

Brookfield Annuity Company Complaints Policy (December 2021)

From time to time concerns or complaints arise and, when they do, Brookfield Annuity Company takes them seriously. Timely, accurate and courteous complaint resolution is important and this Complaints Policy Resolution Procedure describes how we will handle complaints.

If you have a complaint about a product or service from Brookfield Annuity Company, you can address the issue by following the steps below.

Initial Contact

Often, a simple correction or explanation from one of our Member Services Representatives can quickly and easily resolve the problem. Call or write to the Member Services Centre at 1.877.392.2423 or info@brookfieldannuitymembers.com. Where we receive your complaint in writing, we will acknowledge receipt within one day. Where you contact us by telephone, we may ask you to confirm your complaint in writing if we are not able to resolve it on the initial call. In all cases we will seek to resolve the issue within five days.

Senior Management Review

If the Member Services Centre is not able to resolve your complaint, they will refer it to the Brookfield Annuity Complaints Liaison Officer for further review. Where this is the case, you will be informed in writing that your complaint has been escalated for further investigation. Equally, if you are not satisfied with the results of your initial contact, you can request further review by contacting the Complaints Liaison Officer.

Thomas Olunloyo, President & CEO and Complaints Liaison
Officer 333 Bay Street, Suite 1200
Toronto, Ontario, M5H 2R2
Phone: 416.369.2749
Email: thomas.olunloyo@brookfieldannuity.com

At this stage you may be asked to:

- Confirm your complaint in writing or provide additional information in writing; and/or
- Provide supporting documentation.

Through the course of our investigation, we will provide you with periodic updates on our progress. You can also contact the Complaints Liaison Officer at any time for information on the status of your complaint. We will undertake to reach a final decision within 30 days of the date you initially contacted us.

Once our investigation has been completed, we will provide you with a written explanation of our final position and information on other resources available to you if you wish to have your concern reviewed by an independent third party.

External Recourse

If, after following our complaint resolution procedure, you remain dissatisfied and wish to pursue your complaint further, you may contact the OmbudService for Life and Health Insurance ("OLHI"). The OLHI is a national industry-based dispute resolution system for consumers of financial services. It deals with concerns about life insurance products and services that have not been resolved through the a company's internal complaints resolution procedure. It is important that you first attempt to resolve your complaint through the Initial Contact

and Senior Management Review channels above, as the OLHI will ask to see the written explanation of our final position in order to further investigate your complaint.

The OmbudService for Life and Health Insurance
20 Adelaide Street East, Suite 802, PO Box 29
Toronto, Ontario, M5C 2T6
Attention: General Manager
Toronto Telephone: 416-777-9002 (or Toll-Free at 1-888-295-8112)
Montreal Telephone: 514-282-2088 (or Toll-Free in Quebec at 1-866-582-2088)
Edmonton Telephone: 780-643-6165
Website: www.olhi.ca

If you reside in the Province of Quebec, as an alternative to OLHI, you can contact the Autorité des marchés financiers ("AMF") to have your file transferred to there. The AMF regulates life insurance companies in Quebec and provides assistance to consumers of financial products and services.

Note that the filing of a complaint with the AMF does not interrupt the prescriptive period for civil remedies against the company.

Autorité des marchés financiers
Service du traitement des plaintes et de l'assistance
800, square Victoria, 22e étage
C.P. 246, tour de la Bourse
Montréal (Québec), H4Z 1G3
Montréal telephone: 514.395.0337

Place de la Cité, tour Cominar
2460, boul Laurier, bureau 400
Québec (Québec) G1V 5C1
Québec City telephone: 418.525.0337
Toll-free telephone: 1.877.525.0337
Website: <https://www.lautorite.qc.ca/en/index.html>

Other Information

The Financial Consumer Agency of Canada ("FCAC") supervises federally regulated financial institutions to ensure they comply with federal consumer protection laws. The FCAC focuses on compliance and enforcement but does not get involved with individual complaints or disputes.

Financial Consumer Agency of Canada
427 Laurier Avenue West, 6th Floor
Ottawa, Ontario, K1R 1B9
Toll-free telephone English: 1.866.461.3222
Toll-free telephone French: 1.866.461.2232
Website: <http://www.fcac-acfc.gc.ca>