



CUSTOMER COMPLAINT HANDLING POLICY

Western Life is committed to providing our valued customers with exceptional customer service. There may, however, be situations that arise from time to time where you may feel you've been dealt with unfairly. Whatever the nature of your concern, we'll treat it professionally, openly and courteously. As a valued customer, this is what you expect, and deserve.

If you have a complaint about a Western Life product or service, our Complaint Handling Policy will ensure your complaint is addressed quickly and fairly.

The process

Your concern should first be discussed with the employee or department you normally deal with. Open dialogue often resolves the issue. Our experience shows that most concerns are dealt with at this level.

If after this initial review, you are still not satisfied after receiving their final response to your concern, you are welcome to contact the Consumer Complaints Officer. Please submit your complaint in writing with all supporting documentation.

The Consumer Complaints Officer will respond as soon as it is reasonably possible by acknowledging receipt of the complaint and advising that an investigation is under way. The Complaints Officer will then thoroughly and objectively investigate your complaint. Western Life commits to respond to all formal complaints within 30 days of receipt by the Complaints Officer. Your response with the final position of the company will be in writing.

If you are not satisfied with the final decision of the Consumer Complaints Officer and wish to pursue your complaint further, there is an independent industry mediator that you may contact. The contact information for the mediator will be provided in the final written response from the Complaints Officer.

Contacting the Complaints Officer

By mail:	Consumer Complaints Officer Western Life Assurance Company Box 3300 Winnipeg, MB R3C 5S2	
Phone:	(204) 784-6900	Toll free: (888) 647-5433
Fax:	(204) 783-6913	Toll free: (877) 783-6913

Questions

If you have any questions about our complaint handling policy or how to file a complaint, please contact the Consumer Complaints Officer.

Federal Consumer Provision Complaints

The Financial Consumer Agency of Canada (FCAC) supervises federally regulated financial institutions to ensure they comply with federal consumer protection laws, including, complaint-handling procedures.

If you have a complaint about such a consumer provision, you can contact the FCAC:

In writing: Financial Consumer Agency of Canada
427 Laurier Ave. West, 6th Floor
Ottawa, ON K1R 1B9

On the web: www.fcac-acfc.gc.ca

Toll-Free: (866) 461-3222

WESTERN LIFE ASSURANCE COMPANY

Administrative Office: 717 Portage Avenue, 4th Floor, Winnipeg, Manitoba R3G 0M8

Mailing Address: P.O. Box 3300, Winnipeg, Manitoba R3C 5S2

Telephone 204-784-6900 or 888-647-LIFE (5433) Fax 204-783-6913