

Complaint Resolution Process

Background:

Toronto Transit Commission Pension Plan (TTCPP) values its members and is committed to providing them with the highest quality service. We recognize that despite our best efforts, complaints may arise that require prompt and satisfactory resolution. We believe that handling complaints in a fair and transparent manner is essential to maintaining the trust of our members. Therefore, we have established this Complaints Resolution Process for Plan Members.

TTCPP is governed by the Pension Benefits Act and its regulations and is regulated by the Financial Services Regulatory Authority (FSRA). We are dedicated to fulfilling our legal obligations while striving to provide exceptional service to our members.

Scope:

This process applies to all complaints made by all active, inactive and retired members of TTCPP. A complaint is any expression of dissatisfaction by a plan member, whether it is made orally or in writing. Our goal is to address all complaints fairly, efficiently, and with utmost respect for the privacy of our members.

Complaint Process:

The complaints process below outlines the step by step process a plan member should take if their concerns are not resolved. TTCPP and FSRA contact information, where applicable, is available at the end of this policy.

At each step of the process, it is beneficial to include the following information:

- The reason for your request and the action you're looking for
- Any relevant facts and documents that support the action that you want
- A request for a written response

Step 1: TTCPP Employee

We encourage plan members to first attempt to resolve their complaints by speaking with the staff member they are dealing with. Our staff members are trained to handle complaints effectively and are committed to finding satisfactory

solutions. If the member is not satisfied with the resolution provided, they may request to speak with the staff member's supervisor. It is important that complaints are made as soon as possible to allow for prompt resolution. While the issue may not be resolved immediately, the member can expect a status update from the employee within three business days.

Depending on the nature of the complaint, the TTCPP employee and their supervisor will either research the issue and work with the member directly, or escalate the issue to Step 2 in the process.

Step 2: Director of Pension Administration

Step 2 in the process may be triggered for a number of reasons, for example

- If the member is not satisfied with the resolution in step 1, and notifies TTCPP in writing
- If there are special circumstances in the member's case
- If the TTCPP employee escalates the complaint to the Director of Pension Administration.

The Director will investigate the complaint and provide a written response to the member within 30 days. During that time, the Director may seek outside assistance from legal, actuarial, or policy consultants.

The Director of Pension Administration is responsible for the daily operation of the TTCPP, including the management of service providers. The Director has the authority to investigate complaints and implement corrective measures when necessary. It is important for you to know that if you are not satisfied with the response from TTCPP at this stage, you can ask to have your matter escalated to Step 3 of the process.

Step 3: CEO

This step in the process may be triggered for a number of reasons, for example:

- If the Director of Pension Administration escalated the issue to Step 3
- If the member is not satisfied with the resolution proposed at Step 2 and notifies TTCPP in writing

The CEO is responsible for the overall management of the TTCPP, including governance and strategic direction. The CEO has the authority to investigate complaints and implement corrective measures when necessary. The CEO will investigate the complaint and provide a written response to the member within 30

days. During that time, the CEO may seek outside assistance from legal, actuarial, or policy consultants.

If the member is still not satisfied with the resolution provided by the CEO, they may escalate the complaint to the Financial Services Regulatory Authority (FSRA), or seek legal advice.

Confidentiality:

We understand the importance of maintaining the privacy and confidentiality of our members. Therefore, we will handle all complaints with strict confidentiality and disclose only relevant information on a need-to-know basis. We will maintain accurate records of complaints and their resolution, which we will use to identify areas where we can improve our service to members.

Conclusion:

We are committed to upholding the highest standards of service and legal compliance, and we welcome feedback from our members to improve our services. By establishing this policy, we aim to maintain the trust of our members and provide them with the exceptional service they deserve. TTCPP is dedicated to providing our members with a secure and sustainable retirement income, and we believe that addressing complaints promptly and fairly is essential to achieving this goal.

We encourage our members to bring forward any concerns they may have and assure them that we will do everything in our power to address them to their satisfaction.



Contact information:

Staff, Toronto Transit Commission Pension Plan (Step 1)

Phone: 1-800-663-6820

Email: membercare@ttcpp.ca

Fax: 416-338-0122

Mail: TTC Pension Plan, 2 Bloor Street East, Suite 1901, PO Box 79 Toronto, Ontario, M4W 1A8

Helen Redmond, Director Pension Administration (Step 2)

Phone: 416-393-3685

Email: Helen.Redmond@ttcpp.ca

Mail: TTC Pension Plan, 2 Bloor Street East, Suite 1901, PO Box 79 Toronto, Ontario, M4W 1A8

Financial Services Regulatory Authority of Ontario

Phone: 416-250-7250/Toll free: 1-800-668-0128

Email: pensioninquiries@fsrao.ca

Mail: Financial Services Regulatory Authority of Ontario (FSRA), Pension Division, 25 Sheppard Avenue West, Suite 100, Toronto, ON M2N 6S6

Online complaint: <https://www.fsrao.ca/consumers/pensions/file-complaint>