

Knowledge First Financial

Multi-Year Accessibility Plan

2017-2021



This plan, including appendices and information on our website, is available in French and accessible formats upon request to the Human Resources Department

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ABOUT KNOWLEDGE FIRST FINANCIAL

At Knowledge First Financial, we are committed to inspiring students to realize life's possibilities by enabling families to maximize their education savings through RESP Specialists. Since 1965, the company has paid \$7.5 billion to customers and students. With \$6.0 billion in assets under management, we are Canada's largest RESP Company with a sole focus on education savings.

Our RESP Specialists meet with Canadians from coast to coast to coast, each and every day. Thanks to their efforts, more families learn about the importance of saving for their children's future education. The company's head office is located in Mississauga, Ontario and is staffed by professionals who are equally committed to helping our customers achieve their education savings goals.

Today, we manage over 500,000 RESPs for our customers and each year approximately 60,000 students attend post-secondary with the help of one of our plans.

VISION: To be the leader in RESPs through SUPERIOR customer value

MISSION: As RESP specialists, we inspire students to realize life's possibilities by enabling families to maximize their education savings

VALUES:

F= First come our customers

I= Innovation in everything that we do

R= Results determine success

S= Sales drive our business

T= Teamwork toward a common goal

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1.0 About this Plan

If you are an individual with a disability:

This Multi-Year Accessibility Plan lays out Knowledge First Financial's policy and commitment statements and illustrates how attention to accessibility is embedded into our organizational practices and procedures.

If you are an employee of Knowledge First Financial, it is your responsibility to be familiar with and comply to the policy statements, resources and procedures outlined in this Multi-Year Accessibility Plan.

2.0 Overview

The Accessibility for Ontarians with Disabilities Act (the “AODA” or the “Act”) addresses a history of discrimination of individuals with disabilities by ensuring that individuals with disabilities have equal access to goods, services, facilities, accommodations, buildings, structures and premises. The Act requires that Ontario be accessible to individuals with disabilities by 2025. The following five key areas of the related standards were developed with involvement of Ontarians with disabilities and are phased in over a 20-year period:

- Built Environment
- Customer Service
- Transportation
- Information & Communications
- Employment

Knowledge First Financial is dedicated to fostering a supportive environment for those with disabilities. We are committed to providing service in a manner that respects the dignity and independence of persons with disabilities. This means more than just meeting our legal obligations through policies and procedures; it means that we strive to meet the unique needs of each person, each and every day. This Multi-Year accessibility plan provides an overview of our policies, our current and future actions and our organizational practices associated to each accessibility standard.

Appendix – Knowledge First Financial AODA Action Plan outlines our plan to meet the accessibility standards of the Act.

Appendix – Accessibility Barriers Report summarizes barriers that have been identified and actions in progress or taken to address the barriers.

Appendix – Accessibility Policy for Individuals with Disabilities summarizes Knowledge First Financial commitment to an accessible environment.

3.0 Definitions

For the purpose of this plan and to inform those that work, learn, or receive services at Knowledge First Financial, the following definitions apply:

“DISABILITY”* means:

- (a) any degree of physical disability, infirmity, malformation or disfigurement that is caused by bodily injury, birth defect or illness and, without limiting the generality of the foregoing, includes diabetes mellitus, epilepsy, a brain injury, any degree of paralysis, amputation, lack of physical co-ordination, blindness or visual impediment, deafness or hearing impediment, muteness or speech impediment, or physical reliance on a guide dog or other animal or on a wheelchair or other remedial appliance or device,
- (b) a condition of mental impairment or a developmental disability,
- (c) a learning disability, or a dysfunction in one or more of the processes involved in understanding or using symbols or spoken language,
- (d) a mental disorder, or
- (e) an injury or disability for which benefits were claimed or received under the insurance plan established under the Workplace Safety and Insurance Act, 1997.
- (f) *Reference: Accessibility for Ontarians with Disabilities Act, 2005

4.0 Built Environment

At Knowledge First Financial, we strive to have physical space environments that demonstrate our commitment to offer safe and barrier-free facilities for our clients, staff, sales representatives and visitors, including those with disabilities. Knowledge First is currently going through leasehold improvements at our head office. The newly renovated office, which will be ready in March 2020, is being designed with many guiding principles and standards to make the building accessible to everyone, including persons with disabilities. Knowledge First Financial engaged with staff and design consultants for input on key design concepts around accessibility standards. We will continue to include accessible design elements wherever possible and strive to implement greater accessibility in our office environments in the future.

