



## Customer Service Policy Statement for Providing Products and Services to People with Disabilities

Policy Statement: The following is the Primerica Policy Statement on providing customer service to people with disabilities pursuant to the Ontario *Accessibility for Ontarians with Disabilities Act, 2005* (the "AODA").

### 1. Our Mission:

The mission of Primerica is to help families become properly protected, debt free and financially independent. 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 persons with disabilities.
- b. The provision of our products and services to persons with disabilities and others will be integrated unless an alternate measure is necessary, whether temporarily or on a permanent basis, to enable a person with a disability to obtain, use or benefit from our products and services.
- c. Persons 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 various types of 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

be prevented from having access to his or her support person while on our premises. We will also ensure that all employees and 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 related facility or service.

#### 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 various types of 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 diskette or otherwise. Primerica's contact information is as follows:

Attention:

Regulatory Compliance

2000 Argentia Road, Plaza V, Suite 300,  
Mississauga, Ontario L5N 2R7

Email: [canada\\_compliance@primerica.com](mailto:canada_compliance@primerica.com)

Phone: (905) 813-5388 ext.4283

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 anyone has 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) 813-5388 ext.4283 of Primerica.

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