

Cormark Securities Inc.'s ("Cormark's") Accessibility Policy – Providing Services to People with Disabilities

1. Objective

The objective of this policy is to ensure compliance with the customer service standards of the *Accessibility for Ontarians with Disabilities Act, 2005*. This policy applies to the provision of services in Ontario.

2. Our vision

The vision of Cormark is to act as a partner with our clients to achieve their capital market objectives. Cormark Securities Inc. is a leading independent investment dealer counseling Canadian and international institutional investors and a wide variety of growth oriented companies from our offices in Toronto and Calgary

3. Our commitment

In fulfilling our mandate, Cormark strives at all times to provide its services in a way that respects the dignity and independence of people with disabilities. We are committed to giving people with disabilities the same opportunity to access our services and allowing them to benefit from the same services, in the same place and in a similar way as other members of the public.

4. Providing services to people with disabilities

Cormark is committed to excellence in providing services to all members of the public, including people with disabilities and we will carry out our functions and responsibilities in the following manner:

4.1 Communication

We will communicate with people with disabilities in a manner that takes into account their disability. We will train staff on how to interact and communicate with people with various types of disabilities.

4.2 Publications

Where possible, we will provide our publications in alternative formats, upon request, in a timely manner, dependent upon document specifications (e.g. length of document, format required).

4.3 Telephone services

We are committed to providing accessible telephone service to all members of the public. We will train staff to ensure they are knowledgeable in their interactions with people with disabilities, both face-to-face and via telephone. We will offer to communicate with people in person, by email or by written correspondence if telephone communication is not suitable to their communication needs or is not available.

4.4 Assistive devices

We are committed to providing services to people with disabilities who use assistive devices to use or benefit from our services. We will ensure that our staff is familiar with various assistive devices that may be used by people with disabilities while accessing our services. We will also ensure that staff know how to use the assistive devices that are available on our premises. The following assistive devices have been installed or are available at our Toronto premises:

- Accessible washrooms on the 28th floor where Cormark's reception is located.
- Elevators announce arrival in the lobbies with one chime for up and two chimes for down.
- Security desk is fully accessible.
- Automatic door operators exist at every entrance to the building.
- Meeting rooms' tables and seating are all wheelchair accessible.

5. Use of service animals and support persons

We are committed to welcoming people with disabilities who are accompanied by a service animal to the areas of our premises that are open to the public and other third parties. We are committed to welcoming people with disabilities who are accompanied by a support person. Any person with a disability who is accompanied by a support person will be allowed to enter Cormark's premises with his or her support person. At no time will a person with a disability who is accompanied by a support person be prevented from having access to his or her support person while on our premises.

6. Notice of temporary disruption

Cormark will provide notice in the event of a planned or unexpected disruption in the facilities or services usually used by people with disabilities. This notice will include information about the reason for the disruption, its anticipated duration, and a description of alternative facilities or services, if available. The notice will be placed at all public entrances and service counters on our premises. Depending on the nature of the disruption, notice may also be provided on outgoing telephone and posted on our website.

7. Training for staff

Cormark will provide training to all employees as appropriate. Training will include the following:

- The purpose of the *Accessibility for Ontarians with Disabilities Act, 2005* and the requirements of the customer service standard.
- How to interact and communicate with people with various types of disabilities.
- How to interact with people with disabilities who use an assistive device or require the assistance of a service animal or a support person.
- Availability of assistive devices available on our premises.
- What to do if a person with a disability is having difficulty in accessing Cormark's services.
- Cormark's policies, practices and procedures relating to the customer service standard.

This training will be provided as soon as practicable when staff commence their duties. All staff will be required to confirm that they have been trained in Cormark's accessibility policies, practices and procedures. Staff will also be trained on an ongoing basis when changes are made to these policies, practices and procedures.

8. Feedback process

Our goal is to make it easy for you to contact us and we offer equal access to our services. We welcome your feedback. If you are not satisfied with the level of service you received, you are encouraged to contact us. Qualified Cormark staff are on hand to take your questions, provide information and lead you to appropriate resources, depending on the nature of your questions. This free service is open to the public Monday to Friday between 7:30 a.m. and 5:30 p.m. **Call toll-free: 1-800-461-2275** or get in touch by completing our on-line inquiry form from our website at www.cormark.com.

9. Modifications to this or other policies

We are committed to developing accessible services policies that respect and promote the dignity and independence of people with disabilities. Therefore, no changes will be made to this policy before considering the impact on people with disabilities. All policies of Cormark will respect and promote the dignity and independence of people with disabilities or be modified accordingly.

10. Questions about this policy

This policy exists to achieve services excellence to people with disabilities. If you would like to receive a copy of this policy or if you have questions, please contact Cormark's Chief Compliance Officer, Lou D'Souza, at 416-943-6493.

Last Updated: December 18, 2014