

Multi-Year Accessibility Plan

2023–2026



Manulife's 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.

Manulife Bank of Canada (MBC), in partnership with 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 is posted on the Company's internal and external websites.

This Multi-Year Accessibility Plan outlines The Manufacturers Life Insurance Company's (Manulife) and its affiliates commitments to identify and eliminate barriers for persons with disabilities and support accessibility standards and initiatives. This plan, as published by MBC, will be reviewed every three years with progress reports produced annually and updated as MBC meets the requirements of the plan or amends aspects of the plan having regard to or being made aware of needs of our client population. The plan includes both new and continuing priorities and commitments that will help MBC achieve its goal of identifying, removing and preventing barriers to accessibility.

This Multi-Year Accessibility Plan, in addition to our policies, procedures and processes, is intended to promote outcomes for our customers that are consistent with the principles outlined in Manulife's Fair Treatment of Customers Policy.

Background

Our first plan covered the period of 2012–2021. This new Multi-Year Accessibility Plan builds on this work and reaffirms MBC's commitment to accessibility across its Canadian operations.

Policies, procedures and processes have been put into practice and are based on research that identified related best practices and the general requirements as set out in the accessibility standards. They align with MBC's belief that everyone should be treated with courtesy and respect and made to feel welcome. We remain committed to complying with our policies and reviewing them on an ongoing basis for any required changes in order to promote accessibility within our operations.

Commitment to Accessibility

Manulife Bank of Canada (MBC) 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. MBC 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. MBC, in partnership with Manulife Canada has taken a strategic approach to implementation by establishing a Steering Committee and Working Group aimed at driving and/or supporting implementation of related initiatives. 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 used to identify and eliminate barriers for persons with disabilities, and support accessibility requirements and related initiatives.

This section summarizes what MBC is doing to provide accessible goods and services to remove barriers from and consult with persons with disabilities.



Accessibility Policy

The policy has been developed to break down barriers and increase accessibility for persons with disabilities in the areas of Customer Service, Information, Communications, Employment, as well as integrate feedback and consultations from the impacted populations.

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

General accessibility

Accessibility standards and regulations require Manulife to have a statement of commitment, customer service and accessibility policy, and a Multi-Year Accessibility Plan.

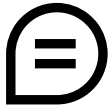
A statement of commitment, our accessibility policy and customer service policy have been posted on our Canadian website ([Accessibility | Manulife](#)).

Customer service commitments

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.



Manulife has put policies, procedures and processes in place to provide accessible customer service. Policies, procedures and processes will be reviewed on a periodic basis and cover the following:



Communication

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



Support person and support animal

- That a support person is allowed to accompany a person with disability on company premises.
- Persons with disabilities are allowed to bring their service animal on the parts of our premises that are open to the public.



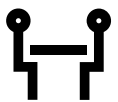
Accessible formats and communication supports

How to provide, or arrange for the provision of, accessible formats and communication supports for persons with disabilities in a timely manner, considering the person's accessibility needs due to disability. These documents will be provided at a cost that is no more than the regular cost charged to other persons.



Notice of temporary service disruption

What measures should be taken in the event of a planned or unexpected disruption in the facilities or services used by persons with disabilities.



Assistive devices

The type of devices that are available for customers to use in accessing our goods and services.



Feedback and consultations

- Our commitment to ensure that the feedback process is accessible to persons with disabilities, and the need to receive and respond to feedback from the public in a timely manner that takes into consideration the persons disability
- Complaints will be addressed by the Client Dispute Resolution Office of the Bank (formerly the Ombudsman).

Training

- Staff across Canada have taken the training that outlines the requirements of the accessibility standards, including customer service and the applicable Human Rights Code as it pertains to persons with disabilities. The training is rolled out to new employees as part of the new hire curriculum.
- A refresher training course will be provided in 2024 and will be expanded to all employees who interact with our customers and who are involved in the development of customer service policies, practices and procedures, regardless of their location.

