

**BMO LIFE INSURANCE COMPANY
COMPLAINT RESOLUTION PROCEDURES**

STEP ONE – Contact the customer service representative

- You are encouraged to first discuss any concerns with a customer service representative responsible for the product before making a formal complaint. Your customer service representative will respond to customer questions, problems or suggestions over the telephone. Customer service representatives may be reached toll-free at the following number: 1 866 881 9054

STEP TWO – Review by Office of the President

- If the customer service representative is unable to resolve an issue or does not address your concerns satisfactorily, please contact the:
 - Office of the President and CEO**
BMO Life Insurance Company
60 Yonge Street, Toronto, ON M5E 1H5
Call toll free 1-866-488-2595
Fax toll free 1-866-698-2140
Email CallCentre@bمولife.com
- Quebec customers are required by law* to submit their formal complaints in writing. Quebec based customers may contact the Autorité des marchés financiers (the Autorité) for guidance in preparing a written complaint. Quebec based customers may request that their formal complaints be referred to the Autorité at any time during the complaint resolution process.

STEP THREE – Appeal to the BMO independent Ombudsman

- If you are still not satisfied, you may appeal to the:
 - BMO Financial Group, Office of the Ombudsman**
55 Bloor Street West, 8th floor
Toronto, ON M4W 3N5
Call 1 800 371 2541 Fax 1 800 766 8029 Website www.bmo.com
- The BMO Ombudsman is unbiased, impartial and independent of BMO Life, and will act as an intermediary to resolve complaints or issues raised by our customers.
- Quebec customers may have their formal complaints referred to the Autorité if they are still not satisfied following the BMO Ombudsman's review, or proceed to Step Four.

STEP FOUR – Contact our external Ombudsman - the Ombudsman for Banking Services and Investments (OBSI)

- OBSI is an independent service for resolving banking services and investment disputes. It is your right to bring your case to OBSI for an impartial, informal and confidential review. OBSI is not a regulator, and does not advocate for consumers or the industry. Services are free to consumers.
- If your complaint has been reviewed by BMO's Ombudsman and you are not satisfied with the recommendation on your complaint, you have 180 days after receiving this recommendation to contact OBSI for a further review of your complaint.
- You are encouraged to follow all of BMO Financial Group's Complaint Resolution steps prior to consulting OBSI. However, if you refer a complaint to us and it is not being dealt with to your satisfaction, you may refer your complaint to OBSI after 90 days of our receipt of your complaint at Step 2.

Ombudsman for Banking Services and Investments

410 Bay Street, Suite 1505, PO Box 5, Toronto, ON M5H 2Y4
Call 1 888 451 4519 Fax 1 888 422 2865 Website www.obsi.ca Email ombudsman@obsi.ca

Contacting the Financial Consumer Agency of Canada	Contacting the Autorité des marchés financiers, Quebec
<p>The Financial Consumer Agency of Canada (FCAC) supervises federally regulated financial institutions to ensure they comply with federal consumer protection laws. For example, financial institutions are required to provide consumers with information about complaint handling procedures and the protection of customer information. For a complete listing of federal consumer protection laws you may visit the FCAC Website at www.fcac-acfc.gc.ca</p> <p>If a customer has a complaint about a potential violation of a consumer protection law, please contact the FCAC at: Financial Consumer Agency of Canada 6th Floor, Enterprise Building 427 Laurier Avenue West Ottawa, Ontario, K1R 1B9 Call 1 866 461 3222 (English) Call 1 866 461 2232 (French) Fax 1 866 814 2224</p>	<p>* Quebec legislation provides specific procedures for complaint examination and dispute resolution for Quebec residents. As the regulatory body for Quebec's financial sector, the Autorité des marchés financiers (Autorité) protects consumers and enforces Quebec's financial legislation and regulations. If you are a resident of the Province of Quebec and believe that some form of prejudice has been caused to you by BMO Life Insurance Company, or one of its representatives, you may attempt to have the issue resolved by submitting a formal complaint, in writing, to BMO Life. The Autorité offers guidance to consumers in preparing formal complaints.</p> <ul style="list-style-type: none"> BMO Life will send you a notice of receipt, process your complaint through the Office of the President, and propose a resolution to you. If you are not satisfied with the process of examination or proposed resolution, you may follow the steps described above, or request that BMO Life send your formal complaint to the Autorité The Autorité will study your file and may recommend mediation if it deems this action to be appropriate and if both parties agree to it. <p>**For further information, you may visit the Autorité's website at: www.lautorite.qc.ca/index.en.html, or write to: Autorité des marchés financiers 800, square Victoria, 22^e étage C.P. 246, tour de la Bourse Montréal (Québec) H4Z 1G3 Call 1 877 525 0337</p>