

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

Step 2 Talk to management

If you are not satisfied with the solution in Step 1, you can either ask for your concern to be reviewed by one of our Managers or contact our Managers directly at: TLOCCustomerSolutionTeam@trustage.com

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

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

Quebéc - 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

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 www.priv.gc.ca

FOR CONSUMER PROVISION COMPLAINTS

Financial Consumer Agency of Canada (FCAC)

Enterprise Building, 6th floor 427 Laurier Avenur West Ottawa, Ontario L1R 1B9 1 (866) 461-3222 www.fcac.gc.ca