4.1 Where we Are

Knowledge First Financial already has many features that support accessibility at our office. Our newly renovated offices that will be ready in 2020 have been designed and built according to the Ontario Building Code, meeting the Design of Public Spaces Standards (Accessibility Standard for the Built Environment)

- Designated accessible parking close to the entrances of our facilities;
- Accessible washrooms available in our facilities;
- Automated doors and door openers at the main entry points to our facilities;
- Signage that promotes visual and informational clarity, a clear sense of way finding, which uses a mix of upper- and lower-case text for ease of reading
- Staff assist those in need to navigate within our facilities;

Ramps and elevators within our buildings provide accessibility within our multi-level office building

Knowledge First actively monitors the state of its facilities, including accessible elements through our Health & Safety Committee and monthly checklist inspections. In the event that there is a temporary disruption of goods or services, Knowledge First coordinates appropriate notice to the public with information about the reason for the disruption, anticipated duration of the disruption, and information about any available alternative goods or services.

4.2 Important References

Appendix – Business Continuity Plan outlines how Knowledge First Financial notifies the public of temporary disruptions in services.

4.3 What's Next

After the completion of our new office improvements in 2020, we will consider improving accessibility as warranted and ensure our annual capital expenditure reflects this commitment to investment.

5.0 Customer Service

At Knowledge First Financial, we deliver a variety of services to our Customers and Sales Representatives including those with disabilities. Through education, resources and ongoing strategic and process development, we strive to be a Registered Education Savings Plan provider free of barriers for those we serve.

Knowledge First Financial has many policies, practices and procedures in place that provide product and services to persons with disabilities, which are consistent with the following principles:

- Respect for dignity and independence;
- Equality of opportunity to obtain, use and benefit from the goods and services, and;
- When communicating with a person with disability, the company shall do so in a manner that considers the person's disability

5.1 Where we Are

Knowledge First has designed and implemented a number of tools and resources that allow staff to provide services to persons with disabilities. Below are a number of ways we work to eliminate barriers for individuals with disabilities:

- A formal complaint process for our staff and our customers to identify accessibility barriers.
- Employee training on accessibility standards and diversity emphasizing respect and consideration for persons with disabilities
- Online resources for staff that covers the purpose of the Accessibility for Ontarians with Disabilities Act, required standards and tips for effectively communicating with persons with a disability and supporting individuals with assistive devices, service animals or support persons.
- Knowledge First Financial's corporate policy on accessibility is publicly available through our websites and generally provides that reasonable efforts will be made to provide access to our financial products and services in accordance with the above principles (the "Accessibility Policy").
- Service animals may accompany customers, employees and visitors who require assistance.
- Use of TTY services as needed
- Information about temporary service disruptions is available through publicly posted notifications.

Important References

Appendix – Hiring and Employment practices outlines the means by which Knowledge First Financial provides staff training on creating an accessible environment.

Appendices – Tips for Communicating with Persons with a Disability, Interacting with Persons with a Service Animal and Interacting with Persons with a Support Person are e-learning training used in Knowledge First Financial’s new employee on-boarding process, to assist staff in providing services to individuals with disabilities.

Appendix-Interpreter Services Resource provides contact information to a number of local interpreter and translation resources.

A copy of the Accessibility Policy can be found on: www.knowledgefirstfinancial.ca in a PDF format. The Accessibility Policy is also available in other accessible formats upon request.

5.2 What’s Next

- Departmental guidelines that outline standards to follow for removing barriers to access and services
- Procurement standards outlining how we incorporate accessibility features and criteria into our procurement practices.

6.0 Customer Service Accessibility Training

At Knowledge First Financial, we have committed to ensure that the following persons have received training on the provision of Knowledge First Financial's product and services to persons with disabilities;

- All employees;
- All Sales Representatives and every person involved in the provision of financial products and services on our behalf; and
- Persons involved in developing our policies

This training includes instruction on the purpose of AODA, how to interact and communicate with people with various types of disabilities who use an assistive device or require the assistance of a guide dog or other service animal or the assistance of a support person.

6.1 Where We Are

- Written procedures for providing accessibility standards training that include a summary of the training and details on when training is provided.
- We provide training to all our employees on accessibility related matters
- For third party service providers that deal with the public, we ensure that they are aware of the requirements of our expectations for accessibility training
- Knowledge First directly maintains records of the dates training was provided to our employees

6.2 What's Next

- For third-party service providers, we need to ask them to maintain training records, including dates when training was provided and the number of personnel who received training, and provide access to those records to Knowledge First Financial upon request.
- Ensuring that first point of contact customer service access points is fully accessible; such as having varied heights at reception counters

7.0 Customer Service Feedback Process Regarding provision of Services to persons with Disabilities

At Knowledge First Financial, receiving feedback from our customers is a top priority.

