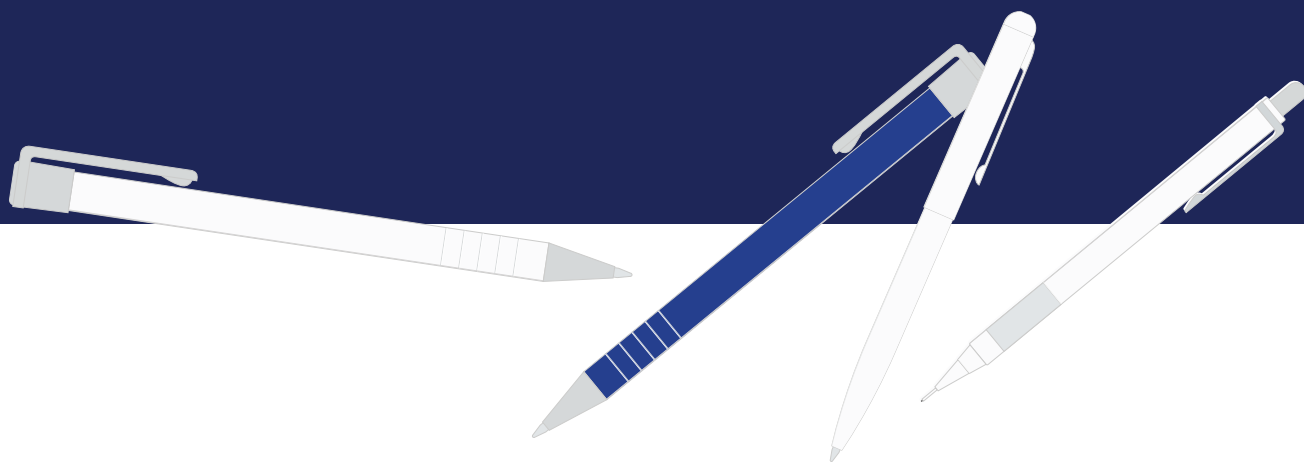


AGA

Complaint examination and dispute resolution policy



AGA
BENEFIT
SOLUTIONS

FIRM IN GROUP INSURANCE OF PERSONS

At **AGA**
BENEFIT SOLUTIONS,
we have instituted
a complaint examination
and dispute resolution
policy that has proven
to be a valuable tool
for guiding our actions
to ensure client trust
and satisfaction.

All complaints
are submitted to
a detailed examination
and they are settled
equitably and
courteously.

OUR PROCEDURE IS QUITE SIMPLE

Complaint examinations
and dispute resolutions
are carried out in a series
of easy well-defined steps
set forth under this policy.

STEP 1

If you have any concern
regarding a product or
service, you must first
notify your contact person
or a representative in
our Customer Service
Department.

STEP 2

Following the first step,
if you are dissatisfied with
the answer you received,
you may request that
your issue be transferred
to a higher echelon,
for instance a supervisor,
manager, department
head, etc.

STEP 3

In most cases, requests
or disputes are quickly
settled through the first
and second steps.

If this is not the case,
you may file a formal
complaint. It must
be filed in writing and
addressed to the **person
in charge of complaint
examinations and dispute
resolutions** at AGA.

In your request, you
must state the grounds
for your complaint and as
many details as possible
regarding your reproach
toward AGA and actual or
potential prejudice, as well
as the corrective measures
you are seeking.

You must also attach any
and all documentation in
support of your request.

Your written complaint
and documentation must
be sent to:

Person in charge of complaint examinations and dispute resolutions

AGA Benefit Solutions
3500 De Maisonneuve Blvd W.
Suite 2200
Westmount QC H3Z 3C1



DUTIES OF THE PERSON IN CHARGE OF COMPLAINT EXAMINATIONS AND DISPUTE RESOLUTIONS

The person in charge of complaint examinations and dispute resolutions receives your written complaint, opens a personalized file and sends you an acknowledgement of receipt of your complaint.

The person in charge of complaint examinations and dispute resolutions then transmits a copy of your written complaint to the concerned department head.

DUTIES OF DEPARTMENT HEADS

The concerned department head must analyze your complaint with the assistance of resource persons, if deemed necessary.

Once your complaint has been analyzed, if he deems that the initial decision must be upheld, he must confirm and justify it with you by explaining the grounds and the reasoning underlying the decision.

On the other hand, if he deems your complaint to be well founded, he must confirm this with you and see that the situation is corrected.

He must inform you of the final decision within 15 working days of receiving all documents needed for analyzing your complaint.

CONFIDENTIALITY

When you file a written complaint, the person in charge of complaint examinations and dispute resolutions opens a distinct file, which contains all the documents pertaining to your complaint. The file is kept by this person.

In compliance with our personal information protection policy, personal information contained in this file is confidential.

OTHER RECOURSE

If the handling of your complaint or the decision by the person who handles complaints and disputes proves to be unsatisfactory, you may at any time present your case before another regulatory body in the financial sector.

You may petition the person who handles complaints and disputes to transfer your file to one of the following organizations:

Anywhere in Canada

OmbudService for Life & Health Insurance
1-888-295-8112
www.olhi.ca

Québec

Autorité des marchés financiers
1-877-525-0337
www.lautorite.qc.ca

Ontario

Financial Services Commission of Ontario
1-800-668-0128
www.fsco.gov.on.ca

Action before courts of law

Any action taken before courts of law does not interrupt statutory limitations or prescriptions to which you are entitled for the defense of your rights before a civil rights court.

3500 De Maisonneuve Boulevard West, Suite 2200
Westmount QC H3Z 3C1

Delta 1 Building
2875 Laurier Boulevard, Suite 700
Québec QC G1V 2M2

514-935-5444 | 418-683-8823 | 1-800-363-6217

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