NEXUS

Relationship Disclosure Information

Nexus Investment Management ULC ("Nexus") provides discretionary portfolio management and wealth planning services to individuals and their families, including their holding companies, estates, and trusts, and to not-for-profit organizations. Its office is located at 111 Richmond Street West, Suite 801 in Toronto, Ontario. Nexus is incorporated in Nova Scotia with the Ontario Securities Commission acting as principal regulator.

Nexus is registered as portfolio manager in the provinces of Alberta, British Columbia, Manitoba, New Brunswick, Newfoundland and Labrador, Ontario, Quebec, and Saskatchewan. Nexus is also registered as investment fund manager in the provinces of Ontario and Quebec.

Of the employees, officers, and directors (collectively, "Staff"), approximately half are registered with certain provincial securities authorities because of the nature of their activities, role or both. Nexus is a subsidiary of Focus Financial Partners, Inc. ("Focus") of New York, and wholly-owned by it. Nexus and Focus have contracted with NXT Management Inc. ("NXT"), a company formed and owned by certain of Nexus's officers and directors, for NXT to be the exclusive manager of Nexus and to supply the services of its employees to Nexus.

Services We Offer

Nexus offers various account types, including taxable and non-taxable & tax-deferred registered plans. Client accounts are invested in (a) individual stocks and bonds that are selected by us and held in a segregated account, (b) units of one or more of Nexus's four pooled funds described below, or (c) a combination of the two.

We manage a family of four pooled funds that are available only to our clients: Nexus North American Equity Fund, Nexus North American Balanced Fund, Nexus North American Income Fund, and Nexus International Equity Fund (collectively the "Funds"). Term sheets with more detail about the Funds are available upon request. Client accounts invested in these Funds can receive redemptions or make subscriptions only on a semi-monthly basis, on the Funds' valuation date – in the middle or at the end of a month.

We typically manage all accounts for a client household as a single, combined portfolio with an overall equity weighting target for the portfolio that has been agreed to in writing with you, and is based on your particular circumstances, investment knowledge, objectives, time horizon, and risk profile. Individual accounts in the portfolio are invested so the equity weighting target is achieved for the portfolio as a whole, and not necessarily for each account individually, with considerations of tax efficiency, cost, ease of reporting, and administrative simplicity influencing the choice of asset mix for any particular account.

We also manage client portfolios with tax consequences in mind, to improve after-tax returns. As your circumstances permit, we concentrate the more highly-taxed investments, like bonds, in tax-deferred accounts, and equities in taxable and non-taxable accounts. Likewise, we pursue a low turnover approach in equity portfolios, as cumulating unrealized capital gains can add to after-tax returns.

To maintain consistency, investment decisions are made by a team, not individual portfolio managers. The investment team decides which stocks will make up client portfolios and in what general proportions, as well as the broad make-up of our bond portfolio. Each client portfolio has a designated Wealth Manager who is responsible for managing the overall allocation of assets within the context of that client's investment objectives and personal circumstances.

For simplicity, there are only three parties involved in a client's portfolio: you, Nexus and the custodian. Nexus chooses the securities for the portfolio and the pooled funds. We select a broker to execute trades, which the custodian then settles in your account. There are no other intermediaries involved – directly or indirectly – in your portfolio. The only exception to this is our holdings of the Equity International Investment Trust and the Emerging Markets Equity – Canada Fund, which are held in three of the Nexus pooled funds. In this case, we have selected JPMorgan Asset Management (Canada) Inc. ("JPMorgan") as the manager, and we monitor the manager actively through the year.

Client Information We Collect

In order to serve clients effectively, we collect "know-your-client" ("KYC") information from you at the time you confirm your engagement with us, such as: information about personal circumstances, financial situation, investment goals and objectives, investment horizon, investment knowledge and experience, and make a determination regarding your risk profile, which includes your willingness to accept risk (risk tolerance) and ability to endure financial loss (risk capacity). In order to satisfy our obligation to assess suitability on an ongoing basis after an account is opened, as applicable, we will update KYC information on a periodic basis.

This information also includes identification: whether the client is an insider of any public companies; and, for a client that is an entity, such as a corporation, trust or partnership, the nature of the entity's business and the identity of any individual who exercises direct or indirect control over the entity (including anyone exercising control over more than 25% of the entity's voting rights).

Suitability Assessment

As a portfolio manager, Nexus has an obligation to take reasonable steps to ensure that any transaction in a security is suitable for the client. Nexus will always put the client's interests first when we take an investment action.

