Customer satisfaction and complaint resolution

At Manulife, customer satisfaction is important. It is our responsibility to respond to complaints promptly, accurately and with the utmost courtesy.

We offer our customers free and accessible ways to share their concerns and will make every reasonable effort to respond and resolve issues where possible. All complaints and personal information collected, whether written or verbal, must be handled in a timely, professional and confidential manner. Our clients are entitled to no less.

Have a question, concern or issue?

Please contact your advisor or the Customer Service area at Manulife head office. Contact information for the appropriate Customer Service area can be found at **manulife.ca**. Most problems can be resolved quickly and easily by speaking with your advisor or with a Customer Service Representative.

If your concern or complaint pertains to a **Manulife Bank** product or service, please find the process and brochure at: **ManulifeBank.ca/complaint resolution process**. For all other Manulife products please follow the process in this brochure.

What is a Complaint?

A complaint is your expression of dissatisfaction with a product or service we've provided, along with your expectation that we take action to address the issue, such as offering a refund or resolving the problem.

How to file a Complaint

If you're not satisfied with the response from our Customer Service team, you can ask to have your complaint reviewed by our Complaint Office for further review.

You can file a complaint with us by whichever means is convenient for you.

Visit **Manulife.ca/Resolve a Complaint** to submit your complaint using our web form.

Or

Email us at:
Manulife_Complaint_Office@manulife.ca

Or

Call us at 1-855-891-8671
(Toll free across Canada)

For Quebec - You may also complete the **form** from the Autorité des marchés financiers (AMF).

Contact us for help with filing your complaint or to learn how we process complaints.

Steps in the Complaint Process

1. We Acknowledge your Complaint

We are committed to acknowledge complaints within 10 days, but we strive to respond quicker.

2. We Investigate the Complaint

We make sure we understand your complaint and what you expect from us. If necessary, we contact you to request additional information.

During the complaint investigation we may:

- Contact you to clarify information you have already provided
- Contact you to request additional information in writing
- Share your complaint and any supporting information with the advisor named in the complaint
- Request additional information from other parties involved
- Provide you with updates throughout the complaint handling process
- Advise of extenuating circumstances that are delaying a final response

3. We provide our Final Response

We provide you with a final response in writing within 60 days. In our response, we explain how we investigated the complaint, what led to our response and, if possible, the proposed solution to your complaint.

If we present an offer, we provide you with time to make an informed decision whether or not to accept it. Once we reach an agreement, we implement the resolution within 30 days unless we agree on a different timeframe. For complex complaints that need more time, we may extend the response period by up to 30 days and will inform you in writing about the reasons for the extension.

External Options

If, you remain dissatisfied with our response and final position, you can seek external independent and impartial help from various consumer organizations. Below is a list of these organizations, along with details on how to file a complaint with each:

The OmbudService for Life & Health Insurance (OLHI) assists with unresolved concerns about life and health insurance products and services. Once you have received our Final Response letter, you can submit your complaint online at:
https://olhi.ca/complaints/submit-a-complaint/

OLHI Toll-free telephone number:
1-888-295-8112 (Canada wide) or
1-866-582-2088 (within Quebec)
website: **olhi.ca**

The General Insurance OmbudService (GIO) provides help for Canadian consumers of home, automobile and business insurance. They can discuss your complaint and guide you through the process, but they can only review your case after you receive our final response letter.
To submit a complaint, use their online complaint form:
https://gioportal.powerappsportals.com/submit-a-complaint/

GIO Toll-free telephone number:
1-877-225-0446
website: **www.giocanada.org**

For residents of Quebec – You may contact us to request to have your complaint record examined by the Autorité des marchés financiers (AMF) at any time if you are not satisfied with the response we provided or how your complaint was processed. We are required to send your complaint record to the AMF no later than 15 days following receipt of your request.

AMF Toll-free telephone number:
1-877-525-0337
website: **www.lautorite.qc.ca**

For residents of Saskatchewan - If you reside in the Province of Saskatchewan, you can submit your complaint to the Superintendent of Insurance. For complaint inquiries or more information, please contact:

Superintendent of Insurance
Insurance and Real Estate Division
Financial and Consumer Affairs Authority
4th Floor, 2365 Albert Street
Regina, Saskatchewan S4P 4K1

Phone: (306) 787-6700
Fax: (306) 787-9006
Email: **fid@gov.sk.ca**

Financial Consumer Agency of Canada (FCAC)

The Financial Consumer Agency of Canada (FCAC) supervises all federally regulated financial institutions, which includes federally regulated insurance companies, for compliance with federal consumer protection laws, including the requirements to have a complaint-handling process in place. FCAC does not resolve individual complaints.

