

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 procedures in place to handle any written or verbal complaints received from you in a prompt, fair and confidential manner.

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 a copy of a document called the Client Complaint Information Form (“CCIF”). The CCIF is a Mutual Fund Dealers Association of Canada (“MFDA”) form, which provides general information about your options for making a complaint.

You can also find this document on our website at:

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

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

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 issue 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 deal 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
2000 Argentia Road
Plaza 5, Suite 300
Mississauga, Ontario, L5N 2R7

Telephone: 1-800-387-7876 Fax: 1-905-813-5312

Email: pfsi.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)

401 Bay Street, Suite 1505

P.O. Box 5

Toronto, Ontario, M5H 2Y4

Telephone: 1-888-451-4519 Fax: 1-888-422-2865

Email: 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 Mutual Fund Dealers Association of Canada of which PFSL is a Member.

Mutual Fund Dealers Association of Canada

121 King Street West, Suite 1000

Toronto, Ontario M5H 3T9

Telephone: 416 361-6332 or 1 888 466-6332

Fax: 416 361-9073

Email: complaints@mfd.ca

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

Montréal

800, square Victoria, 22e étage

C.P. 246, tour de la Bourse Québec

Montréal (Québec) H4Z 1G3

Telephone: 514 395-0337

Fax: 514 873-3090

Website: www.lautorite.qc.ca