we provide clients with our response which will be in writing. Our response may be an offer to resolve your complaint, a denial of the complaint with reasons or another appropriate response. Where the complaint relates to certain serious allegations, our initial acknowledgement will include copies of this summary and the **How to Make a Complaint** Brochure. Our response will summarize your complaint, our findings and will contain a reminder about your options with the Ombudsman for Banking Services and Investments (OBSI).

We will generally provide our response within ninety days, unless we are waiting for additional information from you, or the case is very complicated.

We will respond to communications you send us after the date of our response to the extent necessary to implement a resolution or to address any new issues or information you provide.

Settlements

If we offer you a financial settlement, we may ask you to sign a release and waiver for legal reasons.

Contacting WFG Securities Inc.

Clients may contact us 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 our Compliance Department at the contact information provided below.

Compliance Department
WFG Securities Inc.
5000 Yonge Street, Suite 800
Toronto, ON, M2N 7E9
Phone: 416-225-2121
Fax: 1-844-749-2727
E-mail: wfgcanadacompliance@transamerica.com