Sun Life Financial Distributors (Canada) Inc. Complaint Handling Procedures

Sun Life Financial Distributors (Canada) Inc. ("SLFD") has a complaint handling process designed to make sure that our Clients' complaints are handled appropriately. A summary of our complaint handling procedures and FAQs is also available upon request, or on our website at sunlife.ca.

How to Make a Complaint

SLFD is committed to maintaining a fair and accessible complaint handling process. If you have any concerns about **Sun Life individual life and health insurance products, services, and processes**, or about an SLFD **advisor**, we encourage you to contact us so that your concerns can be reviewed and appropriately addressed. If you have an advisor, please contact them. If you've spoken with your advisor and you're still not satisfied, you may contact **SLFD head office** and ask for the **Problem Resolution team** to get involved by calling 1-877-SUN-LIFE (786-5433), Monday to Friday, 8 a.m. to 8 p.m. EST.

You'll hear from us within 2 business days. When we're not able to resolve your complaint or problem within 20 days, we'll let you know in writing. We'll also ask our **Client Advocacy** team for help. If you're a Quebec Client, you can fill out the PDF complaint form from the Autorité des marchés financiers (AMF) and send it to us.

Engaging our Client Advocacy Team

If our Problem Resolution team hasn't been able to help within 20 days, our Client Advocacy team is here for you. They will take the lead and review your concerns and the steps taken so far.

You'll hear from us within 2 business days. We'll send you a final position email or letter within 60 days of the date you first contacted our Problem Resolution team. You may contact our Client Advocacy team using this digital form.

Explore External Options

If you're unhappy with our final position, you can contact an external regulator or ombuds service. Who you need to contact depends on where you live and what your complaint is about.

OmbudService for Life & Health Insurance (OLHI) – Include your final position letter when you submit your complaint. OLHI can be reached at 1-888-295-8112 or in writing using the complaint form on their website.

If you live in Quebec – You can contact Sun Life at any time to ask that the Autorité des marchés financiers (AMF) review your complaint. They send your complaint record to the AMF no later than 15 days after receiving your request. AMF can be reached at 1-877-525-0337, by email at information@lautorite.qc.ca or in writing using the complaint form at lautorite.qc.ca.

If you live in Saskatchewan – The Superintendent of Insurance can be reached at 306-787-5634 or 1-877-880-5550, or by using the complaint form on the Financial and Consumer Affairs Authority website at fcaa.gov.sk.ca, or in writing to FCAA, 4th Floor, 2365 Albert Street, Regina, SK, S4P 4K1.

Sunlife

Financial Consumer Agency of Canada (FCAC)

The Financial Consumer Agency of Canada supervises all federally regulated financial institutions, which includes banks, (financial institutions), for compliance with federal consumer protection laws.

Financial institutions are legally required to have a complaint-handling process in place.

If you have a problem with a financial product or service, you may file a complaint with the responsible financial institution directly.

If you are not satisfied with how your complaint has been handled or 56 days has passed since you made your complaint, you can escalate the complaint to the following External Complaints Body: [OmbudService for Life and Health Insurance (OLHI) or the Autorité des marchés financiers (AMF) in Quebec].

If you want to know your rights or need information about the complaint-handling process of a financial institution, you may contact FCAC by online form, mail, or telephone. FCAC uses information from consumer enquiries to support its mandate.

Web site: www.canada.ca/fcac

Online form: www.canada.ca/en/financial-consumer-agency/corporate/contact-us

Phone:
For service in English: 1-866-461-FCAC (3222)
For service in French: 1-866-461-ACFC (2232)
For calls from outside Canada: 613-960-4666

Teletypewriter (TTY): 1-866-914-6097 / 613-947-7771

Video Relay Service: FCAC welcomes Video Relay Service (VRS) calls. You do not need to authorize the relay service operator to communicate with FCAC. Visit www.srvcanadavrs.ca/en to learn more.

Mailing address:
Financial Consumer Agency of Canada
427 Laurier Avenue West, 5th Floor
Ottawa ON K1R 7Y2

Sun Life Financial Distributors (Canada) Inc. ("SLFD") is a subsidiary of Sun Life Assurance Company of Canada.
© Sun Life Assurance Company of Canada. All rights reserved.