

**PRIMERICA CANADA
COMPLAINT HANDLING PROCEDURES
PRIMERICA LIFE INSURANCE COMPANY OF CANADA**

Purpose of the policy

At Primerica Canada our goal is to ensure that you are not only satisfied with the products that we offer, but that you receive the highest standard of customer service.

We believe that complaint resolution is important and have committed to responding to complaints promptly, accurately and with the utmost courtesy. We will provide you with accessible means with which to communicate your complaint and will employ our best efforts to respond to and, where possible, resolve your complaint. We have procedures in place to ensure that written or verbal complaints are handled in a timely, professional and confidential manner.

We want to make sure that any questions or concerns about our products, services or representatives are handled fairly and efficiently.

We encourage you to make your complaint in writing where possible. If you have difficulty putting your complaint in writing, you should advise us so that we can provide assistance. For confidentiality reasons, we will only deal with you or another individual who has your express written authorization to deal with us.

Our complaint resolution process

Step 1

Speak with your Primerica representative about the product and/or service issue that you are not satisfied with.

Step 2

If after speaking with your Primerica representative your issue remains unresolved, contact a member of our Client Services Business Unit in writing or by telephone and provide them with your name, policy or account number, name of your Primerica representative, the nature of your complaint, and remedial action requested.

Our objective is to ensure we review all the concerns that have been raised and make an informed and unbiased decision. Upon receipt of your complaint, we will send you a letter acknowledging its receipt and create a complaint file. Often this process takes several weeks and we anticipate sending you our final written response with supporting reasons within 90 calendar days. Should we require additional time, you will be advised accordingly.

The mailing address, phone number, and email address for our Client Services Business Unit is as follows:

Primerica Canada

6985 Financial Drive Suite 400
Mississauga, Ontario L5N 0G3
Telephone: 1-800-387-7876
Fax: 1-905-813-5312
Email:

For Term Life Insurance	For Common Sense Funds
plicc_cn@primerica.com	csf.enquiries@primerica.com

Step 3

If after communicating with our Client Services Business Unit or an appropriate business unit at our Home Office, your complaint has not been addressed to your satisfaction, you may email our Ombudsman at OmbudsmanCanada@primerica.com. You can also send them a letter to the address noted above, Attention: Ombudsman.

Contacting us

You may contact us at any time to provide further information or to inquire as to the status of your complaint by contacting the person handling your complaint or our Ombudsman. Please note that our Ombudsman is employed by the firm and unlike the OmbudService for Life & Health Insurance ("OLHI"), is not an independent dispute resolution service. The use of our Ombudsman is a voluntary process. You may anticipate receiving a reply to your complaint within 90 days.

Third Party Dispute Resolution Options

If, at the end of our review, you are unsatisfied with our findings, you may contact a third party dispute resolution service to assist in resolving your complaint:

For Life Insurance products or services issues

OmbudService for Life & Health Insurance (OLHI) is part of *The Financial Services OmbudsNetwork (FSON)*, which is a national industry-based dispute resolution system for consumers of financial services. The OLHI deals with concerns about life and health insurance products and services that have not been resolved through Primerica's dispute resolution system.

Telephone numbers:

English

1-888-295-8112
In Toronto:
(416) 777-9002

French

1-866-582-2088
In Montreal :
(514) 282-2088

Website: www.olhi.ca

Mailing Address:

401 Bay Street
Suite 1507
P.O. Box 7
Toronto, ON M5H 2Y4

Québec

2001, rue University
17e étage
Montréal, Québec H3A 2A6

In Quebec – The regulation of life insurance companies in Quebec is administered by the *Autorité des marchés financiers*. If after dealing with Primerica's dispute resolution process, you remain dissatisfied with the way in which your complaint has been handled, or with the results of the process, you may ask that your file be transferred to the *Autorité des marchés financiers*. The person in charge of applying this policy in the province of Quebec is Mr. Richard Martin; he can be reached by phone at 450-975-2400 ext. 4185 or by email at richard.martin@primerica.com.

Autorité des marchés financiers:

Toll-free telephone number: 1-877-525-0337

In Quebec: (418) 525-0337

In Montreal: (514) 395-0337

E-mail: information@lautorite.qc.ca

Fax: (418) 647-9963

Website: www.lautorite.qc.ca

Mailing address:**Québec City**

Place de la Cité, tour Cominar
2640, boulevard Laurier, bureau 400
Québec (Québec) G1V 5C1

Montréal

800, square Victoria, 22e étage
C.P. 246, tour de la Bourse
Montréal (Québec) H4Z 1G3

Please also see the Primerica Canada Complaint Examination and Dispute Resolution Policy for Quebec for further information regarding complaints in Quebec, which can be found at www.primericacanada.ca If You Have a Complaint If you are in Quebec, and have a complaint.

Federal Consumer Provision Complaints

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 by law to provide consumers with information about:

- Complaint handling procedures
- Borrowing costs on credit cards and loans (excluding insurance policy loans)

If you have a complaint about such a consumer provision, you may contact the FCAC:

Toll-free telephone numbers:

For services in English:	1-800-461-FCAC (3222)
For services in French:	1-866-461-ACFC (2232)
From Ottawa area or from outside Canada	613-996-5454

Fax:

Toll-free:	1-866-814-2224
From Ottawa area or from outside Canada	613-941-1436

Website: www.fcac-acfc.gc.ca

Mailing address:

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

Other Organizations*Assuris*

Primerica Life Insurance Company of Canada is a member of Assuris. Assuris is a not-for-profit organization that protects Canadian policyholders in the event that their life insurance company should become insolvent. Their role is to protect policyholders by minimizing the loss of benefits and ensuring a quick transfer of their policies to a solvent company where their benefits will continue to be honoured.

Assuris Information Centre: 1-866-878-1225

Email: info@Assuris.ca

Website: www.assuris.ca

Mailing address:

250 Yonge Street
Suite 3110, P.O. Box 23
Toronto, Ontario M5B 2L7

¹ If you choose to communicate by email, note that there are possible confidentiality issues regarding internet communications.