To meet our suitability obligation, we must also understand each investment we place clients in. Through our "know-your-product" ("KYP") due diligence process, we analyze these investments. Without limitation, as part of our KYP process, we will consider such things as: profitability and track record of the company, potential for profit and loss, associated risk level, the investment's time horizon, and the specific features of any investment, including, liquidity, possible frictional trading costs, and the frequency, completeness and accuracy of an issuer's disclosure or a company's financial statements.

Once we have collected your KYC information and conducted our KYP process, we can then use that information to determine suitability.

Clients' Responsibilities

Clients have responsibilities for their accounts and the services they receive from Nexus. As part of these responsibilities, we ask that you provide us with accurate and complete information, and tell us promptly of any change that might affect the way we manage your portfolio (such as changes in income, net worth, time horizon, risk tolerance and investment objectives). You should also keep yourself informed, by reviewing the documents and reports we provide; asking questions about your portfolio and financial affairs; and, where appropriate, consulting a professional, such as a lawyer or an accountant, for legal or tax advice.

Risks of Investing & Using Borrowed Money

Investing necessarily involves taking risks. Investment risk can be managed and mitigated, but not eliminated entirely.

Generally, the value of securities will fluctuate in accordance with changes in the financial condition of the issuers of those securities, market conditions, and other factors. Some risks associated with investing include:

- Capital risk – the risk that you may lose the money that you invest.
- Credit risk – the risk that an issuer of a bond or other fixed income security will not be able to pay interest or repay the principal when it is due.
- Foreign currency risk – the risk that currency movements and fluctuating exchange rates may affect the value of your investments in foreign securities or the income that they pay.
- Foreign markets risk – the risk that companies in other markets, including less developed markets, or the securities they issue, may be more difficult to sell or may decline in value due to political, regulatory, social, or economic change.
- Liquidity risk – the risk that your investment may be difficult to value accurately or to sell.
- General economic and market conditions – the risk that the economy and markets are impaired, leading to volatility, illiquidity, or investment losses.

We believe that borrowing money to invest is unwise for most clients. When clients choose to borrow to invest, we ask that they advise us so we may discuss the associated risks with them on a case-case basis.

Our Fees & What it Costs

We charge client accounts a management fee which is based on the account's type, investment holdings, and market value, which is calculated daily based on the account's end of day market value. We pool all accounts within a client household for fee calculation purposes, so that household portfolios benefit from our lower fee rates as our fee structure tapers down for larger portfolios. Fee rates are quoted on an annualized basis, excluding taxes, such as HST or GST, which are also applicable. Fees are charged to client accounts quarterly in arrears.

The following principal fee schedule applies to all accounts in a client household (unless we and the client have historically agreed to use a different, legacy schedule), other than the International Equity Fund schedule (applied to international holdings described further below):

Fee Rate	Applicable to the
1.25%	first $1,000,000
1.00%	next $2,000,000
0.75%	next $2,000,000
0.50%	next $15,000,000
0.25%	remainder of *portfolio* value

Fees attributable to a client's holding of the Nexus North American Income Fund receive a 20% discount. The aggregate quarterly fee for all accounts in a client household is subject to a minimum of $1,500 ($10,000 if there is a segregated account), unless waived by Nexus.

We charge for a client household's holdings of the Nexus International Equity Fund separately from the principal portfolio, and based on the following fee schedule:

Fee Rate	Applicable to the
1.50%	first $500,000
1.25%	next $1,500,000
1.00%	remainder invested in the Nexus International Equity Fund

In addition to the management fees charged by Nexus, clients bear the cost of (a) trading fees and commissions, (b) custody fees charged by RBC Investor Services Trust (the "Custodian") for segregated accounts, and (c) expenses paid directly or indirectly by the pooled funds. The pooled fund expenses ultimately borne by clients, including applicable taxes, currently run at the following annualized rates, which vary with both the level of such expenses and the size of a Fund:

Expenses borne by Unitholders in the	
0.15%	Equity Fund
0.14%	Balanced Fund
0.05%	Income Fund
0.14%	International Fund

These expenses include the costs of custody, audit, income tax preparation, unitholder recordkeeping, and reporting. In the case of the Equity and Balanced Funds, the expenses also include each Fund's share of investment management fees charged by JPMorgan, the external manager of two international pooled funds held by the Equity and Balanced Funds. In the case of the International Equity Fund, all direct expenses that would otherwise be paid by it and thereby be indirectly borne by its unitholders are absorbed by Nexus. However, unitholders of the International Equity Fund, like those of the Equity and Balanced Funds, do bear the general and administrative expenses incurred directly by the JPMorgan-managed pooled funds held within those Nexus Funds, and the expense rates quoted above include an allowance for each Nexus Fund's notional share of such indirect expenses.

