



ShareOwner's Complaint Resolution Process

Making a Complaint to ShareOwner

At ShareOwner we are committed to answering your questions and resolving any issues that you may have. While we welcome any positive comments you have, it is just as important for us to know when you have a concern so we can promptly resolve it and retain your confidence. At the same time, your feedback helps us improve the quality of the products and services we offer to you and other customers.

Should you have any questions or complaints about ShareOwner, please let us know. There is a variety of ways for you to provide feedback or express your concerns about your experiences with ShareOwner. We encourage you to get in touch with us in person, by telephone, mail, fax, or via the Internet.

STEP 1: Start at the Source

For a concern about ShareOwner, a telephone call or visit to our office may well satisfy your concerns. If the representative is unable to accommodate you, ask to speak with the manager who has the authority to solve most problems immediately.

Before contacting them, be sure to gather all the facts in order to save yourself valuable time. As thoroughly as possible, you should: 1) assemble all supporting documents concerning your complaint, paying special attention to the dates of occurrence; 2) if you don't already have it, obtain the names of any employees who were involved; and 3) clarify the circumstances in your own mind and determine what you would like us to do.

STEP 2: Contact our Compliance Department

If your problem is not resolved to your entire satisfaction with your first contact, we encourage you to contact our Compliance Department. The Chief Compliance Officer is empowered to examine commitments and actions made by individuals of ShareOwner and to review their compliance with proper business procedures.

To direct a complaint to the Chief Compliance Officer, please contact us at:

Chief Compliance Officer
Canadian ShareOwner Investments Inc.
862 Richmond Street West, Suite 201
Toronto, ON M6J 1C9
Phone: 1-866-644-6881
Fax: 416-595-0400

Once we receive your complaint, we will provide you with an acknowledgement within 5 business days and a copy of ShareOwner's Complaint Resolution Process and the Investment Industry Regulatory Organization of Canada's (IIROC) brochure "An Investor's Guide to Making a Complaint".

We will inform you if additional information may be required and provide you with contact information where you may inquire about the status of your complaint.

The results of the investigation and a final response will be provided as soon as possible within 90 days, along with the alternative courses of action available to you if you are not satisfied with the response. If ShareOwner anticipates the final response to take longer than 90 days you will be informed of the reasons and the expected new response times.

STEP 3: Additional Resources

Certain disputes that remain unresolved after being reviewed by the Chief Compliance Officer may be directed to one of the following agencies:

Investment Industry Regulatory Organization of Canada

Telephone: 1-877-442-4322

Email: InvestorInquiries@iiroc.ca

Web site: www.iiroc.ca

Ombudsman for Banking Services and Investments (OBSI)

Telephone: 416-287-2877

Toll-free: 1-888-451-4519

Toll-free Fax: 1-888-422-2865

E-mail: ombudsman@obsi.ca

Web site: www.obsi.ca

For more details, please also review the "*An Investor's Guide to Making a Complaint*" section in the *Account Agreements and Shareholder Communications* booklet (www.shareowner.com/pdf/complaintprocess.pdf)