7.1 Where We Are

- A formal complaint process for employees, Sales Representatives and our Customers to identify accessibility barriers that require action by the organization
- Formal tracking of all accessibility concerns we receive and ensure they are handled in our usual process for resolving customer concerns.
- We have a feedback and customer concerns procedure specifically for receiving and responding to feedback regarding how we provide financial products and services to people with disabilities. A copy of the Feedback and Customer Concerns Procedure can be found on www.knowledgefirstfinancial.ca

8.0 Notice of Temporary Service Disruptions

At Knowledge First, we provide notice of any temporary disruption in facilities or services that people with disabilities usually use to obtain, use or benefit from Knowledge First Financial's products and services.

8.1 Where We Are

- Guidelines in place to provide notice of a temporary disruption in the facilities or services owned by Knowledge First Financial that are typically used by persons with disabilities

8.2 What is Next

- Provide notice on our internal and external websites that a copy of the policy is available on request
- Document the steps to be taken in connection with the temporary disruption in facilities or services

9.0 Information & Communication

Knowledge First Financial is committed to accessible communications for persons with disabilities. We incorporate accessibility into our communication tactics, materials and processes to ensure that we can efficiently provide communication and information to individuals with disabilities. Our goal is to provide effective and efficient access to information for all of our employees, customers, sales representatives and visitors to our office.

9.1 Where We Are

At Knowledge First Financial, we strive to ensure that information is available and accessible to persons with disabilities. This includes websites, intranet sites, communications materials, telephone communications and face-to-face interactions:

- New staff orientation includes information on communicating with disabled persons, highlighting a number of physical, cognitive and personal assistive communicative techniques.
- A process is in place for providing or arranging for suitable alternative formats or communication supports on request.
- A centralized area in Customer Service has been tasked with handling all requests for alternative formats and communications support to ensure that the request can be completed in a timely fashion.

9.2 What's Next

- Client feedback process is available in accessible formats
- Alternate language guidelines include how we provide access to translation services
- Print guidelines that recommend accessible font size, type, layout, plain language and contrast
- Public notices on our website, including emergency procedures, planning and public safety, are available in a variety of alternate formats such as large print, HTML and tagged PDFs and/or with communication supports upon request
- Print guidelines that recommend accessible font size, type, layout, plain language and contrast
- Staff have resource material to use as a reference when developing and revising documents with accessible content in alternate formats
- Video production guidelines require the transcription of all video to provide closed captioning

10.0 Accessible Websites and Web Content

10.1 Where We Are

- Use of TTY services as needed
- Our website and intranet are WCAG 2.0 Level A for ease of use with screen readers, option to increase text size and contrast

10.2 What's Next

- Further development of corporate website and intranet achieving Level AA AODA compliancy by 2021
- Providing training and guidance documents to staff to create, evaluate and enhance accessible PDF documents using Adobe Acrobat Professional.
- Enhance awareness that information is available in accessible formats and/or with communication supports upon request through notifications on the website.

11.0 Employment

At Knowledge First Financial, we practice non-discriminatory, inclusive and accessible employment standards to attract and retain talented employees. These employment practices enable staff with disabilities to fully participate in all facets of the organization. We are committed to fostering a workplace of inclusion, understanding and accommodation for staff with disabilities.

11.1 Where We Are

- Staff receive training on our policies for accommodating employees with disabilities and our return to work processes.
- Internal and external applicants are advised of the ability to be accommodated in the recruitment and selection process.
- Individualized plans are in place for staff members with a disability to ensure their safety in the event of an emergency.
- Staff may use assistive devices, support persons and/or service animals to fully participate at work where needed.

Appendix – Hiring and Employment Practices illustrates how Knowledge First Financial ensures accessible hiring practices.

11.2 What's Next

- A performance management process that considers the unique accessibility needs of individuals with disability to support them to fully participate in the process.
- Implementing on-line application process through an accessible website
- Developing a formalized succession planning framework to support career development and advancement that considers the accessibility needs of staff with disabilities.

Appendices

Appendix: Knowledge First AODA Action Plan

Appendix: Knowledge First Accessibility Barriers Report 2018

Appendix: Temporary Disruptions