Management fees, together with the other costs described above, detract from the investment returns earned in your accounts. For example, consider a hypothetical $100,000 held in a single taxable account and invested entirely in units of the Nexus North American Balanced Fund, with no contributions or withdrawals for a 3-year period. If the Fund reported a 3-year rate of return of 6% per annum, your account would have grown over 3 years to nearly $114,200 after deducting management fees and taxes, as compared to approximately $119,100 in the absence of such deductions. The rate of return earned in your account would be just over 4.5% per annum, having been reduced by approximately 1.4% annually from the combined effect of the Nexus management fee (1.25% per annum in this example) and HST thereon (13% of the fee, or 0.16% per annum). The 6% Fund return in this example already reflects the reduction resulting from expenses borne by the Fund of up to 0.14% per annum, and the effect of the Fund's trading fees and commissions.

Reporting to Clients

Nexus provides quarterly reporting on your portfolios, including detailed performance information, asset mix, a consolidated summary of holdings, and a commentary. The Custodian provides monthly statements of holdings and transactions for each account (unless you have requested a different frequency). Tax reporting is provided annually by the Custodian. All these materials are available in printed form, electronically on a secure portal maintained by Nexus, or both.

Financial statements for each of the Nexus pooled funds are provided twice a year to unitholders, and are audited annually by RSM Canada LLP, a chartered public accounting firm that is independent of Nexus.

Clients who have so requested may receive their reporting electronically. Documents will be made available through a Nexus-branded electronic portal. Access to the electronic portal requires a login ID and confidential password combination that is unique to each person, and which should not be shared with anyone else. Clients accessing the website will be required to verify their identity using a second form of authentication, such as a code sent by text message to their cellphone.

Though Nexus uses its best efforts to prevent unauthorized disclosure of or access to your reporting, you accept the risk and consequences of such unauthorized disclosure and confirm you have the authority to receive reporting in this fashion for any person or entity other than yourself, such as a spouse or other household member, whose documents would normally be included in your reporting package.

You will be notified by email as new documents become available. All such documents remain accessible for viewing/downloading indefinitely. Should electronic delivery fail, documents in printed form will be delivered by mail.

At your request, some or all of your reporting can be provided electronically to another party, such as a relative, accountant, or other service provider. Such third parties will have their own unique login ID and confidential password combination. We will remind you quarterly which such parties have access to your reporting. You accept responsibility for advising Nexus when such third-party access should be withdrawn.

You may at any time withdraw yourself, or any other party you have previously authorized to receive your reporting, from electronic delivery by submitting a request in writing. At that point, all of your documents will be removed permanently from the system Nexus maintains for this purpose and will no longer be available electronically to those persons whose access you have requested be withdrawn.

Rates of Return & Benchmarks

In our quarterly reports to clients, we provide time-weighted rates of return, both before and after deducting the management fees we charge. These returns outline how the client's accounts have performed in a period. Clients need to know our investment performance, unaffected by the timing of any deposits or withdrawals made by them during the period or by the size of their account/portfolio (as the management fee rate is typically lower for larger accounts), in order to accurately evaluate that performance in comparison to certain other rates of return. Time-weighted returns can be compared to the rates of return of a market index or benchmark, such as the S&P/TSX Composite. They can be compared to the performance of other investment managers. Finally, they can be compared across time periods: last year's returns can be compared to this year's without being affected by the timing of the client's deposits and withdrawals.

Where we have agreed with a client to measure their portfolio performance against a specific benchmark, we include the rates of return for the benchmark in our regular quarterly reporting. We provide all clients with information they can use to compare the returns on certain components of their portfolio to the returns on relevant market benchmarks. For example, if a portfolio is invested in units of the Funds, we provide information about the returns on each of those investments held and the returns on each of the Funds' benchmarks. For more information about benchmarks, please refer to https://tinyurl.com/NexusOnBenchmarks.

Annually we provide clients with reports on each of their accounts which include money-weighted rates of return, after deduction of our management fee. Time- and money-weighted returns are quite distinct concepts. The timing and size of a client's deposits or withdrawals affect the money-weighted return. If a client adds to their portfolio just before the market rises, that fortunate timing has a positive impact on the money-weighted return, but no effect on the time-weighted return.

