

YOUR SATISFACTION IS OUR PRIORITY



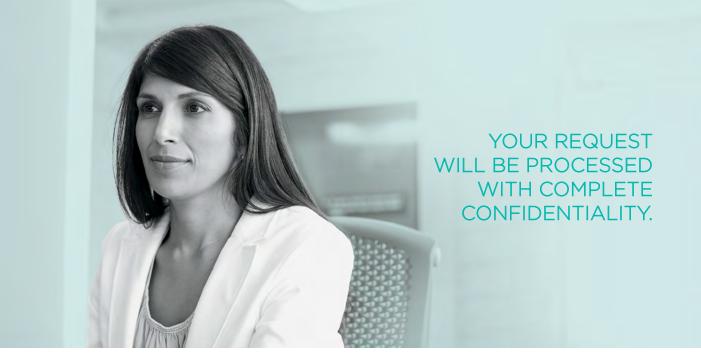


Your satisfaction is our priority

We are constantly working to improve the quality of our client services and invite you to provide us with your comments and suggestions or inform us of any problems you may be experiencing.

The process is as follows

iA Financial Group (Industrial Alliance Insurance and Financial Services Inc.) has set up a process to follow if you are dissatisfied with a decision or service received, if an error occurred when your file was being processed, if you would like to file a complaint or if you have a specific concern.



STEP 1

For issues regarding a product or service, please contact a group customer service representative. For problems concerning the quality of service received, contact the supervisor of that department.

Customer Service: 1-877-422-6487

STEP 2

If you are not satisfied with the results obtained, you can write to:

iA Financial Group

Group Insurance, Customer Service

Quebec

PO Box 790, Station B Montreal, Quebec H3B 3K6

Ontario, Western and Atlantic Provinces

PO Box 4643, Station A Toronto, Ontario M5W 5E3

STEP 3

If the issue is still not resolved to your satisfaction, you can request a review by the iA Financial Group Compliance Officer. The Officer acts as an independent internal mediator and will review the complaint and propose a fair solution. All requests must be sent in writing to:

iA Financial Group

Compliance Officer PO Box 790, Station B Montreal, Quebec H3B 3K6

STEP 4

If you are still not satisfied with how the issue has been handled and wish to take further action, you can contact the OmbudService for Life & Health Insurance (OLHI). An advisor will help you determine the appropriate next steps.

Please note that a request may only be sent to the OLHI if all the preceding steps have failed.

We are at your service confidentially!

At iA Financial Group, we make sure that a client's personal information remains confidential. This is why only employees who require specific information to process client's files have access to it.

All information provided by clients- or that we gather - is subject to a very strict code of ethics which all employees must respect. In addition, any information exchanged during the course of mediation remains strictly confidential.



Across Canada

OmbudService for Life & Health Insurance (OLHI) Telephone (Toronto): 416-777-9002

Toll-free: 1-888-295-8112

www.olhi.ca



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INVESTED IN YOU.

iA Financial Group is a business name and trademark of **Industrial Alliance Insurance** and **Financial Services Inc.**

1-877-422-6487 **ia.ca**