

SUMMARY OF ALTIMUM COMPLAINT HANDLING PROCEDURES

Altimum Mutuals Inc. 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, clients who have filed a complaint and that we also make available on our website at www.altimum.ca.

The Client Complaint Information Form

We also provide new clients and clients who complain with a separate document called the Client Complaint Information Form ('CCIF') that provides general information about their options for making a complaint.

How to File a Complaint with Altimum Mutuals Inc.

Clients writing to complain to Altimum Mutuals Inc. may make their complaint to our Head Office by contacting the Chief Compliance Officer. You may also contact your Approved Person. All complaints are forwarded to the Chief Compliance Officer to be handled. We encourage clients to make their complaint in writing or by e-mail where possible. Clients are cautioned that the use of e-mail may give rise to possible confidentiality issues regarding internet communications. 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 days. We review all complaints fairly, taking into account all relevant documents and statements obtained from the client, our records, our Approved Persons' files, and any other relevant sources. Once our review is complete we provide clients with our response, which will be in writing if the complaint was made 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 CCIF. Our response will summarize your complaint, and our findings with regard to your complaint. We will generally provide our response within ninety days, unless we are waiting for additional information from you, or the case is novel or may be 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 Altimum Mutuals 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 Chief Compliance Officer of Altimum Mutuals.

Please direct all complaints to:

Altimum Mutuals Inc.
94 Barbican Trail,
St. Catharines, ON
L2T 4A8
ATTN: Chief Compliance Officer

The Chief Compliance Officer or its designate will confirm in writing the receipt of such complaint and will provide information about the complaint handling process.