If you are a client of GP Wealth Management and you are not satisfied with a financial product or service, you have a right to make a complaint and to seek resolution of the problem. As an MFDA Member Dealer we have a responsibility to our clients to ensure that all complaints are dealt with fairly and promptly. If you have a complaint, these are some of the steps you can take:

Contact GP Wealth Management

We are responsible to you, the investor, for monitoring the actions of our Financial Advisors to ensure that they are in compliance with by-laws, rules and policies governing their activities. We will investigate any complaint that you initiate and respond back to you with the results of our investigation within a reasonable time period acting diligently in the circumstances and in most cases within three months of receipt of the complaint. It is helpful if your complaint is in writing.

Contact the Mutual Fund Dealers Association of Canada ("MFDA")

The MFDA is the self-regulatory organization in Canada which GP Wealth Management belongs. The MFDA investigates complaints about its members and their financial advisors and takes enforcement action where appropriate. You may make a complaint to the MFDA at any time, whether or not you have complained to GP Wealth Management.

The MFDA can be contacted:

- ☑ By completing the on-line complaint form at www.mfda.ca
- ☑ By telephone in Toronto at (416) 361-6332, or toll free at 1-888-466-6332
- ☑ By e-mail at complaints@mfda.ca
- ☑ In writing by mail to 121 King Street West, Suite 1000, Toronto, ON M5H 3T9 or by fax at (416) 361-9073

Compensation:

The MFDA does not order compensation or restitution to clients of GP Wealth Management. The MFDA exists to regulate the operations, standards of practice and business conduct of its Members and their financial advisors with a mandate to enhance investor protection and strengthen public confidence in the Canadian mutual fund industry. If you are seeking compensation, you may consider the following:

Ombudsman for Banking Services and Investments ("OBSI"):

You may make a complaint to OBSI after you have complained to GP Wealth Management, at either of the following times:

- If we have not responded to your complaint within 90 days of the date you complained, or;
- After we have responded to your complaint and you are not satisfied with the response. Please note that you have 180 calendar days to bring your complaint to OBSI after receiving our response.

OBSI provides an independent and impartial process for the investigation and resolution of complaints about the provision of financial services to clients. OBSI can make a nonbinding recommendation that GP Wealth Management compensate you (up to $350,000) if it determines that you have been treated unfairly, taking into account the criteria of good financial services and business practice, relevant codes of practice or conduct, industry regulation and the law. The OBSI process is free of charge and is confidential. OBSI can be contacted:

- ☑ By telephone in Toronto at (416) 287-2877, or toll free at 1-888-451-4519
- ☑ By e-mail at ombudsman@obsi.ca

Legal Assistance:

You may consider retaining a lawyer to assist with your complaint. You should be aware that there are legal time limits for taking civil action. A lawyer can advise you of your options and recourses. Once the applicable limitation period expires, you may lose rights to pursue some claims.

Manitoba, New Brunswick and Saskatchewan:

Securities regulatory authorities in these provinces have the power to, in appropriate cases, order that a person or company that has contravened securities laws in their province pay compensation to a claimant. The claimant is then able to enforce such an order as if it were a judgment of the superior court in that province. For more information, please visit:

Manitoba: www.msc.gov.mb.ca
New Brunswick: www.nbsc-cvmnb.ca
Saskatchewan: www.fcaa.gov.sk.ca

Québec:

If you are not satisfied with the outcome or with the examination of a complaint, the Autorité des marchés financiers ("AMF") can examine your complaint and may provide dispute resolution services.

If you think you are a victim of fraud, fraudulent tactics or embezzlement, you can contact the AMF to see if you meet the eligibility to submit a claim to the Fonds d'indemnisation des services financiers ("Financial Services Compensation Fund"). An indemnity up to $200,000 can be payable through monies accumulated in the fund for an eligible claim.

For more information:

1. Contact the AMF by telephone at (418) 525-0337 (in Québec), or toll free at 1-877-525-0337
2. Visit www.lautorite.qc.ca