



How to make a complaint

Clients wishing to complain may make their complaint to our Head Office by contacting the Chief Compliance Officer, any Compliance staff member or representative of MSA Financial. All complaints are forwarded to the Chief Compliance Officer and President. Clients are encouraged to make their complaint in writing or by email where possible. Where clients have difficulty putting their complaint in writing, they should advise us so that assistance can be provided. For confidentiality reasons, MSA Financial will deal only with the client or another individual who has the client's express written authorization to act on their behalf. The team will review your problem completely and make sure we keep you up to date.

Lily Kornik

Chief Compliance Officer
3333 Boul. De la Côte-Vertu, suite 450
Saint-Laurent, Quebec, H4R 2N1
Tel. (514) 343-0200, ext. 222
Fax. (514) 343-0199
lily@msafinancial.com

Pauline Haddad

Assistant Compliance Officer
3333 Boul. De la Côte-Vertu, suite 450
Saint-Laurent, Quebec, H4R 2N1
Tel. (514) 343-0200, ext. 230
Fax. (514) 343-0199
pauline@msafinancial.com

If you would like to take your complaint further, you can choose one of these options.

For Quebec residents who have complaints about life and health insurance & financial products and services

Contact the Autorité des marchés financiers (AMF). You can find information about the AMF on its website at www.lautorite.qc.ca

Mailing address:

Autorité des marchés financiers
Direction des plaints et de l'indemnisation
800, rue du Square-Victoria, 22 étage
C.P. 246, tour de la Bourse
Montreal (Quebec) H4Z 1G3

For Ontario residents

Contact the Financial Services Regulatory Authority of Ontario (FSRA) You can find more information about the FSRA on its website at <https://www.fsrao.ca/>

Financial Services Commission of Ontario
5160 Yonge Street, 16th Floor
Toronto, Ontario
M2N 6L9

For Manitoba residents

Contact the Insurance Council of Manitoba (ICM). You can find more information about the ICM on its website <https://www.icm.mb.ca/>

Insurance Council of Manitoba
466-167 Lombard Avenue
Winnipeg, Manitoba
R3B 0T6

For British-Columbia residents

Contact the Insurance Council British Columbia. You can find out more information about the Insurance Council British Columbia on its website <https://www.insurancecouncilofbc.com/>

Insurance Council of British Columbia
Suite 300-1040 West Georgia Street
P.O. Box 7
Vancouver, BC, V6E 4H1

For Alberta residents

Contact the Alberta Insurance Council (AIC). You can find out more information about the AIC on its website <https://www.abcouncil.ab.ca/>

Alberta Insurance Council
Calgary
500 222 58th Avenue SQ
Calgary, AB T2H 2S3

Edmonton
600 10104 103 Avenue
Edmonton AB T5J 0H8