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.

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Accessing Plan Records and Information

Plan Records that are Available for Inspection

A **plan beneficiary** has a right to access the following plan records:

- current and previous versions of the plan text;
- any amendments to the pension plan;
- documents that must be filed in support of an application for plan registration or amendments (e.g., trust agreements, insurance contracts, member booklets, etc.);
- copies of filings, reports or statements that are required to be filed with the Financial Services Commission of Ontario (FSCO) (e.g., annual information returns, financial statements, actuarial valuation reports, etc.);
- documents that delegate the administration of the pension plan or pension fund;
- correspondence between the pension plan administrator (administrator), the administrator's service provider, and FSCO staff within the last five years before the date of the request (correspondence relating to individual plan beneficiaries is exempt);
- copies of any statement of investment policies and procedures; and
- the parts of an agreement that concern the purchase and sale of a business, or the assets of a business that relate to the pension plan.

A plan beneficiary may appoint a representative in writing, to view records on his/her behalf. An appointed representative has the same access to plan records as the beneficiary.

How to Request Access to Plan Records

If a plan beneficiary wants to inspect or obtain a copy of the plan records mentioned above, a written request should be made to the administrator by letter or e-mail. (For information on how to contact the administrator, see **How to Contact the Pension Plan Administrator**.)

- Pension Benefits Guarantee Fund (PBGF)
- Pension Plan Viewing
- Pension Services Portal
- Plan Search

Actuarial

Consultations

Family Law

Asset Transfers

Financial Hardship

Legislation: Act & Regulations

Locked-In Accounts (LIFs and LIRAs)

Enforcement Actions

Other Pension Information

Pension Policies

Plan Administrators

Publications & Resources

Archived

These records can only be inspected once in a calendar year. They must be made available at the plan beneficiary's current or former place of employment, or another location that is mutually agreed upon by both the plan beneficiary and administrator.

The administrator may charge a reasonable fee for providing photocopies, if copies of the plan records are requested. However, the administrator cannot charge the plan beneficiary for inspecting the plan records or making copies of the records at the place of inspection.

If the administrator does not respond to the plan beneficiary's written request to access the plan records within 30 days of receipt, FSCO staff may be contacted for assistance. (For more information, see **How to Send an Inquiry or Complaint to FSCO**.)

Making a Request to FSCO to Access Plan Records

FSCO does not keep personal data about individual plan beneficiaries. Detailed information about the plan beneficiary's membership in the pension plan (e.g., copies of pension statements) can only be obtained from the administrator.

Plan beneficiaries may contact FSCO staff to make an appointment to inspect those plan records listed above and that are filed with FSCO.

How to Make an Appointment with FSCO

To make an appointment, the plan beneficiary must send a letter or e-mail to FSCO that includes the following information:

1. Name and telephone number of the plan beneficiary.
2. The plan beneficiary's relation to the plan (i.e., identify if he/she is the plan member or spouse of the member, etc.)
3. Name and registration number of the pension plan.
4. A list of plan records that the plan beneficiary would like to inspect and the time period for those records (e.g., plan texts and amendments from year 2000).
5. A written statement from the plan beneficiary that authorizes his/her representative to view the plan records on his/her behalf (if applicable).
6. A copy of the active, former or retired plan member's proof of plan membership (e.g., a copy of a pension statement, T4 or T4A slip).

If the plan beneficiary is the spouse of an active, former or retired plan member, he/she must also attach proof of his/her spousal relationship to the member, as applicable (e.g., a copy of a marriage certificate; a beneficiary designation statement; or a written statement from the active, former or retired plan member that identifies the individual as his/her spouse).

Appointment Times

FSCO staff will contact the plan beneficiary to arrange a date and time for inspecting the requested plan records. Appointments are generally held in the morning between 9:00 a.m. and 12:00 p.m., or in the afternoon between 1:15 p.m. and 5:00 p.m. If requests are made for large files, full day appointments are available as bookings permit.

On the Day of the Appointment

On the day of the appointment, the plan beneficiary or representative must bring photo identification (e.g., driver's licence).

Plan records may be photocopied for a fee of 50 cents per page, with a minimum charge of $5. An invoice for the photocopies will be provided after the appointment. Payment must be made to FSCO within one month of issuance of the invoice. Acceptable forms of payment include cash (only when payment is made at FSCO's offices), cheque or money order. (Cheques and money orders are to be made payable to the Minister of Finance.)

For information on how to contact FSCO, see **How to Send an Inquiry or Complaint to FSCO**.

Requesting Plan Records by Mail

If a small number of pages are requested, FSCO staff may provide copies of plan records by mail. The request must be made in writing and include the same information that is required above under the section **How to Make an Appointment with FSCO**.

An invoice for the cost of the photocopies will be mailed to the plan beneficiary. The cost is 50 cents per page, with a minimum charge of $5. Once FSCO staff have received payment, copies of the records will be mailed to the plan beneficiary.

If Required Documentation is Unavailable

If proof of plan membership or other required documentation is unavailable, the plan beneficiary may request access to plan records through the Ministry of Finance's Freedom of Information and Privacy Coordinator at the contact information below.

Ministry of Finance
Freedom of Information and Privacy Coordinator
Frost Building North, Room 665
6th Floor, 95 Grosvenor Street
Toronto ON M7A 1Z1
Telephone: (416) 325-8369

The process for making a request is available on the **Ministry of Government Services website** under the 'Freedom of Information' section.