

Customer Complaint

Handling procedures



We strive to improve the financial, physical and mental well-being of Canadians. So if we get a complaint, we take it seriously.

First, let us know

If you have a complaint about one of our financial products or services, please let us know. If you work with an advisor, they may be able to help. You can also contact our customer service representatives at 1-844-222-2264.

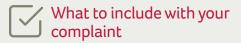
We can resolve most complaints quickly and easily. If you need more help, see the next section on additional steps you can take.



If you remain dissatisfied, you can escalate your complaint

If we were not able to resolve your issue, you can ask to have the matter escalated as a complaint within the appropriate business area. You'll need to provide details of your complaint using the What to include with your complaint list as a guide.

We'll send you an acknowledgement, explain the business area's complaint handling process and give you an estimate of when you can expect a response.



- Details of your complaint a summary outlining what happened
- 2. The resolution you're seeking
- All relevant documents, including your policy number and member ID (if applicable)
- 4. Your file number (if you've received one)

This information will help the person reviewing your complaint to fully understand the situation and ensure your concerns are properly addressed.

Speak with the Ombudsman's Office

If you're not satisfied with the resolution from the business area, you can submit your complaint to the Ombudsman's Office for final review. You need to go through the business area's complaint process before submitting your complaint to the Ombudsman's Office.

If you are unsatisfied with the resolution from the business area, we invite you to complete the Ombudsman Review Form to provide all the relevant information at www.canadalife.com/complaints or you can reach out directly at:

The Canada Life Assurance Company

Ombudsman's Office T-262 255 Dufferin Avenue London, ON N6A 4K1

Phone: 1-866-292-7825 **Fax:** 1-855-317-9241

Email: ombudsman@canadalife.com*

The Ombudsman's Office will respond within 30 days. If we need more time, we'll let you know.

The Ombudsman's Office will explain our final position in writing and give information about external resources.

^{*} Email is not a secure medium and personal information should be transmitted by more secure means.

External recourse

You may have the option to have your complaint reviewed by an external resource if you remain dissatisfied.

For residents of Quebec

Autorité des marchés financiers: If you live in Quebec, you can ask us to transfer your complaint to the Autorité des marchés financiers, for their review.

Autorité des marchés financiers 800 square Victoria, 22e étage CP 246, Tour de la Bourse Montréal, QC H4Z 1G3 **Phone:** 1-877-525-0337

Website: www.lautorite.gc.ca

For residents of Saskatchewan

Superintendent of Insurance: If you reside in the Province of Saskatchewan, you may submit your complaint to the Superintendent of Insurance.

Superintendent of Insurance Insurance and Real Estate Division Financial and Consumer Affairs Authority Suite 601 1919 Saskatchewan Drive

Regina, Saskatchewan S4P 4H2

Phone: (306) 787-6700

Website: www.fcaa.gov.sk.ca

For all complaints

The OmbudService for Life and Health Insurance (OLHI) is a national independent complaint resolution and information service for consumers of Canadian life and health insurance products and services, including life, disability, employee health benefits, travel and insurance investment products such as annuities and segregated funds.

OmbudService for Life and Health Insurance 20 Adelaide St. East, Suite 802, P.O. Box 29, Toronto, Ontario M5C 2T6

Phone: 1-888-295-8112 Website: www.olhi.ca

For consumer provision complaints

The Financial Consumer Agency of Canada (FCAC) supervises federally regulated financial institutions to ensure they comply with federal consumer protection laws (or "consumer provisions").

There are various consumer provisions that apply to financial institutions including the requirement to have a complaint handling procedure in place that is available to the public. The FCAC does not provide compensation or address individual disputes. It will review whether a financial institution has complied with the FCAC requirements.

For more information about the FCAC, including a listing of consumer provisions that apply to us, please contact the FCAC directly.

Financial Consumer Agency of Canada 427 Laurier Avenue West, 6th Floor Ottawa, ON K1R 1B9

Phone: 1-866-461-FCAC (3222) Website: www.fcac-acfc.gc.ca

These Customer Complaint Handling Procedures apply to the Canadian operations of The Canada Life Assurance Company (the Company). The Chief Compliance Officer for the Company is responsible for the implementation of these Procedures. A customer complaint is an expression of dissatisfaction about a product or service that has been escalated at the request of the customer following a decision or response to the initial concern.

Our commitment to you:

We'll address concerns about our financial products and services promptly, fairly and professionally. We value your business and want to ensure you're happy with the service we provide.

