

PFSL INVESTMENTS CANADA LTD.
COMPLAINT HANDLING PROCEDURES

IF YOU HAVE A COMPLAINT

At PFSL Investments Canada Ltd (“PFSL”) 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.

If you have any complaints or concerns about our products or services, we have policies and procedures in place to ensure that such complaints, written or verbal, are dealt with promptly and fairly.

PFSL is responsible for ensuring that your complaint is addressed in accordance with applicable laws and industry standards. All complaints will be forwarded to qualified compliance or supervisory personnel for review and handling.

This document will be provided to you if you are a new client of or have filed a complaint with PFSL. You will also receive the Canadian Investment Regulatory Organization (“CIRO”) brochure titled *“How to Make a Complaint”* (“Brochure”). The Brochure provides general information about your options for making a complaint.

You can also find this document and corresponding Brochure on our website at:

www.primericacanada.ca/public/canada/CIRO_Complaints.pdf

TO FILE A COMPLAINT, PLEASE FOLLOW THESE STEPS:

Step 1 – Initial Complaint Handling

Speak with your PFSL representative or any Branch Manager about the product and/or service that you are not satisfied with.

Step 2 – Escalation to PFSL Head Office

If after speaking with your PFSL representative or any Branch Manager your complaint remains unresolved, contact a member of our Client Services Business Unit in writing, by telephone or by email. When doing so, we ask that you provide them with your name or account number, the name of your PFSL representative and the nature of your complaint.

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

The contact information for our Client Services Business Unit is as follows:

PFSL Investments Canada Ltd

6985 Financial Drive

Suite 400

Mississauga, Ontario, L5N 0G3

Telephone: 1-800-387-7876

Fax: 1-905-813-5312

Email: pfsl.enquiries@primerica.com

HOW WE WILL RESPOND TO YOUR COMPLAINT

We will acknowledge receipt of your complaint promptly. We will mail you an initial response letter generally within five business days.

We will review your complaint fairly, taking into account all relevant documents, communications and statements obtained from you, our records, your PFSL representative or any Branch Manager, other staff members and any other relevant source.

We may contact you for an interview should additional information be necessary in order to complete our review.

If you chose to communicate your complaint by email, please note that due to potential information security risks associated with internet communications, we will be providing our response by mail.

We will generally provide our response in writing within 90 days, unless we are waiting for additional information from you, the case involves extenuating or unique circumstances, or the complaint is complicated in nature. Your cooperation is therefore important throughout the course of our review.

Our response to you may be an offer to resolve your complaint, a denial of your complaint with reasons or another appropriate response. If we determine that your complaint warrants a financial settlement, we may offer you a financial settlement and ask you to sign a release and waiver for legal reasons.

Our response will also summarize your complaint, our findings and will contain a reminder about your options to appeal to our Ombudsman or the OBSI in the event that you are not satisfied with our response.

Step 3 - Escalation to Ombudsman (Option “A”) or Third Party Resolution (Option “B”)

If after communicating with our Client Services Business Unit or an appropriate business unit at our Head Office, (i) your complaint has not been addressed to your satisfaction, or (ii) in the event that you have not been provided with a written response regarding the outcome of our review within 90 days of receiving your complaint, you may either:

Option A*: Email our Ombudsman at: OmbudsmanCanada@primerica.com

You can also send a letter to the address noted above, Attention: Ombudsman.

Please note that our Ombudsman is employed by the firm and unlike the Ombudsman for Banking Services and Investments (the “OBSI”), 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.

Please be further advised that while our Ombudsman reviews your complaint, the statutory limitation periods continue to run which may impact your ability to commence a civil action.

**Please note that selecting this option does not prevent you from also exercising Option B if you are unsatisfied with the response of our Ombudsman.*

OR

Option B: Contact the OBSI

Submit a complaint to the Ombudsman for Banking Services and Investments (“OBSI”) to assist in resolving your complaint without going to our Ombudsman no later than 180 days after receipt of our response.

Services provided by the OBSI are free and available to you should your complaint be in relation to PFSL mutual fund products or services, outside of Quebec.

Ombudsman for Banking Services and Investments (OBSI)

20 Queen Street West, Suite 2400

P.O. Box 8

Toronto, Ontario, M5H 2R3

Telephone: 1-888-451-4519

Fax: 1-888-422-2865

[Email: ombudsman@obsi.ca](mailto:ombudsman@obsi.ca)

Website: www.obsi.ca

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.

As defined by the Canadian Investment Regulatory Organization of which PFSL is a Member.

Canadian Investment Regulatory Organization

40 Temperance Street, Suite 2600
Toronto, Ontario, M5H 0B4

Telephone: 416-364-6133 or 1-877-442-4322

Fax: 1-888-497-6172

Email: info@ciro.ca

CIRO Secure Form: <https://www.ciro.ca/complaint-and-inquiry-submission-secure-form>

FOR COMPLAINTS RELATING TO FINANCIAL PRODUCTS AND SERVICES IN QUÉBEC, CONTACT:

Autorité des marchés financiers

Québec City

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

Telephone: 418 525--0337

Fax: 418 525--9512

Elsewhere: 1 877 525--0337

Website: www.lautorite.gc.ca

Montréal

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Fax: 514 873--3090