

Customer satisfaction and complaint resolution

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

We will provide our customers with accessible means with which to communicate their complaint, and will employ our best efforts to respond and resolve where possible. All complaints and personal information collected, whether written or oral, must be handled in a timely, professional and confidential manner. Our clients are entitled to no less.

Manulife is committed to providing high quality service and products to assist Canadians in making better financial decisions. If customers have any questions or concerns about our products, services or representatives, we want to make sure that these concerns are handled fairly and efficiently.

Manulife has a simple complaint resolution process:

1. Let us know

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.

2. Talk To Customer Service Management

If your concern isn't resolved to your satisfaction, please speak with a manager in that area.

3. Ask For A Further Review

If you are not satisfied with the manager's response, you may ask to have your complaint escalated to the **Customer Care Team** for a further review.

Toll Free: 1-855-891-8671

Fax: 1-888-259-6351

E-mail: **Escalated_Customer_Complaints@manulife.ca**

What you can expect: Upon receipt of an escalated verbal or written complaint, your concerns will be acknowledged and an investigation into your concerns will begin.

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 supporting documentation with the advisor against whom allegations have been directed
- Request additional information from other parties involved
- Provide you with updates throughout the complaint handling process
- Advise you of any action we will be taking

Our response to you: Once the investigation has been completed, you will receive a written response explaining the reasons for the decision, except in some cases where an issue can be addressed easily and to your satisfaction over the phone.

4. Still Not Satisfied

If, after your complaint has been investigated by the Customer Care Team, your concerns are not resolved to your satisfaction, you can contact the **Ombuds Office**.

What you can expect: The Ombuds Office will conduct a further independent investigation of your complaint to ensure every effort has been made to understand the circumstances around the complaint, by gathering all known facts and information and by conferring with all parties and departments who may have additional knowledge or information. This Office will also ensure the company's complaint handling processes have been followed appropriately and fairly. After the Ombuds Office has completed their investigation, you will receive a written response which will be considered Manulife's final position.

Manulife, Ombuds Office

500 King Street North,
Waterloo, ON N2J 4C6

Telephone: 519-747-7000 ext. 248874
or Toll Free: 1-877-318-4054

Fax: 519-747-6325

E-mail: **ombudsman@manulife.ca**

5. External Recourse

If, after following our complaint resolution process, you continue to remain dissatisfied and wish to pursue your complaint, external recourse is available to you, through various consumer organizations:

For insurance related issues

The OmbudService for Life & Health Insurance (OLHI) deals with concerns about life and health insurance products and services that have not been resolved through the company's dispute resolution process.

Ombud Service for Life & Health Insurance (OLHI)
401 Bay Street, Suite 1507 P.O. Box 7
Toronto, Ontario M5H 2Y4

Toll-free telephone number: 1-888-295-8112 (Canada wide) or 1-866-582-2088 (within Quebec)

Website: www.olhi.ca

OLHI may take on your case if, after receiving our final response, you would like to pursue the matter further, or if you have not received our final response in 90 days.

For residents of Quebec – The regulation of life insurance companies in Quebec is administered by the **Autorité des marchés Financiers (AMF)**. If you remain dissatisfied with the way your complaint has been handled or with the results of the process, you may ask that your file be transferred to the AMF. Once received, the AMF will examine your file and may propose dispute resolution services if deemed appropriate. This is a voluntary process: the AMF cannot compel a party to participate in conciliation or mediation and, cannot force an amicable settlement. Lastly, please note that transferring your complaint file to AMF does not interrupt the limitation period for legal action.

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 may 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
601-1919 Saskatchewan Drive
Regina, Saskatchewan S4P 4H2

Phone: 306-787-6700

Website: www.fcaa.gov.sk.ca

For banking and securities investment related issues

The Ombudsman for Banking Services and Investments (OBSI) deals with concerns about banking and securities investment products and services that have not been resolved through the company's dispute resolution system.

The Ombudsman for Banking Services and Investments Toll-free telephone number:
1-888-451-4519
In Toronto: 416-287-2877.

Federal consumer provision complaints

The Financial Consumer Agency of Canada (FCAC) supervises federally regulated financial institutions to ensure they comply with federal consumer protections laws. For example, financial institutions are required by law to provide consumers with information about:

- Complaint-handling procedures
- Borrowing costs on credit cards and loans (excluding insurance policy loans)

Banks are also:

- Required to provide information about fees/charges and interest rates
- Required to open a deposit account when acceptable identification is presented (subject to certain conditions)
- Required to disclose their cheque holding policy
- Prohibited from making you buy a product or service as a condition for getting another (coercive tiedselling)

If you have a complaint about such a consumer provision you can contact the FCAC, in writing at:

Financial Consumer Agency of Canada 6th floor, Enterprise Building 427 Laurier Avenue West, Ottawa, Ontario K1R 1B9

You may also reach the FCAC by e-mail at www.fcac-acfc.gc.ca, or by calling toll-free, at 1-866-461-3222.

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 an organization's response to your concerns, you may file a formal privacy complaint with the Office of the Privacy Commissioner of Canada.

Office of the Privacy Commissioner of Canada
30, Victoria Street
Gatineau, Québec
K1A 1H3

Toll-free: 1-800-282-1376

Phone: 819-994-5444

Fax: 819-994-5424

Website: <https://www.priv.gc.ca/en/>