

PRIMERICA CANADA
COMPLAINT HANDLING PROCEDURES
PFSL INVESTMENTS CANADA LTD.

IF YOU HAVE A COMPLAINT

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.

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 Investments Canada Ltd. (PFSL). You will also receive a copy of a document called the Client Complaint Information Form (“CCIF”). The CCIF is a form created by the Mutual Fund Dealers Association (“MFDA”), 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

FILING A COMPLAINT

Primerica Canada is responsible for ensuring that your enquiries and 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.

We encourage you to make your complaint in writing or by email¹ 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.

To file a complaint, please follow these steps:

Step 1

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

Step 2

If after speaking with your Primerica representative or any Branch Manager your complaint remains unresolved, contact a member of our Client Services Business Unit in writing or by telephone where possible and provide them with your name, policy or account number, name of your Primerica representative and the nature of your complaint.

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

Primerica Canada

Plaza 5, Suite 300

2000 Argentia Road

Mississauga, Ontario L5N 2R7

Telephone: 1-800-387-7876

Fax: 1-905-813-5312

Email: pfsi.enquiries@primerica.com¹

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 Chief Compliance Officer or Ombudsman. You can also send them a letter to the address noted above.

Chief Compliance Officer or Ombudsman:

OmbudsmanCanada@primerica.com or Canada_Compliance@primerica.com

HOW WE WILL RESPOND TO YOUR COMPLAINT

We will acknowledge receipt of your complaint promptly. We will send 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 Primerica 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.

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

Once our review is complete we will provide you with our response, which will be in writing if your complaint was made to us in writing.

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.

If your complaint relates to certain serious allegations², our initial acknowledgement will include copies of this document and the CCIF. Our response will summarize your complaint, our findings and will contain a reminder about your options with the Ombudsman for Banking Services and Investments (OBSI).

We will generally provide our response to you within ninety days, unless we are waiting for additional information from you or the case involves unique circumstances or is very complicated.

We will respond to the communications you send us after the date of our response to the extent necessary to implement a resolution or to address any new issues or information that you provide.

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 Chief Compliance Officer or Ombudsman.

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 complaints relating to Investment products or services outside of Quebec, contact:

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
Website: www.obsi.ca

² As defined in the Policies of the Mutual Fund Dealers Association of Canada of which PFSL is a Member
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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 (Québec) G1V 5C1
Telephone: 418 525-0337
Fax: 418 525-9512

Elsewhere: 1 877 525-0337

Website: www.lautorite.qc.ca

Montréal

800, square Victoria, 22e étage
C.P. 246, tour de la Bourse
Montréal (Québec) H4Z 1G3
Telephone: 514 395-0337
Fax: 514 873-3090