

Accessibility for Ontarians with Disability - Policy

1.1 Purpose:

This policy establishes practices and procedures for the provision of goods and services to people with disabilities. Industrial Alliance Insurance and Financial Services Inc. and its subsidiaries (collectively the "Company") recognizes its obligations under the Accessibility Standards for Customer Service, Ontario Regulation 429/07 (the "Standard"), and enforces the following policy to ensure that all customers, including those with disabilities, have access to goods and services the Company offers.

1.2 Scope:

This policy applies to all areas of the Company that interact with and provide goods and services to the public in Ontario.

1.3 Definitions:

Disability – Means, as defined in Section 2 of the "AODA":

- a) "any degree of physical disability, infirmity, malformation or disfigurement that is caused by bodily injury, birth defect or illness and, without limiting the generality of the foregoing, includes diabetes mellitus, epilepsy, a brain injury, any degree of paralysis, amputation, lack of physical co-ordination, blindness or visual impediment, deafness or hearing impediment, muteness or speech impediment, or physical reliance on a guide dog or other animal or on a wheelchair or other remedial appliance or device,
- b) a condition of mental impairment or a developmental disability,
- c) a learning disability, or a dysfunction in one or more of the processes involved in understanding or using symbols or spoken language,
- d) a mental disorder, or
- e) an injury or disability for which benefits were claimed or received under the insurance plan established under the Workplace Safety and Insurance Act, 1997."

Service Animals – means, as defined in Section 4(9) of the Customer Service Standard:

"an animal is a service animal for a person with a disability:

- a) if it is readily apparent that the animal is used by the person for reason relating to his or her disability, or
- b) if the person provides a letter from a physician or nurse confirming that the person requires the animal for reasons relating to the disability."

Support Person – means, as defined in section 4(8) of the Customer Service Standard:

"a support person means, in relation to a person with a disability, another person who accompanies him or her in order to help with the communication, mobility, personal care or medical needs or with access to goods or services."

1.4 General:

Company commitment

The Company strives to provide its goods and services in a way that respects the dignity and independence of people with disabilities. The Company is also committed to giving people with disabilities the same opportunity to access its goods and services and allowing them to benefit from the same services, in the same place and in a similar way as other customers.

Use of service animals and support persons

The Company is committed to welcoming people with disabilities who are accompanied by a service animal on the parts of its premises that are open to the public and other third parties. We will accommodate the use of service animals by people with disabilities who are accessing the Companies services or goods unless the animal is otherwise excluded by law.

Where a person with a disability is accessing the Companies goods or services must be accompanied by a support person, we will ensure that both persons are permitted to enter the premises together and shall ensure that the person with a disability can access the support person while on the premises.

Assistive devices

We will accommodate the use of personal assistive devices needed to access our goods and services.

Admission fees

If we charge an admission fee in connection with a support person's presence at an event or function on our premises, we will ensure that notice is given in advance about the amount, if any, that is payable in respect of the support.

Notice of temporary disruption

The Company will provide customers 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. All disruption notices can be found on the Company and its subsidiaries website. (Please see below the website address's for the Company and its subsidiaries).

Training for employees

The Company will provide training to all employees, volunteers and others who deal with the public or other third parties on its behalf, and all those who are involved in the development and approvals of customer service policies, practices and procedures.

Training will include:

- a) The purposes of the Accessibility for Ontarians with Disabilities Act, 2005 and the requirements of the Standard;
- b) How to interact and communicate with people with various types of disabilities;

- c) How to interact with people with disabilities who use an assistive device or require the assistance of a service animal or a support person;
- d) What to do if a person with a disability is having difficulty in accessing the Company's goods and services; and
- e) The Company's policies, practices and procedures relating to the Standard.

Applicable employees will be trained on policies, practices and procedures that affect the way goods and services are provided to people with disabilities. Employees will also be trained on an ongoing basis when changes are made to these policies, practices and procedures.

Feedback process

The Company has set up a process for feedback. Please review below the different process's for subsidiaries. Where a response is requested, the Company will respond to customer feedback in a timely manner.

Feedback for Industrial Alliance Insurance and Financial Services Inc. and Industrial Alliance Pacific

Industrial Alliance Insurance and Financial Services Inc.
Complaints Officer
1080 Grande Allée West
PO Box 1907, Station Terminus
Quebec City, Quebec G1K 7M3
E-mail: ombudsman@inalco.com

Feedback for Industrial Alliance Clarington

Compliance Officer
IA Clarington
522 University Ave.
Toronto, ON
M5G 1Y7

E-mail: funds@iaclarington.com

Feedback for FundEX Investments Inc./Investia Financial Services Inc.

Attention: Chief Compliance Officer

FundEX Investments Inc./ Investia Financial Services Inc.
400 Applewood Crescent
3rd Floor
Vaughan, Ontario
L4K 0C3

FundEX E-mail: complaints@fundex.com
Investia Financial Services E-mail: complaints@investia.com

Feedback for L'Excellence

Complaints Officer

The Excellence Life Insurance Company
5055 Métropolitain Blvd. East, Suite 202
Montreal, Quebec, H1R 1Z7

E-mail: customerservice@iaexcellence.com

Feedback for IA Securities

Industrial Alliance Securities inc.
C/O Complaints' department
6700 Pierre-Bertrand boulevard, Suite 300
Quebec (QC) G2JOB4

E-mail: complaints@iagto.ca

Documentation

Documentation that describes this Policy and each of its requirements shall be maintained on the Company's website and provided to individuals, upon request, in the appropriate format. Please see below the website address's for our Company and its subsidiaries.

Industrial Alliance Insurance and Financial Services Inc. – www.inalco.com

Industrial Alliance Clarington Investments Inc. – www.iaclarington.com

FundEX Investments Inc. – www.fundex.com

Investia Financial Services Inc. – www.investia.ca

The Excellence Life Insurance Company – www.excellence.qc.ca

Industrial Alliance Securities Inc. – www.inalco.com

Questions about this policy

This policy exists to achieve service excellence to customers with disabilities. If anyone has a question about this policy, or if the purpose of this policy is not understood, they may contact the Company's human resources department.

1.5 Policy and related documents:

Related Company policies are available upon request:

AODA Procedure

AODA Disruption Policy

AODA Training Policy

Ontario Human Rights Code:

http://www.e-laws.gov.on.ca/html/statutes/english/elaws_statutes_90h19_e.htm

Ontario Regulation 429/07 - Accessibility Standards for Customer Service:

http://www.e-laws.gov.on.ca/html/source/regs/english/2007/elaws_src_regs_r07429_e.htm.

Ministry of Community and Social Services: *Access Ontario* www.accesson.ca/compliance

Ministry of Community and Social Services: *Accessibility for Ontarians with Disabilities*

<http://www.mcsc.gov.on.ca/mcss/english/pillars/accessibilityOntario>

OHA: www.oha.com