



## How to make a complaint

Clients wishing to complain may make their complaint to our Head Office by contacting the Compliance Officer. Clients are required to make their complaint in writing or by email. 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. MSA Financial will acknowledge receipt of complaint within 5 business days. The client must identify the reason or reasons for the complaint. We will review the complaint and provide the customer with a written response.

### **Kiki Mataragas**

Compliance Officer

3333 Boul. De la Côte-Vertu, suite 450

Saint-Laurent, Quebec, H4R 2N1

Tel. (514) 343-0200, ext. 237

Fax. (514) 343-0199

[kiki@msafinancial.com](mailto:kiki@msafinancial.com)

### **Michael Tavares**

President

3333 Boul. De la Côte-Vertu, suite

450 Saint-Laurent, Quebec, H4R

2N1 Tel. (514) 343-0200, ext. 246

Fax. (514) 343-0199

[michael@msafinancial.com](mailto:michael@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](http://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, 16<sup>th</sup> 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 58<sup>th</sup> Avenue SQ  
Calgary, AB T2H 2S3

**Edmonton**  
600 10104 103 Avenue  
Edmonton AB T5J 0H8