



SECTION: Pension Commission of Ontario (PCO)
Miscellaneous -

INDEX NO.: P300-250

TITLE: 1) How To Get Assistance from the PCO
2) Telephone Enquiries to the PCO

PUBLISHED: 1) Bulletin 1/1 (February 1990);
reprinted - Bulletin 2/4 (February 1992)
2) Bulletin 3/3 (December 1992)

EFFECTIVE DATE: When Published [No longer applicable - replaced by P500-005 - October 2010]

Note: Due to legislative changes, the references to the "PCO" should now read "FSCO" and the reference to the PBA, 1987 should now read the PBA, R.S.O. 1990.

Administrators, their agents, and consultants pose questions daily to staff of the PCO either verbally or by letter. Although staff do make efforts to provide service and assistance on a timely basis, they are sometimes hampered because of the formulation of questions or lack of information. Please keep the following points in mind when drafting or formulating your questions.

Remember Our Mandate and Objectives.

The mandate of the PCO is to promote the establishment, extension and improvement of employer-sponsored pension plans. Within that framework, our objectives are to:

- protect the solvency of plans;
- ensure even-handed treatment of employee's pension rights;
- promote retirement planning and expand pension coverage;
- encourage timely disclosure to plan members; and
- provide the promised accrued benefits and entitlements.

Determine whether what you want to know is consistent with our mandate and objectives.

Your enquiry will be answered by phone, if possible. But it is more likely you may be asked to put it in writing for the following reasons:

An enquiry may appear to be straightforward; but it could be complex or raise other issues with related serious implications. In addition, staff of the PCO are required to deal with enquiries responsibly for the protection of all parties.

We will expect you to formulate the issue as clearly as possible so the enquiry can be processed. If the following points have not been addressed or considered, the PCO may have no alternative but to return the enquiry to you unanswered for lack of sufficient and pertinent information.

Please follow these steps to ensure expedited treatment of your enquiry:

1. provide a brief background note;
2. explain the business purpose of your proposed action;
3. separate the legal issues from the policy issues;
4. analyze the issues;
5. state your own opinion and support it; and
6. reference the relevant sections of the PBA, 1987 and regulation.

Unless you state your client's objective, we cannot give any direction. Unless you explain the context or business purpose of the proposed action, we cannot respond to the practical realities of your question.

It is important to distinguish the legal issues. We are not able to provide legal advice; that is the responsibility of your solicitor. The issues we can and will deal with and offer direction on are administrative and policy issues. Please provide us with your assessment of the situation; tell us what you think and why. It is helpful to our understanding if you express your view of any broader policy implications that the issue may raise. Your suggested direction or answer may well be correct.

Staff of the PCO will provide you with the best service possible. The quality of the service and the timeliness of the response depends largely on the quality and thoughtfulness of your submission.