



**TruStage™**



# Have a Complaint or Concern?

## Addressing your Concerns

At TruStage Life of Canada we appreciate the opportunity to respond to our customers. Listening, understanding, and responding to you, helps us improve our products and services. Our goal is to provide you with complete and comprehensive responses in a timely manner. With high customer service standards, our teams work together to address your concerns, resolving most issues at the first point of contact.

## To get started, follow these simple steps:

### Step 1 Let us know

If you have a concern, please contact one of our Customer Care Associates in our Claims department by mail or phone. Associates will work hard to resolve your concern.

#### Claims & Customer Service

P.O. Box 79010 Concord PO  
Concord, ON L4K 4S8  
1 (888) 977-3752

[PreplanningSolutionsCare@trustage.com](mailto:PreplanningSolutionsCare@trustage.com)

### Step 2 Talk to management

If you are not satisfied with the solution you receive from our Associate in Step 1, the Associate will offer to share your concern to one of our Managers, communicating the relevant details on your behalf. Alternatively, you may contact one of our Managers directly using the contact information noted above. If you are still unsatisfied with the final decision received in writing from one of our Managers, proceed to Step 3.

### Step 3 Still not satisfied?

If you have received a written final decision letter and your concern still remains unresolved or you are unsatisfied, you may contact our internal Complaints Liaison Officer (Ombudsperson). Our Ombudsperson is dedicated to resolving disputes fairly and professionally by reviewing your situation to determine the appropriate next steps and engaging the right departments for investigation and response.

Ombudsperson, TruStage Life of Canada  
180, Northfield Drive West  
Unit 4, 1st Floor  
Waterloo, ON N2L 0C7  
(226) 336-7992

[Ombudsman@trustage.com](mailto:Ombudsman@trustage.com)

### Step 4 External Resources

If your concern has not been resolved to your satisfaction, you may have it reviewed by a third party. Reach out to the appropriate party below:

#### LIFE & HEALTH ISSUES

##### The Ombudservice for Life & Health Insurance (OLHI)

20 Adelaide Street East, Suite 802  
P.O. Box 29  
Toronto, Ontario M5C 2T6  
1 (888) 295-8112  
Toronto (416) 777-9002  
Montreal (514) 282-2088  
Fax: (416) 777-9750  
[www.olhi.ca](http://www.olhi.ca)

##### Québec - Autorité des marchés financiers (AMF) 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  
1 (877) 525-0337  
Fax: 1 (877) 285-4378  
[www.lautorite.qc.ca](http://www.lautorite.qc.ca)

#### PRIVACY RELATED CONCERNS

##### Office of the Privacy Commissioner of Canada (OPC)

30, Victoria Street  
Gatineau, Quebec K1A 1H3  
1 (800) 282-1376  
[info@privcom.gc.ca](mailto:info@privcom.gc.ca)  
[www.priv.gc.ca](http://www.priv.gc.ca)

#### FOR CONSUMER PROVISION COMPLAINTS

##### Financial Consumer Agency of Canada (FCAC)

Enterprise Building, 6th floor  
427 Laurier Avenue West  
Ottawa, Ontario L1R 1B9  
1 (866) 461-3222  
[www.fcac.gc.ca](http://www.fcac.gc.ca)