

ACCESSIBILITY AT MANULIFE - CANADA

Commitment to Accessibility

Manulife is committed to offering products and services to persons with disabilities, in ways that are consistent with the principles of dignity, independence, integration and equal opportunity. Manulife has a core belief that everyone should be treated with courtesy and respect and made to feel welcome.

We believe in integration and equal opportunity. We are committed to meeting the needs of persons with disabilities in a timely manner and will do so by preventing and removing barriers to accessibility and meeting accessibility requirements in accordance with accessibility laws and standards.

We support the intent of accessibility standards and their goal to provide accessible goods and services to persons with disabilities. We are committed to achieving accessibility throughout our operations in Canada. We have taken a strategic approach to implementation by establishing a Steering Committee and Working Group. The Steering Committee is comprised of senior leaders, representing all areas of our organization and is responsible for ensuring the goals of our multi-year accessibility plan are achieved. The Working Group is comprised of representatives from appropriate areas within the company and reports into the Steering Committee.

The Multi-Year Accessibility Plan is our framework to identify and eliminate barriers for persons with disabilities, and support accessibility requirements and initiatives. The plan is reviewed by the Steering Committee every five years and updated as Manulife achieves the requirements of the plan.

This section summarizes what Manulife is doing to provide accessible goods and services to persons with disabilities.

Our Vision

As a leading global financial services group, we're in the privileged position of being able to help millions of customers live longer and healthier lives, protect what matters the most, manage their wealth and save for retirement. We believe that providing accessible products and services is a very important part of being a professional and socially responsible financial services company. Our mission is to help people make decisions easier and lives better.

Accessibility Policy

This policy has been developed to break down barriers and increase accessibility for persons with disabilities in the areas of Customer Service, Information and Communications, and Employment.

This policy is intended to promote outcomes for our customers that are consistent with the principles outlined in Manulife's Fair Treatment of Customers Policy.

If you would like more information about accessibility at Manulife, we encourage you to review the following information or to contact us at accessibility@manulife.ca or **1-855-891-8671**.

Customer Service

Manulife is committed to excellence in servicing all customers including people with disabilities. We have implemented a Customer Service Policy to comply with our obligations under applicable accessibility legislation.

Accessible Websites and Web Content

Manulife will ensure that our public internet websites, including web content, conform to the World Wide Web Consortium Web Content Accessibility Guidelines (WCAG) 2.0 – Level AA, except where this is not practicable.

Employment

We want our Company to be a place where everyone feels included, respected and comfortable with being themselves. And to truly understand and best serve our customers, we need to be as diverse as they are.

We're fostering a working environment where all our employees feel accepted, valued and included. We believe that strength lies in embracing our differences and that diversity plays a key role in driving innovation and growth within our Company.

As part of Manulife's accessibility strategy, our internal policies and procedures help ensure our employees and candidates are well informed of the following:

- Process to request accommodation
- Support and individualized accommodation plan for employees and applicants with disability and accessibility needs
- Accessible formats and communication support
- Individualized workplace emergency response information
- Return to work process for employees who have been absent from work due to a disability and who require disability-related accommodations
- Performance management and career development

Manulife will notify its employees and the public about the availability of accommodation for applicants with disabilities in its recruitment process. It is our priority to remove barriers to provide equal access to employment. A Human Resources representative will work with applicants who request a reasonable accommodation during the application process. All information shared during the accommodation request process will be stored and used in a manner that is consistent with applicable laws and Manulife policies. To request a reasonable accommodation in the application process, contact recruitment@manulife.com.

Manulife will notify job applicants, when they are individually selected to participate further in an assessment or selection process, that accommodations are available upon request in relation to the materials or processes to be used.

If a selected applicant requests an accommodation, Manulife will consult with the applicant and provide, or arrange for the provision of, a suitable accommodation in a manner that takes into account the applicant's accessibility needs due to disability.

When making offers of employment, Manulife will notify the successful applicant of its policies for accommodating employees with disabilities.

Multi-Year Accessibility Plan

Manulife has developed and will maintain a Multi-Year Accessibility Plan outlining the company's strategy to prevent and remove barriers from its workplace and to improve opportunities for persons with disabilities.

The Multi-Year Accessibility Plan will be reviewed and updated at least once every five years and is posted on the Company's internal and external websites. Upon request, Manulife will provide or arrange for the provision the Multi-Year Accessibility Plan in an alternate format, in a timely manner. Please contact us at accessibility@manulife.ca or **1-855-891-8671** to request an alternate format of the Multi-year Accessibility Plan.

Training

Manulife will provide training to employees, volunteers, individuals who are involved in the development of customer service/employee policies, practices and procedures and all individuals providing goods, services or facilities on the Company's behalf on applicable accessibility legislation and on the Human Rights Code as it relates to people with disabilities. Training will be provided to new employees at the time of hire. The training provided will take into consideration and be appropriate to the duties of those receiving the training.

Modifications to this or other policies

Manulife is committed to the 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.ca or **1-855-891-8671**.