

# Statement on Fair Treatment of Consumers

This statement may be amended from time to time. For more information, you can make an inquiry with [compliance@edgebenefits.com](mailto:compliance@edgebenefits.com).

## The Edge Benefits Commitment and Values

The Edge Benefits Inc. is committed to the fair treatment of consumers. This is embedded in the organization's Mission, Vision and Values. We make decisions based on the total value it will bring to our members, clients, and their communities.

At The Edge Benefits Inc., we value integrity, treating our members and clients with respect, supporting our employees, giving life to co-operative principles and values, balancing our economic goals with concern for the environment and the welfare of Canadians. Our clients are at the core of our business and the forefront of our strategy and service.

## You, Our Clients

We believe the world is a better place when we take care of the things that matter whilst acting ethically, fairly, and responsibly. As a Third Party Administrator, a financial services provider instilled with co-operative values, we believe we have a responsibility to help build stronger and safer communities. Making people a priority and taking a long-term view of business decisions makes The Edge Benefits Inc. fundamentally different from most financial services companies. This means developing and promoting products that are suited for our clients and the communities we serve.

## Our Products and Services

We make it our business to identify and meet the needs of consumers and our clients. A changing climate, shifting demographics, disruptive technologies and more are leading to new, unmet needs. Guided by our co-operative principles, we remain focused on keeping ahead of the industry on issues that are threatening financial security and peace of mind by developing responsive products and services aligned with our commitment to fair treatment of consumers.

# Statement on Fair Treatment of Consumers

## Guiding Principles for Treating Consumers Fairly

In support of our commitment to treating consumers fairly, we aim:

### 1. To design, develop and deliver products that are suited to consumer needs

The Edge Benefits Inc. is dedicated to designing, developing, and delivering products that meet the needs and expectations of the consumers we aim to serve. We administer our products through appropriate and suitable distribution channels and engage in ongoing communication and monitoring activities to ensure our products and services continue to meet the needs of consumers in the marketplace over time.

### 2. To enable our professionals to deliver the standard of service our clients have been promised

Our professionals are enabled to provide accurate and reliable service that meet the needs of our clients through our distribution channels. The Edge Benefits Inc. is committed to offering representatives tools and training to support their servicing of clients, identifying suitable products, accurately articulating their benefits and limitations as well as managing identified conflicts of interest.

### 3. To provide clear, accurate and sufficient information enabling consumers to make informed decisions

Our professionals are committed to promoting products in a manner that is clear, fair, and not misleading. Our approach is to use plain language wherever possible and to clearly explain jargon or industry terms that may otherwise be unclear. If there is a potential risk that a product could adversely affect a consumer based on their circumstances, they are encouraged to seek professional advice.

### 4. To deliver ongoing, regular, and clear information and advice to our clients throughout the product lifecycle

Our professionals endeavour to provide clients with personalized advice and only offer products that are suited to their needs following consideration of their circumstances, financial knowledge, and risk profile. Over the course of the relationship and lifecycle of our products, our professionals are enabled to assist our clients, draw their attention to beneficial options, and verify continued product suitability.

### 5. To handle claims diligently through an accessible process and be responsive to complaints and concerns

The Edge Benefits Inc. aims to provide the best possible client experience and is committed to handling claims and complaints in a timely and fair manner that respects the dignity and accessibility needs of our clients. We will ensure that the steps of our claims and complaint handling processes are clearly communicated and that clients are informed about our usual time frames for claim settlement and complaint resolution.

### 6. To prioritize the security and protection of the personal information of our clients

The Edge Benefits Inc. will continue to enforce a rigorous commitment to the privacy and protection of personal information entrusted to us by our clients. In support of this responsibility, we maintain appropriate policies and procedures for the protection and use of client information, develop security controls aligned with current and emerging practices and monitor security safeguards.

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## How We Address Your Questions or Concerns

At The Edge Benefits Inc., our entire team is trained to handle consumer inquiries, compliments, or complaints in a professional and courteous manner. Our Complaint Process outlines the key steps that a client should take in the event they wish to provide us with feedback or bring a concern forward.

## Complaint Process

We want to handle your complaint in the most efficient and professional manner possible. If you have a complaint or encounter a problem:

### Step 1 – Start at the Source

If a problem occurs, it is generally easier to check the facts and come to a resolution at the point where the problem originated. Start by contacting our customer service unit directly.

By Email: [customerservice@edgebenefits.com](mailto:customerservice@edgebenefits.com)

By Phone: 1-877-902-EDGE (3343)

Save yourself valuable time by collecting all the relevant information before you make your initial contact:

Assemble all supporting documents concerning your complaint, paying special attention to dates.

- Obtain the names of any employees who were involved.
- Clarify the circumstances in your own mind and determine what you would like us to do.

### Step 2 – Escalate the Concern

If you are not satisfied with the outcome of Step 1, you may escalate your concern by contacting the EDGE Ombudsperson office. Depending on your product or service, you may be referred to a manager to ensure your concern is reviewed.

By Mail:

The Edge Benefits  
1255 Nicholson Road  
Newmarket, Ontario L3Y 9C3

By Email: [ombuds@edgebenefits.com](mailto:ombuds@edgebenefits.com)

By Phone: 1-877-902-EDGE (3343)