GUARDIAN PARTNERS INC ™

199 Bay Street, Suite 2700, PO Box 201, Toronto, ON, M5L 1E8
T: 1 416 840 8001 | T: 1 855 763 5263 | guardiancapital.com/gpi

CLIENT COMPLAINT AND DISPUTE RESOLUTION SERVICE INFORMATION

Clients who are not satisfied with a financial product or service have the right to make a complaint and to seek resolution of the problem. GPI has designated the Chief Compliance Officer, Wealth Management to act as the complaints officer. If a complaint exists, it should be directed to the complaints officer at GPI's head office at the address below:

Guardian Partners Inc.
Commerce Court West
199 Bay Street, Suite 2700
P.O. Box 201
Toronto ON M5L 1E8
Attention: Chief Compliance Officer, Wealth Management
Phone: (416) 364-8341
Email: GPICompliance@guardiancapital.com

GPI will acknowledge receipt of any complaint promptly, generally within five days. GPI will investigate any complaint and provide a response. The response may be an offer to resolve the complaint, a denial of the complaint with reasons, or another appropriate response. GPI will generally provide a response within 90 days, unless GPI is waiting for additional information from the client, or the case is novel or very complicated. In the case of the latter, GPI will advise the client of the anticipated response date.

If a client is unsatisfied with GPI's response to a complaint or if GPI does not provide a decision concerning the complaint within 90 days after the complaint was filed, the client may be eligible for the independent dispute resolution service offered by the Ombudsman for Banking Services and Investments ("OBSI"). 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 non-binding recommendation that GPI compensate a client (up to $350,000) if it determines the client has 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 e-mail at ombudsman@obsi.ca or by phone, toll free at 1-888-451-4519.

If the client is a resident of Québec, in accordance with the Securities Act (Québec), GPI will acknowledge receipt of any complaint promptly, in writing, within 10 days (unless a simplified procedure is being used). The acknowledgement will include a summary and/or copy of GPI's complaint handling policy. GPI will investigate any complaint and provide a response. The response may be an offer to resolve the complaint, a denial of the complaint with reasons, or another appropriate response. GPI will provide a final written decision within 60 days or a maximum of 90 days in exceptional circumstances. If an offer to resolve the complaint is accepted by the complainant, GPI will settle the offer within 30 days.
If a client is unsatisfied with GPI's response to a complaint or if GPI does not provide a decision concerning the complaint within 90 days after the complaint was filed, the client may request the complaint record to be examined by the Autorité des marches financiers ("AMF"). GPI will transfer the complaint records to the AMF within 15 days of receipt of a request. The AMF will examine the complaint records and may, with the complainant's consent, act as the conciliator or mediator regarding the complaint or designate a person to act as such at no cost to the complainant.

Effective: July 1, 2025