

Introduction

Manulife is committed to offering products and services to persons with disabilities that are consistent with the principles of dignity, independence, integration and equal opportunity.

This policy outlines what Manulife is doing to provide persons with disabilities with accessible goods and services. Our policy, which has been created in response to the introduction of the Accessibility Standards for Customer Service, Ontario Regulation 429/07, aligns with Manulife's belief that everyone should be treated with courtesy and respect and made to feel welcome.

This policy is available in alternate formats upon request.

Our vision

To be the most professional financial services organization in the world, providing strong, reliable, trustworthy and forward-thinking solutions for our clients' most significant financial decisions.

Communication

Manulife will communicate with persons with disabilities in ways that takes into account their disability.

This means staff will communicate in a way that enables persons with disabilities to communicate effectively for purposes of using, receiving and requesting goods, services and facilities.

Assistive devices

Manulife is committed to serving persons with disabilities who use assistive devices to obtain, use or benefit from our goods and services.

Manulife will ensure that staff are familiar with and can advise customers regarding the assistive devices that are available for customers to use in accessing our goods and services.

Use of service animals and support persons

Persons with disabilities may bring their service animal on the parts of our premises that are open to the public.

Any person with a disability who is accompanied by a support person will be allowed to have that support person accompany him/her on company premises.

When support persons are required (e.g., sign language interpreters, real-time captioners, attendants) for company meetings, consultations or events, Manulife will, upon request, pay support persons directly for their time and reasonable travel expenses, in accordance with company travel and hospitality guidelines.

On rare occasions where Manulife determines that, in compliance with other applicable laws, a support person is required or a service animal is unable to enter an area of the premises, we will suggest appropriate alternatives and provide assistance.

Training for staff

Manulife will provide customer service training to all staff who interact with our customers and who are involved in the development of customer service policies, practices and procedures. Training will be provided to new staff at the time of hire and to any current staff at the time they take on customer service responsibilities.

Manulife will provide staff with training that includes:

- A review of the purposes of the Accessibility for Ontarians with Disabilities Act, 2005 and the requirements of the Accessibility Standards for Customer Service
- How to interact and communicate with persons with various types of disabilities
- How to interact with persons with disabilities who use an assistive device or require the assistance of a service animal or a support person
- How to use the equipment or devices available on Manulife's premises or otherwise that may assist with the provision of goods or services to persons with disabilities
- What to do if a person with a disability is having difficulty in accessing Manulife's goods and services
- Manulife policies, practices and procedures relating to the provision of goods or services to persons with disabilities.

Staff will be trained on an ongoing basis and when any changes are made to Manulife's policies, practices and procedures.

Feedback process

To continue to improve our customer service, we welcome your comments about the provision of our goods and services to people with disabilities. Please contact accessibility@manulife.com or **1-855-891-8671**.

Privacy will be respected and feedback will be reviewed and addressed in accordance with the company's **Complaint Handling** protocols.

Customers can expect an acknowledgement within two business days and in most cases, a response within fifteen business days of the receipt of the complaint.

Manulife will provide, or arrange for the provision of, accessible formats and communication supports for persons with disabilities in a timely manner, taking into account the person's accessibility needs due to disability.

Notice of temporary disruptions

Manulife will notify customers in the event of a planned or unexpected disruption in the facilities or services used by persons with disabilities. The notice will include information about the reason for the disruption, how long the disruption is expected to last and a description of any alternative facilities or services that are available.

The notice will be placed at all public entrances and reception counters on our premises. Depending on the nature of the disruption, notice will also be provided on outgoing telephone recordings and/or on company websites.

Modifications to this or other policies

Manulife is committed to ongoing review of its policies, practices and procedures.

Any company policy, practice or procedure that does not respect and promote the dignity and independence of persons with disabilities will be modified or removed.

To obtain this document in an alternate format, please contact accessibility@manulife.com or **1-855-891-8671**.

