



Canada Life™

Complaints Handling

Canada Life always tries to provide a high standard of service but appreciates that there may still be times when third parties are unhappy with the service that we provide. Canada Life takes customers' complaints seriously and in order to improve our service we actively encourage customers to let us know about the concerns that they have.

Canada Life has developed its complaints handling process to ensure that concerns are handled efficiently and effectively, with sympathy and with a view to achieving a beneficial outcome for both the customer and the Company.

Canada Life has tried to make it as easy as possible to submit a complaint. Customers can contact us by letter, fax, via the Canada Life website or email; verbally, over the telephone or in person.

Upon receipt of a complaint we will acknowledge the complaint within five working days and provide contact details should the customer wish to communicate with us at any time during the investigation.

The complaint will immediately be assigned to an investigator who will seek all relevant facts.

If we conclude that the third party has been poorly advised, suffered or may suffer financial loss, material distress or inconvenience, we will propose how to put things right. If this is not the case, we will write to the third party explaining how we reached our decision.

Canada Life will write to the third party at least every four weeks to update them on our progress towards resolving their complaint. We will always try to reach a conclusion within eight weeks but if we are unable to do this, perhaps due to the difficulty of the case, we will write to the third party again with details of the progress of our investigation.

Once all the information available has been reviewed, we will issue a decision letter which will provide a full account of our investigation and conclusion.

Complaints we cannot settle can be referred to the Financial Ombudsman Service. The Financial Ombudsman Service is an independent service for consumers with unresolved complaints about financial firms.

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