



**Customer Service Policy Statement for  
Providing Products and Services to People with Disabilities  
Updated June 23, 2020**

**Policy Statement:** The following is the Primerica Financial Services (Canada) Ltd. ("Primerica") Policy Statement on providing customer service to people with disabilities pursuant to the Ontario Accessibility for Ontarians with Disabilities Act, 2005 (the "AODA"). For the purposes of this Policy Statement, references to Primerica include Primerica Life Insurance Company of Canada, Primerica Client Services Inc., Primerica Financial Services Ltd., PFSL Investments Canada Ltd. and PFSL Fund Management Ltd.

**1. Our Mission:**

From the parent company's annual report, our mission is to serve middle-income families by helping them make informed financial decisions and providing them with a strategy and tools to gain financial independence. Primerica is committed to bringing you excellent financial products, superior service and ongoing information about new products and services that may be useful to you.

**2. Our Commitment**

In fulfilling our mission, Primerica strives at all times to provide our products and services in a way that respects the dignity and independence of people with disabilities. We are also committed to giving people with disabilities the same opportunity to access our products and services allowing them to benefit from the same services.

Primerica will use reasonable efforts to ensure that our policies, practices and procedures are consistent with the following principles:

- a) Our products and services will be provided in a manner that respects the dignity and independence of people with disabilities.
- b) The provision of our products and services to people with disabilities and others will be integrated unless an alternate measure is necessary, whether temporarily or on a permanent basis, to enable people with disabilities to obtain, use or benefit from our products and services.
- c) People with disabilities will be given an opportunity equal to that given to others to obtain, use and benefit from the products and services.

**3. Providing Products and Services to People with Disabilities**

Primerica is committed to excellence in serving all clients including people with disabilities, and we will carry out our functions and responsibilities in the following areas:



### **3.1 Communication**

Primerica will communicate with people with disabilities in ways that take into account their disability.

Primerica will train employees and representatives who communicate with clients on how to interact and communicate with people with disabilities.

### **3.2 Telephone Service**

Primerica is committed to providing fully accessible telephone service to our clients. We will train employees and representatives to communicate with clients over the telephone in clear plain language and to speak clearly and slowly.

Primerica will offer to communicate with clients by appropriate alternate methods if telephone communication is not suitable to their communication needs or is not available.

### **3.3 Assistive Devices**

Primerica is committed to serving people with disabilities who use assistive devices (e.g., walkers, hearing aids, magnifiers) to obtain, use or benefit from our products and services. We will ensure that our employees and representatives are trained and familiar with various assistive devices that may be used by clients with disabilities while accessing our products or services.

## **4. Use of service animals and support persons**

Primerica is committed to welcoming people with disabilities who are accompanied by a support person or service animal on the parts of our premises that are open to the public and other third parties. At no time will a person with a disability who is accompanied by a support person or a service animal be prevented from having access to their support while on our premises. We will also ensure that all employees, representatives, volunteers and others dealing with the public are properly trained in how to interact with people with disabilities who are accompanied by a service animal.

## **5. Notice of Temporary Disruption**

Primerica will provide clients and visitors with notice in the event of a planned or unexpected disruption in the facilities or services usually used by people with disabilities. This notice will include information about the reason for the disruption, its anticipated duration, and a description of alternative facilities or services, if available.

Depending on the circumstances, the notice will be placed on Primerica Canada's public website and/or at or near the affected Primerica place of business.

## 6. Training for Employees and Representatives

Primerica will train all Primerica representatives and Head Office employees and will ensure that any third parties who act on our behalf are aware of our procedures. The training will be provided to each person as soon as practicable after he or she is assigned the applicable duties. Such individuals will be trained on an ongoing basis when changes are made to the policies, practices and procedures.

Training will include the following:

- An overview of the AODA and the requirements of the customer service standard;
- How to interact and communicate with people with disabilities;
- How to interact with people with disabilities who use an assistive device or require the assistance of a service animal or a support person, and the type of equipment or devices that help people with disabilities access our services;
- What to do if a person with a disability is having difficulty in accessing Primerica's products and services; and
- Primerica Canada's policies, practices and procedures relating to this Policy Statement and the Client Feedback Form.

## 7. Feedback Process

Feedback regarding the way Primerica provides goods and services to people with disabilities can be made by completing a [Client Feedback Form](#). Your feedback can be provided in person, by telephone, in writing, or electronic delivery by email or otherwise. Primerica's contact information is as follows:

### **Attention:**

Regulatory Compliance  
6985 Financial Drive, Suite 400,  
Mississauga, Ontario L5N 0G3  
Email: [canada\\_compliance@primerica.com](mailto:canada_compliance@primerica.com)  
Phone: (905) 812-2900

Primerica Head Office will investigate the matter. Clients can expect to hear back as soon as possible. Copies of the Client Feedback Form can be provided in an accessible format upon request.



## **8. Modifications to This or Other Policies**

Primerica is committed to developing customer service policies that respect and promote the dignity and independence of people with disabilities. Therefore, no changes will be made to this Policy Statement before considering the impact on people with disabilities.

## **9. Questions About This Policy Statement**

This Policy Statement exists to achieve service excellence to clients with disabilities. If you have a question about this Policy Statement, or if the purpose of a policy is not understood, an explanation should be provided by, or referred to, Regulatory Compliance at [canada\\_compliance@primerica.com](mailto:canada_compliance@primerica.com) or (905) 812-2900 of Primerica.

Copies of Primerica documents required under the Integrated Accessibility Standard Regulation are available upon request. Please notify us if you require such documents or the information contained therein in an accessible format.