



WORLD FINANCIAL GROUP
INSURANCE AGENCY
OF CANADA INC.

COMPLAINT EXAMINATION AND DISPUTE RESOLUTION POLICY FOR QUEBEC

World Financial Group Insurance Agency of Canada Inc. (WFGIAC) is committed to ensuring the fair treatment of complaints related to sale and distribution of life insurance and related products across Canada.

PURPOSE OF THE POLICY

This policy explains the process put in place by WFGIAC to:

- Handle and resolve customer complaints in a fair, objective and timely manner
- Transfer complaints that cannot be resolved to a regulator or external complaints body

WHAT IS A COMPLAINT?

A “complaint” means any reproach or dissatisfaction in respect of a service or product offered by WFGIAC or a WFGIAC representative (this includes a financial security advisor and accident and sickness insurance representative). You may, for example, expect us to take action to address the situation giving rise to your complaint or expect a refund from us as a result of your complaint.

HOW TO FILE A COMPLAINT

You can file a complaint with us by whichever means is convenient for you, see the options below. You may also complete the [form](#) from the Autorité des marchés financiers (AMF). We can help you file your complaint.

CONTACT US

To file a complaint, please contact WFGIAC Compliance through any of the following means:

E-mail:

QC-wfgcanadacompliance@transamerica.com

By Mail:

ATTN: Compliance Manager

World Financial Group Insurance Agency of Canada Inc.

800 – 5000 Yonge St.

Toronto, ON, M2N 7E9

Phone:

416-225-2121, option 3

Questions? Contact us to find out how we process complaints.



COMPLAINT HANDLING PROCESS

For certain complaints, we may follow a simplified process whereby we try to propose a means of resolving the situation. The simplified process is described below – *Simplified Process for Certain Complaints*. If we are unable to resolve your complaint according to this process or if the nature or complexity of your complaint is such that the complaint does not lend itself to the simplified process, then the complaint is processed according to the following steps.

1. We acknowledge receipt of your complaint

We send you an acknowledgement of receipt in writing within 10 days of receipt of your complaint.

2. We analyze the complaint

We make sure we understand your complaint and what you expect from us. If necessary, we contact you to request additional information.

3. We provide a written final response

We provide you with a final response in writing within sixty (60) days. In our response, we explain how we analyzed your complaint and what led to our response and, if possible, the proposed solution to your complaint.

Contact us if you have any questions or comments regarding our response.

Extension of the period for providing our final response

Your complaint may take longer to process or be more complex than anticipated, in which case we may determine that additional time is required for the analysis of your complaint. The additional time may not exceed thirty (30) days. We will notify you in writing, indicating the circumstances warranting the extension.

4. Assessment of the offer and resolution of the complaint

Take time to review our response or assess our offer to resolve your complaint. If we present an offer, we give you time to assess and respond to it. The amount of time we give you should provide you with sufficient opportunity to seek the advice you need to make an informed decision. You can decide to accept or refuse the offer, or you can present a counteroffer.

Once we reach an agreement with you to resolve your complaint, we must give effect to the offer within 30 days unless we agree upon a different time period with you when it is in your interest to do so.

TRANSFER OF THE FILE TO THE AUTORITE DES MARCHES FINANCIERS (AMF)

For each complaint, we create a record in which we keep all the information or documents required for the processing of your complaint.

You can contact us to request to have your complaint record examined by the AMF at any time if you are not satisfied with the response we provided or how your complaint was processed. The complaint may be filed using this [form](#) available on the AMF's website. We are required to send your complaint record to the AMF no later than 15 days following receipt of your request.



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SIMPLIFIED PROCES FOR CERTAIN COMPLAINTS

We may follow a simplified process for certain complaints. This process is for complaints that we can resolve to the client's satisfaction within 20 days. We consider a complaint to be resolved to your satisfaction when you accept our proposed solution to your complaint or when the explanations, we provide to you are sufficient to resolve your complaint.

Under the simplified process, complaints may be referred to a member of our complaints handling team and handled verbally (e.g., in a phone call). If we cannot propose a satisfactory solution or provide explanations sufficient to resolve your complaint under this process, we will notify you in writing. Your complaint will continue to be processed, but in accordance with the steps in the complaint process described earlier. The time that we take when trying to resolve your complaint under the simplified process does not have any effect on our obligation to provide you with our written final response within the required time period.