

# What to do when you have a **concern** or **complaint**

## Our Client complaint handling process

**Sun Life Financial Trust**

### **We take your complaints seriously**

Complaints do arise from time to time — you may feel you've been dealt with unfairly, or perhaps there's been a misunderstanding. Whatever the nature of your concern, we'll treat it professionally, openly and courteously. As a valued Client, this is what you expect, and deserve.

Working with you on these matters also presents an important opportunity for us to make improvements that could enhance the Client service experience for everyone doing business with us.

### **Our process for handling and resolving complaints**

If you have a complaint about a product or service from Sun Life Financial Trust, our complaint handling process will ensure it's addressed promptly and fairly.

#### **Here's how it works:**

First, discuss your concerns with your advisor or with the Sun Life Financial Trust client service area that you normally deal with. If afterward, you feel your complaint has not been handled satisfactorily, you can ask the person you've been dealing with to "escalate" you to the next level in the complaint handling process. When this happens, a specialist, team leader or supervisor will review your case. If this doesn't resolve your complaint or concern to your satisfaction, your next step is to contact the Sun Life Ombudsman's Office.

### **What will the Ombudsman do?**

We will thoroughly and objectively investigate your complaint, exploring all the possibilities that may lead to a resolution. Working with an Advisory Team comprised of individuals and departments from across our group of companies in Canada, the Ombudsman's Office can also help clear away misunderstandings that may exist on either side. Sometimes this means providing you with a clearer explanation of a particular policy or procedure. At other times, of course, the solution may lie in correcting an error we've made.

The Ombudsman will make sure you receive a final decision in writing, except in some cases where the problem is cleared up quickly and to your satisfaction over the phone.

### **Further steps available**

If you're not satisfied with the decision of the Sun Life Ombudsman's Office and wish to pursue your complaint further, you should know that there are a number of regulatory and industry bodies you may contact, depending on the product or service involved. These third parties will usually decline to review your complaint until after the company's Ombudsman has reviewed it. If your unresolved complaint is eligible for further review externally, our Ombudsman's Office will provide you with the appropriate contact information in its final decision letter. Sun Life Financial Trust is a member of the OmbudService for Life & Health Insurance (OLHI) for GIC related complaints.

For residents of the province of Quebec, if you are not satisfied with the outcome or with the examination of the complaint, you may also ask, at any time, that your file be transferred to the Autorité des marchés financiers (AMF).

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## The Financial Consumer Agency of Canada

The Financial Consumer Agency of Canada (FCAC) is Sun Life Financial Trust's federal regulator. The FCAC was established in 2001 by the Federal Government as an independent body working to protect and inform consumers of financial products and services. Consumers may contact the FCAC at anytime during the complaint process. The FCAC's contact information is as follows.

**Tel:**

**For services in English**  
1-866-461-FCAC (3222)

**For services in French:**  
1-866-461-ACFC (2232)

**For calls from the Ottawa area  
or from outside Canada:**  
613-960-4666

**Fax:** 1-866-814-2224 / 613-941-1436

**Website:** [www.fcac-acfc.gc.ca](http://www.fcac-acfc.gc.ca)

**Mail:** Financial Consumer Agency of Canada  
427 Laurier Avenue West, 6th Floor  
Ottawa, ON K1R 1B9



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## How do I contact the Sun Life Ombudsman?

**You can reach the Ombudsman's Office at:**

**Tel:** 416-408-8954 or 514 866-2477  
toll-free 1-877-SUNLIFE  
(and ask to be transferred to  
the Ombudsman's Office)

**Fax:** 416-595-1431

**E-mail:** [ombudsman@sunlife.com](mailto:ombudsman@sunlife.com)

**Mail:** Sun Life Ombudsman's Office  
227 King Street South  
Waterloo ON N2J 4C5

While you can contact the Ombudsman in any number of ways (phone, fax, e-mail or regular mail), you should note that in some instances you might be asked to provide your complaint in writing.

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## Questions?

If you have any questions about our complaint handling process, or are in doubt about how to file a complaint, please contact the Ombudsman's Office.

At Sun Life Financial Trust, meeting your needs is our number one priority — whether that means helping you find the right financial product or service, or addressing your concerns or complaints.

This brochure is about our customer complaint handling process and the steps to take when you have a concern or complaint.

A complaint is, the expression of at least 1 of the following 3 elements:

- a reproach against Sun Life;
- the identification of real or potential harm that a consumer has sustained or may sustain;
- a request for remedial action.