

How to make a complaint

A guide to Canada Life International Limited (CLI), Canada Life International Institutional Limited (CLII) and Canada Life International Assurance (Ireland) DAC (CLIAI) complaint handling arrangements

Our commitment to you

At CLI, CLII and CLIAI we constantly strive to provide high standards of service and support, but there may still be occasions when you are dissatisfied. We take complaints seriously and want to hear your concerns in order to improve our service further. This document outlines our commitment to you and what you should do if you wish to make a complaint.

What should you do?

You can make a complaint in writing, by letter or e-mail **complaints@canadalifeint.com** alternatively you can complain by telephone +44 (0) 1624 820200. You should write down or explain the facts in a logical order and remember to provide your policy/account number if you have one.

What we will do

Upon receipt

We will acknowledge your complaint within five working days and provide contact details should you wish to communicate with us at any time during the investigation.

Investigation of your complaint

Your complaint will immediately be assigned to a nominated investigator who will seek all relevant facts, which may result in us contacting you again. They will also refer to documentation and reports from advisers and any relevant third parties. Depending on the nature of your complaint, it may take some time to fully investigate.

Keeping you informed

If after four weeks we have been unable to resolve your complaint, we will write to you to update you on our progress. We will always try to reach a conclusion within four weeks, our company standard. If we are unable to do this, perhaps due to the complexity of the case, we will write to you again with details of the progress of our investigation. At eight weeks you will be advised that if you are not satisfied with the progress made, you may refer the matter to the Financial Services Ombudsman Scheme for CLI and CLII related complaints (their website is **www.gov.im/oft**), or the Financial Services and Pensions Ombudsman for all CLIAI related complaints (their website is **www.fspo.ie**).

Informing you of the outcome of our investigation

Once all the information available has been reviewed, we will issue a final response letter which will provide a full account of our investigation and of our conclusion.

Not satisfied with our response?

If you remain unsatisfied once you have reviewed our final response letter you can refer your complaint to the Financial Services Ombudsman Scheme for CLI and CLII related complaints, and the Financial Services and Pensions Ombudsman for CLIAI related complaints.

Both schemes provide an independent service for consumers with unresolved complaints for eligible complainants. In our final response letter we will provide you with details of how to contact the scheme, or you can view their website at **www.gov.im/oft** or **www.fspo.ie**.

For further information about CLI, CLII or CLIAI please visit **www.canadalife.co.uk** or call us on **+44 (0) 1624 820200**.



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