

**BMO LIFE INSURANCE COMPANY
COMPLAINT RESOLUTION PROCEDURES**

STEP ONE – Contact the customer service representative

- Customers 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 the concern satisfactorily, customers are then asked to contact the:
Office of the President and CEO
BMO Life Insurance Company
55 Bloor Street West, Toronto, ON M4W 3N5
Call 416 927 6111 or toll free 1-866-488-2595
Fax 416 927 5280 or 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 customers are still not satisfied, they 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 – Refer to an external Ombudsman

- Upon completion of the BMO Financial Group Ombudsman's review, customers still have the option of contacting BMO Life's designated third party complaints resolution body for a further, independent review of their concerns:
Ombudsman for Banking Services and Investments
PO Box 896, Station Adelaide, Toronto, ON M5C 2K3
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, K1A 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>