



Canada Life™

Treating Customers Fairly

Our customers are at the core of our business and at the forefront of our strategy and service.

Our vision is to be a world class financial services provider, delivering exceptional customer value and helping people achieve more through the excellence and integrity of our people.

In order to achieve our vision we:

Provide products and services suitable for our target market. This means identifying which types of customer our products or services are likely to be suitable (or not suitable) for. We will stress-test the product or service to identify how it might perform in a range of market environments and how our customer could be affected.

We will review our products to see if they are performing in the way we expected.

Ensure that the products we offer cater for the needs of our customers. This means understanding our customers' needs. If relevant, and where appropriate, we will consult with customers and distributors. We will also analyse complaints and other feedback from customers.

Give our customers clear and sufficient information to make an informed decision and ensure that costs are transparent. This means making sure that the information we give to our customers about their product options and features is clear and fair and given at an appropriate time. We will use plain English or explain jargon where we cannot avoid using it. If there is a risk that our customer might be adversely affected by a particular course of action because of their particular needs and circumstances, we will encourage that customer to seek advice on the best course of action to take before making any decisions.

Provide regular and clear information about a customer's policy after the point of sale. This means we will continue to contact customers at appropriate times. We will draw customers' attention to any rights and options that could benefit them under their contract with us and will encourage them to seek advice. We will make sure that they understand what will happen if they do or do not take action.

Deliver the standard of service our customers have been promised. This means we will provide a reliable and accurate service which meets the needs of our customers. We will ensure that all of our staff are trained.

Address any concerns or complaints customers have sympathetically taking into account their individual needs and issues. This means we will deal with customer queries, requests or complaints in a professional and courteous manner, within reasonable timescales. We will tell customers what our timescales are and let them know if these change.

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