Money-weighted returns are not comparable to the returns from the market indexes or other managers. Only time-weighted returns are.

Safekeeping of Client Assets

Nexus does not hold or take possession of any client monies or assets. All client funds and investments are held by RBC Investor Services Trust, a custodian that is unrelated to Nexus. The Custodian is a Canadian, federally regulated trust company owned by the Royal Bank of Canada. Nexus's clients' assets are held by the Custodian in Canada in accounts maintained in individual clients' names. Our authority is limited to directing the purchase and sale of the investments held in those accounts. We do not have the authority to remove any monies from the account and pay them to anyone other than the account holder. The only exception is for the collection of Nexus's fees.

Your assets remain separate and independent from Nexus due to the division between investment management and custody. If Nexus ceases to operate or faces challenges, your assets will not dissolve with it. Both Nexus and the Custodian have independent records of what you own, along with all transactions and the value of your accounts. It is our responsibility to reconcile the two sets of records and resolve any differences that may arise.

For the Nexus Funds, the Custodian holds the individual securities owned by the Funds. In addition, it is responsible for (a) determining the net asset value per unit for each Fund – the price at which new purchases and redemptions take place; (b) processing such purchases and redemptions; (c) unitholder recordkeeping (who owns the units); as well as monthly account statements; and (d) annual tax reporting to unitholders. Nexus closely supervises the Custodian in all these activities. Nevertheless, the clear separation of roles provides an added protection to clients.

Privacy & Disclosure

In the normal course of business, Nexus collects and retains information about its clients. Protecting this information and keeping it confidential is an important part of our business. In addition to a privacy policy that extends to our Staff, suppliers and service providers, Nexus has long-standing security measures in place to preserve the confidentiality of sensitive information generally, and personal information in respect of its clients in particular.

Nexus is required by law to disclose confidential client information in certain circumstances. As an example, Nexus is required to provide information about your accounts, investment income and portfolio transactions to the Canada Revenue Agency ("CRA"). This information is provided principally to enable CRA to collect Canadian income taxes and to administer the Income Tax Act (Canada). However, for certain clients who are, or are deemed to be, U.S. persons, the information is required by CRA so it may provide it to the Internal Revenue Service of the United States in fulfillment of Canada's obligations under certain inter-governmental agreements.

Conflicts of Interest

Under applicable Canadian securities laws, we are also required to address and manage material conflicts in the best interests of our clients. A conflict of interest can include any circumstance where:

a) the interests of different parties, such as the interests of the firm and those of a client, are inconsistent or divergent,
b) the firm or one of its registered representatives may be influenced to put their interests ahead of a client's interests, or
c) monetary or non-monetary benefits available to the firm or a registered representative, or potential detriments to which they may be subject, may compromise the trust that a reasonable client has in the firm or the individual.

Whether a conflict is "material" or not depends on the circumstances. In determining whether a conflict is material, we will typically consider whether the conflict may be reasonably expected to affect the decisions of the client in the circumstances, and/or the recommendations or decisions of the firm or its registered representatives in the circumstances.

Please see the Appendix "A" provided with this document for details regarding certain conflicts of interest that we have identified.

Resolving Disputes with Clients

Nexus maintains an ongoing membership with the Ombudsman for Banking Services and Investments ("OBSI"). Please see Appendix "B" to this document for a description of our complaint handling process and the procedure to be followed if you wish to have your complaint resolved by OBSI.

