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FSRA is actively reviewing all FSCO regulatory direction, including but not limited to forms, guidelines and FAQs.

Until FSRA issues new regulatory direction, all existing regulatory direction remains in force.

General Information About Inquiries and Complaints for Pension Plan Beneficiaries

The content on this web page has moved to www.fsrao.ca. Visit <https://www.fsrao.ca/consumers/pensions/file-complaint-against-pension-plan> to update your bookmarks.

The term “**plan beneficiaries**” refers to individuals who have benefits or other entitlements under a registered pension plan. They include members who are currently employed or who have not terminated their membership in their pension plan (active members), former employees who have a deferred entitlement under their pension plan (former members), former employees who are receiving a pension from the pension plan (retired members) and any other person who has an entitlement under the plan.

Plan beneficiaries who work/worked in Ontario and who are members of a registered pension plan are covered by the **Ontario Pension Benefits Act** and regulations, unless the benefits were earned while they work/worked in federally regulated industries, such as banking, telecommunications or airline transportation. Registered pension plans in federally regulated industries are covered by the federal Pension Benefits Standards Act, which is administered by the **Office of the Superintendent of Financial Institutions Canada**.

The following web pages provide plan beneficiaries information and guidance on their rights to information about their pension plan, who to approach about pension inquiries and complaints, and the best way to approach those who are responsible for responding to inquiries and complaints. The responsibilities of pension plan administrators and the Financial Services Commission of Ontario (FSCO) are also explained.

- [Accessing Plan Records and Information](#)
- [Who to Contact for Pension Inquiries and Complaints](#)
- [How to Contact the Pension Plan Administrator](#)
- [How to Send an Inquiry or Complaint to FSCO](#)
- [Responsibilities of the Pension Plan Administrator](#)

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- **FSCO's Role and Responsibilities Relating to Pension Plans**

FSCO has also developed a policy [[A300-450 \(Administrator's Management of Inquiries and Complaints from Plan Beneficiaries\)](#)] that clarifies plan administrators' responsibilities when responding to inquiries and complaints from plan beneficiaries.

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Disruption Notice

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