If you have a problem with a financial product or service, you may file a complaint with Manulife. If you are not satisfied with how your complaint has been handled, you can escalate the complaint to the following third-party complaints body: The OmbudService for Life & Health Insurance (OLHI). More details and options, can be found in **External Options**.

If you want to know your rights or need information about Manulife's complaint-handling process, you may contact FCAC by online form, mail, or telephone. FCAC uses information from consumer inquiries to support its mandate.

Web site: www.canada.ca/fcac

Online form: https://statics.teams.cdn.office.net/evergreen-assets/safelinks/2/atp-safelinks.html

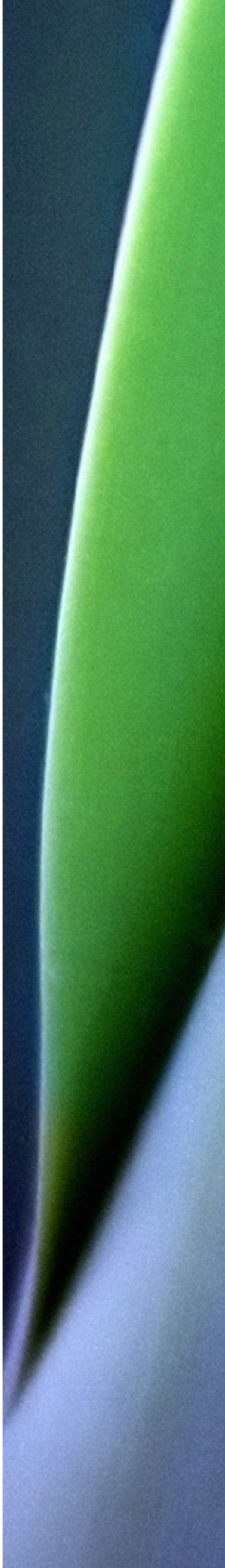
Phone:

For service in English: 1-866-461-FCAC (3222)
For service in French: 1-866-461-ACFC (2232)
For calls from outside Canada: 613-960-4666

Teletypewriter (TTY):
1-866-914-6097 / 613-947-7771

Video Relay Service: FCAC welcomes Video Relay Service (VRS) calls. You do not need to authorize the relay service operator to communicate with FCAC. Visit **https://srvcanadavrs.ca/en/** to learn more.

Mailing address:
Financial Consumer Agency of Canada
427 Laurier Avenue West, 5th Floor
Ottawa ON K1R 7Y2



For privacy related issues

The Office of the Privacy Commissioner of Canada oversees compliance with the Privacy Act, including personal information-handling practices and the Personal Information Protection and Electronic Documents Act (PIPEDA).

If you are not satisfied with our response to your concerns, you can file a formal privacy complaint with the Office of the Privacy Commissioner of Canada online or to file a complaint by mail you can download and complete the forms on their site: **https://www.priv.gc.ca/en/report-a-concern/file-a-formal-privacy-complaint/file-a-complaint-about-a-business/**

Contact Information:

Toll-free: 1-800-282-1376
Phone: 819-994-5444
TTY: 819-994-5424

For more information visit:
https://www.priv.gc.ca/en/

For clients invested in Manulife Mutual Funds, or Manulife Private Investment Pools, managed by Manulife Investment Management Limited

If you're not satisfied with our final response, you have the option to seek independent support from external consumer organizations that offer impartial assistance. Below is a list of these organizations, along with details on how to file a complaint with each:

Ombudsman for Banking Services and Investments (OBSI) - The OBSI is a free, independent, informal, and confidential service for resolving investment disputes impartially. The OBSI can be reached at the following:

Toll free: 888-451-4519 Fax: 888-422-2865
Email: **ombudsman@obsi.ca**

In writing:
Ombudsman for Banking Services and Investments:
20 Queen Street West, Suite 2400, P.O. Box 8 Toronto, ON M5H 3R3

Arbitration - There are two independent arbitration organizations available to clients of an Investment Counsellor seeking resolution of a dispute. Each arbitrator guides the proceedings, reviews the case presented by each party, and arrives at a binding decision. Parties are permitted to retain legal counsel, and the arbitrators for this program are empowered to award up to $500,000 plus interest and costs.

Please contact ADR Chambers:

Toll free, at 800-856-5154 or online at **adrchambers.com**

For residents of Quebec - Please contact the Canadian Commercial Arbitration Centre at;

514-448-5980 or online at **ccac-adr.org**

The Autorité des marchés financiers (AMF) is Quebec's financial sector regulator. You can request that a copy of your complaint file be transferred to the AMF. The AMF can be reached at the following:

Toll free: 877-525-0337

Website:
https://lautorite.qc.ca/en/general-public/

Legal action - You also have the option of pursuing your complaint by commencing legal action in the province or territory in which you reside. You should be aware that each province and territory has legal time limits for taking legal action. Your legal counsel can advise you on the options and recourse available to you.

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