Appendix "A": Conflicts of Interest

Identified Conflicts of Interest	Description of Conflicts of Interest	Potential Impact and How They Are Addressed
Fair Allocation and Bulk Trades	When executing trades on a bulk basis across multiple client accounts, there is a potential conflict of interest in how securities are allocated—particularly in cases of partial fills where the full quantity of a security is not available to satisfy all eligible client accounts. This creates a risk that some clients may receive preferential treatment over others, especially when rounding adjustments or allocation decisions are made.	Clients may be impacted if trade allocations are not handled equitably, potentially resulting in unequal access to investment opportunities or pricing advantages. To mitigate this, we allocate trades based on suitability, using a pro rata method when partial fills occur. Adjustments for rounding are made only when they do not materially favour any client. Where pro rata allocation is impractical, we apply a fair and reasonable approach to ensure no client is materially advantaged or disadvantaged. Staff and related family accounts are excluded from partial fill allocations to avoid any perception of bias. These principles also apply to new security offerings, though our participation in such offerings is infrequent.
Relationships with Investees	A conflict of interest may arise when Nexus officers or directors—or their associates—hold officer or director positions with reporting issuers. These dual roles may create a perception that investment decisions could be influenced by personal or professional relationships with those issuers.	Clients may be impacted if investment decisions appear biased or are influenced by insider relationships, potentially undermining trust and objectivity. To address this, we require full disclosure of any material relationships between our officers, directors, or their associates and reporting issuers. Individuals with such relationships are strictly prohibited from advising on, participating in, or being present for any investment decisions involving those issuers. This ensures that all investment decisions are made independently and in the best interest of our clients. Currently, such relationships exist with Canadian Imperial Bank of Commerce and Canadian Pacific Kansas City.
Authority over Accounts	A conflict of interest may arise if staff members are granted broad authority over client accounts or personal affairs, such as acting as a power of attorney, trustee, or having signing authority. These roles could compromise objectivity and create undue influence over client decisions or assets.	Clients may be exposed to risks of undue influence, impaired judgment, or perceived favoritism if staff members hold positions of authority over their accounts. To mitigate this, we limit our authority strictly to discretionary investment management. Staff are prohibited from holding broader roles—such as power of attorney, executor, trustee, or account signatory—unless the client is an immediate family member and the arrangement is approved by Nexus's board of directors. This ensures professional boundaries are maintained and client interests remain protected.
Outside Activities	Conflicts may arise if staff members engage in external employment or compensated activities that could interfere with their responsibilities at Nexus or create competing interests. Even unpaid roles, such as volunteer positions, may present conflicts if they involve organizations with overlapping interests or regulatory considerations.	Clients may be affected if staff are distracted by outside commitments or if those activities compromise their objectivity or availability. To prevent this, staff are required to dedicate their full professional efforts to Nexus and may not receive compensation from outside entities. Volunteer activities are encouraged but must not conflict with Nexus responsibilities, require approval from the Chief Compliance Officer, and be reported to securities regulators when applicable. This ensures staff remain fully aligned with client interests and regulatory expectations.
Higher-Priced Accounts / Funds	A conflict of interest may arise when we offer investment options or account types that carry higher fees, such as segregated accounts or the Nexus International Equity Fund holdings. There is a potential perception that we might be incentivized to recommend these options to increase our compensation.	Clients may be concerned that recommendations could be influenced by fee structures rather than their best interests. To address this, our advice is based solely on what is most appropriate for each client's financial goals, constraints, and preferences. Higher fees are associated with higher operating costs, or additional administrative work, not with preferential treatment. We maintain a disciplined, client-first approach to ensure that investment recommendations are not driven by fee considerations.

