Resolving Client Complaints or other Concerns

Monarch Wealth Securities Inc is committed to providing you with the level of service you have come to expect of us, including the prompt and fair resolution of any concern or complaint you may have about the handling of your account. If you are unable to satisfactorily resolve with your investment advisor any complaint or other concern you may have about the handling of your account, we would ask you to direct them to the attention of our Chief Compliance Officer. We encourage you to take the additional time to put any complaint or other concern you have in writing as it is our experience that client complaints and concerns are typically resolved faster, if not more satisfactorily when they are.

Our Chief Compliance Officer, whose contact particulars are set out below for your convenience, will promptly undertake an initial review of your complaint and will either attempt to resolve it directly with you or, if it involves any allegation of misconduct, will open the matter for investigation and resolution. In the event an investigation, our Chief Compliance Officer will, within five (5) business days of its receipt, formally acknowledge your complaint in writing, advise you of the person who will be handling your complaint, and will provide you a copy of the Investment Industry Regulatory Organization of Canada's brochure: "**An Investor's Guide to Making a Complaint**", which we encourage you to read carefully.

It is our policy to complete our investigation and response to your complaint as soon as practicable but it in any event within 90 days of its receipt. If our investigation takes longer than 90 days to complete, we will keep you informed of its progress. You are entitled throughout the process to contact the person in charge of your investigation. You may be asked to provide additional information. After we complete our investigation, we will provide you with a written response which will contain: (i) a summary of your complaint, (ii) the results of our investigation, (iii) our recommendation for resolution, (iv) the reasons for our proposed resolution, and (v) the options available to you in the event you are dissatisfied with our proposed resolution.

If you have any questions about our complaint handling process, please feel free to direct your written enquiries to our Chief Compliance Officer.

Monarch Wealth Securities Inc
Attention: Michael Bignell, Chief Compliance Officer
11 King Street West, Suite 300
Toronto, ON
M5H 4C7
(416) 866-8600