

Sun Life Financial Investment Services (Canada) Inc. Complaint Handling Procedures

Sun Life Financial Investment Services (Canada) Inc. (SLFISI) has a complaint handling process designed to make sure that our Clients' complaints are handled appropriately.

A summary of our complaint handling procedures is also available upon request, or on our website at sunlife.ca.

How to File a Complaint with SLFISI

SLFISI is committed to maintaining a fair and accessible complaint handling process. If you have any concerns about your investments, accounts, or advisor, we encourage you to contact us so that your concerns can be reviewed and appropriately addressed. To help ensure timely handling, you may contact SLFISI head office by:

Telephone: 1-877-SUN-LIFE (786-5433)

Monday to Friday, 8 a.m. to 8 p.m. EST

Email: service@sunlife.com

Mail: Sun Life Financial Investment Services Inc.

1 York Street, 33rd Floor

Toronto, Ontario M5J 0B6

You may also contact your advisor or the district manager at your financial centre.

Complaint Handling Procedures (CHP)

All complaints, verbal or written, are assigned for review. Complaints may be service or conduct related. If you have a service complaint, our Dealer Operations team will complete the review.

Conduct related concerns will be reviewed by a qualified Compliance Manager, who will conduct a thorough investigation. As part of this process:

- We will send you an acknowledgement letter within five business days following receipt of your complaint. The initial acknowledgement will include the contact information of the Compliance Manager assigned to review your complaint, a copy of the Canadian Investment Regulatory Organization ("CIRO") brochure entitled "How to Make a Complaint" and this CHP document.
- Your complaint will be considered in accordance with Sun Life's Code of Conduct and all applicable regulatory requirements, including those established by CIRO. As part of this review, we will gather relevant facts, information, and documentation and we may contact you if additional information is required.
- Our review may include internal records and any documents and statements from you and your advisor. Using this information, we will complete an objective review of your complaint.
- We will endeavor to complete our investigation and deliver a substantive response (by letter or email) within 90 calendar days of us receiving your complaint. Should we not be able to provide a response within 90 days, we will inform you of the reasons for the delay and provide you with an estimate of when you can expect to receive our response.

If you reside in Québec, a final response will be provided no later than sixty (60) calendar days of receipt of your complaint. Should we not be able to provide a response within 60 days, we will inform you in writing of the additional delay, but not later than 90 days following receipt of your complaint.

- Our response will summarize your complaint, our review, and the conclusion reached.



If you are not satisfied with our response, you may contact us for reconsideration and provide further information, or you may contact **Client Advocacy** as follows:

Email: Client.Advocacy.Canada@sunlife.com
Mail: 1155 Metcalfe Street
Montreal, Quebec H2B 2V6
Delivery Code – 602E15

Please note that while Client Advocacy is the final point of escalation within Sun Life, it is not an independent dispute resolution service. The use of Client Advocacy process is voluntary. You can choose to proceed with the other options below if you prefer. Client Advocacy's goal is to review your complaint and provide you with their final decision within 30 days of receipt. We remind you that the legal time limits for taking civil action continue to apply while Client Advocacy reviews your complaint.

If you do not receive our response within 90 days (or 60 days in Québec) or if you are not satisfied with our response, you can also go directly to the **Ombudsman for Banking Services and Investments ("OBSI")** within 180 days from the date you received our response. You can reach **OBSI**:

Telephone: (toll free) 1-888-451-4519
Email: ombudsman@obsi.ca
Online: by using the complaint form available on their website at obsi.ca

You can also make a complaint to the **Canadian Investment Regulatory Organization ("CIRO")** at any time, regardless of whether you have filed a complaint with us. **CIRO** oversees investment and mutual fund dealers and their representatives across Canada.

You may reach **CIRO**:

Telephone: (toll free) 1-877-442-4322
Fax: 1-888-497-6172
Email: info@ciro.ca
Online: by using the complaint form available at ciro.ca
Mail: 40 Temperance Street, Suite 2600
Toronto, Ontario M5H 0B4

For Residents of Québec: You may use the free services of the **Autorité des marchés financiers ("AMF")**. If you are dissatisfied with how we handled your complaint, or the outcome, you may request that a copy of your complaint file be transferred to the **AMF**. The **AMF** can be reached as follows:

Telephone: (toll-free) 1-877-525-0337
Email: plaintes@lautorite.qc.ca
Online: at lautorite.qc.ca

Legal Action: You also have the option of pursuing your complaint by commencing legal action in the province or territory where you reside. You should be aware that each province and territory has legal time limits for taking legal action. Your legal counsel will advise you on your options and recourse available.

Settlements

If a financial settlement is offered, SLFISI may ask you to sign a release and waiver for legal purposes. Signing a release does not restrict you from reporting or sharing details of your complaint or the resolution with CIRO or any other regulatory authorities or enforcement bodies.

Contacting SLFISI

You may contact us at any time to provide further information or inquire as to the status of your complaint. You can contact the person assigned to your concern who will be happy to help you, or you can contact us:

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Email: service@sunlife.com
Mail: Sun Life Financial Investment Services Inc.
1 York Street, 33rd Floor
Toronto, Ontario M5J 0B6

Sun Life Assurance Company of Canada, a member of the Sun Life group of companies.