Referral Arrangements and Compensation Received by Nexus from Others	A conflict may arise if Nexus, its affiliate NXT, or its staff were to receive compensation from third parties through referral arrangements or for services related to clients. Such compensation may create an incentive to make referrals or recommendations based on financial benefit rather than the client's best interest.	Clients may be adversely affected if referrals are influenced by compensation arrangements, potentially resulting in biased advice or decisions that do not align with their needs. This could also lead to diminished client confidence, reputational risk, or regulatory non-compliance if not properly disclosed. To mitigate this risk, it is our policy not to enter into any referral arrangements. Other than the management fees paid by clients to Nexus, we do not receive or pay referral fees, and we prohibit any activity that could create a conflict between external compensation and our duty to clients. This policy reinforces our commitment to providing objective, client-focused advice and maintaining the highest standards of integrity and transparency.
Best Execution and Soft Dollars	A conflict of interest may arise when Nexus executes trades through dealers who receive compensation not only for trade execution but also for providing research services. This compensation—whether explicit (via commissions) or embedded in the price of the security—is paid by clients. The potential conflict lies in the possibility that dealer selection could be influenced by the value of incentives, such as research services received, rather than by the sole objective of achieving best execution for clients.	Clients may be impacted if trades are directed to dealers based on the research services they provide rather than the quality of execution, potentially resulting in higher costs or suboptimal trade outcomes. To address this, Nexus follows a disciplined process to ensure clients receive reasonable value for the compensation paid. Dealer selection is based on expected execution quality and the relevance of research services. Where commissions are embedded, we seek competitive quotes when appropriate to ensure fair pricing. Additionally, we conduct periodic reviews of each dealer's aggregate compensation, execution quality, and research contributions to ensure ongoing alignment with client interests.
Proprietary Products	Nexus manages a suite of proprietary pooled investment funds (the "Nexus Pooled Funds"), which are considered related or connected issuers under Canadian securities laws. As both the portfolio manager and investment fund manager of these funds, Nexus earns fees based on the assets under management. While Nexus is licensed to recommend a broad range of securities available in the Canadian market, our business model is structured to recommend only the Nexus Pooled Funds to clients. This structure may create a conflict of interest, as Nexus receives compensation from the proprietary products it recommends.	There is a risk that our recommendations could be influenced by this compensation, or that our product due diligence and suitability assessments may not be as robust or independent as they would be for third-party products. To address this, we are transparent about our exclusive use of Nexus Pooled Funds and the compensation we receive. Our business model is intentionally designed to reflect our investment philosophy, which emphasizes disciplined, diversified portfolio construction through our pooled funds. These funds are structured to provide clients with efficient access to our investment style and expertise, and many clients choose Nexus specifically for this approach. We apply a consistent and rigorous suitability process to ensure that our recommendations align with each client's investment needs and objectives, and we remain committed to always acting in our clients' best interests.
Pooled Fund Expense Allocation	A conflict of interest may arise in the allocation of expenses between Nexus and the Nexus Pooled Funds. Since Nexus is responsible for determining which expenses are charged to the funds, there is a risk that expenses could be allocated in a way that benefits Nexus financially at the expense of the funds and, by extension, their investors.	If expenses are inappropriately charged to the funds rather than to Nexus, clients—who bear these costs indirectly—may experience reduced investment returns due to higher expense ratios (ERs). To mitigate this, we apply a disciplined and transparent expense allocation process to ensure that only legitimate, fund-related costs are charged to the funds. In cases where expenses are shared between the funds, they are allocated fairly using a pro-rata metric such as assets under management (AUM). This approach ensures equitable treatment and protects clients from bearing an undue share of costs.
Personal Trading	A conflict of interest may arise when Nexus employees engage in personal trading while having access to confidential or non-public information about the firm's trading activities. This includes the risk of 'front running'—where an individual trades ahead of client or firm transactions to gain an unfair advantage.	Clients may be harmed if employee trading decisions are influenced by insider knowledge, potentially leading to less favorable execution for client trades or undermining trust in the firm's integrity. To prevent this, Nexus enforces strict personal trading policies. Employees must obtain pre-approval through our compliance process before trading in any restricted securities, as outlined in our internal policies and procedures. These controls are designed to ensure that personal trading does not conflict with client interests or compromise the fairness of our investment process.

Appendix “B”: What to Do If You Have a Complaint

If you have a complaint about our services please contact your Wealth Manager.

We will acknowledge your complaint in writing, as soon as possible, typically within 5 business days of receiving your complaint. We may ask you to provide clarification or more information to help us resolve your complaint.

We will endeavour to provide our decision in writing, within 60 days of receiving a complaint. It will include a summary of the complaint, the results of our investigation and our decision to make an offer to resolve the complaint or deny it, and an explanation of our decision.

If our decision is delayed and we cannot provide you with our decision within 60 days, we will inform you of the delay, explain why our decision is delayed, and give you a new date for our decision.

Taking your complaint to OBSI

If you are not satisfied with our decision, you may be eligible for the free and independent dispute resolution service offered by the Ombudsman for Banking Services and Investments (OBSI).

OBSI’s service is available to clients of our firm. This does not restrict your ability to take a complaint to a dispute resolution service of your choosing at your own expense, or to bring an action in court. You always have the right to go to a lawyer or seek other ways of resolving your dispute at any time. Keep in mind there are time limits for taking legal action and delays could limit your options and legal rights later on.

If you are a Québec resident you may consider the free mediation service offered by the Autorité des marchés financiers.

Who can use OBSI

You have the right to use OBSI’s service if:

- your complaint relates to a trading or advising activity of our firm or one of our representatives,
- you brought your complaint to us within 6 years from the time that you first knew, or ought to have known, about the event that caused the complaint, and
- you file your complaint with OBSI according to its time limits below.

OBSI Time Limits

If we do not provide you with our decision within the timeframe indicated above, you can take your complaint to OBSI any time after a 90-day period has ended from when the complaint was received. If you are not satisfied with our decision, you have up to 180 days after we provide you with our decision to take your complaint to OBSI.