



What to Expect

Here's what we need from you

- **Signed consent letter:** We need your consent to exchange information with your firm and begin our investigation. You can sign your consent letter electronically using the DocuSign link we provide by email. Your consent letter can also be mailed to us, if you prefer. Please allow time for delivery.
- **Full and complete information:** Along with your signed consent letter, please provide all relevant documentation related to your complaint that we do not already have. Your documentation can be easily uploaded electronically to the Consumer Portal. It is a secure option for sending us your information.
- **Timely responses to requests:** If we ask for additional documentation, please provide it promptly to avoid delays.
- **A telephone interview:** You will need to be available for at least one telephone interview during our regular office hours. We will do our best to accommodate your schedule.
- **No call recording:** To maintain confidentiality, we do not allow you or the firm to record our telephone calls.
- **Information about your special needs:** If you require an accommodation to participate in our process, please tell us about your needs in advance. We are committed to ensuring that our services are accessible to everyone and we will accommodate any individual needs in keeping with the applicable human rights codes.

Here's what you can expect from us

Before we start our investigation

- We will request required documents from the firm as soon as we receive your signed consent letter.
- We will assign your file to an investigator promptly after we receive the firm's documents.
- We will ask for demographic information either online or over the phone. We use demographic information to better understand the consumers who use our services.
- You will receive a short survey by email that will ask about your experience with us at different points while we work on your case. Your responses are kept strictly confidential and are not shared with anyone working on your case. We use survey information to help us understand how we can improve our services. Surveys are voluntary.

Once we start our investigation

- An investigator will contact you shortly after receiving your file to introduce themselves and answer any questions.
- The investigator will conduct a telephone interview with you to ensure we fully understand your complaint.
- We will strive to complete our investigation as quickly and efficiently as possible.
- We will respect your time and will only ask you for information we believe is needed to complete our investigation.
- We will update you regularly on your case (every 30 days or less). You can also log into the Consumer Portal at any time to see key information about your case and securely upload documentation electronically.

Once we have reached a conclusion

- If we believe you are not owed compensation or we believe the firm has already made a fair offer, we will let you know as soon as possible and explain our reasons to you.
- If we believe you are owed compensation, we will try to resolve the matter with both you and the firm.
- If the firm makes an offer at any stage in our investigation, we will let you know, even if we have not yet reached a conclusion or the offer is less than what we would recommend.
- We will send you a final survey by email about 30 days after your investigation has been closed.

What we can and cannot recommend

- We will recommend that a firm compensate you if you have experienced losses due to an error by the firm or one of its employees.
- Sometimes we recommend limited compensation for non-financial losses (such as distress and inconvenience) or that the firm help in other ways such as correcting records or issuing an apology.
- We do not recommend punishment or fines against firms or advisors. That is the role of regulators.