Our employment standards

- Manulife notifies employees and the public about the availability of accommodation for applicants with disabilities in the recruitment process and during the course of employment, including making information available in accessible formats.
 - When 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 considering the applicants' accessibility needs.
 - Manulife consults with employees to provide, or arrange for the provision of, accessible formats and communication supports for:
 - a. information that is needed in order to perform their job, and
 - b. information that is generally available to employees in the workplace.
 - Manulife considers the accessibility needs of employees with disabilities when conducting performance management, providing career development and advancement to employees, or when redeploying employees.
 - When making offers of employment, Manulife notifies the successful applicant of its policies for accommodating employees with disabilities.
 - The required information will be provided as soon as possible after we become aware of the need for accommodation due to the employee's disability.
 - Manulife:
 - a. has a return to work process for its employees that require disability-related accommodations in order to return to work, and
 - b. the process is documented.
 - The return to work process outlines the steps to facilitate the return to work of employees who were absent because of their disability. The documented accommodation plan will be created with the following guidelines:
 - a. Employees participate in the development of the individual accommodation plan.
 - b. The employee is assessed on an individual basis.
 - Manulife may request evaluations by outside medical or other experts at Manulife's expense.
 - a. The employee can request the participation of a representative from the workplace in the development of the accommodation plan.
 - b. Steps are taken to protect the privacy of the employee's personal information.
 - c. The plan outlines the frequency with which the individual accommodation plan will be reviewed and updated, and how.
 - d. If an individual accommodation plan is denied, the plan will outline how the reasons for the denial are provided to the employee, ensuring that communication is provided in an accessible format.
 - e. The individual accommodation plan will be provided in a format that takes into account the employee's accessibility needs.
- The return to work process does not replace or override any other return to work process under any other statute.

Workplace Emergency Response Information

Manulife will provide individualized workplace emergency response information to employees who have a disability, if the disability is such that the individualized information is necessary, and if Manulife is aware of the need for accommodation due to the employee's disability. Manulife will take the appropriate steps to determine whether employees require individualized emergency response information.

Performance management, career development & advancement, and redeployment

Manulife will take into account the accessibility needs of employees with disabilities, as well as any individual accommodation plans, when:

- a. Using performance management processes with employees with disabilities.
- b. Providing career development and advancement to employees with disabilities.
- c. Redeploying employees with disabilities.





Design and delivery of programs, services, and facilities

Public websites

- Manulife will endeavor to make our public websites, including web content, conform to the World Wide Web Consortium Web Content Accessibility Guidelines (WCAG) 2.0 – Level AA. Work on ensuring that our external web content complies with WCAG 2.0, Level AA is an ongoing process.
- Website means a collection of related web pages, images, videos or other digital assets that are addressed relative to a common Uniform Resource Identifier (URI) and accessible to the public.

Accessible emergency information

Manulife will provide customers and other third parties with any publicly available emergency information in an accessible manner, upon request.

Design of public spaces

- Manulife will focus on removing barriers in our buildings and public spaces.
 - Buildings – As of January 1, 2015, new construction and renovations will reflect updated accessibility requirements as outlined by building codes. Further renovations completed in 2020 continued to enhance the accessibility and remove barriers for all employees.

- Public Spaces – Will be redesigned to meet accessibility standards where there is new construction and major changes to existing features.
- Manulife will maintain procedures for preventative and emergency maintenance of accessible elements in its public spaces.
- In the event of a planned service disruption to facilities and services that are relied upon by persons with disabilities to access Manulife’s facilities and public spaces, notice of the disruption will be provided in advance. In the event of an unexpected disruption, notice will be provided as soon as possible.

Accessible Websites and Web Content

MBC 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. Where it is not practicable MBC is committed to providing suitable accommodations as necessary.

Employment

We expect 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.

Training

MBC 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. Training provided will consider and be appropriate to duties of those receiving the training.



Customer Service, Communication, and Information

Communication

Manulife Bank of Canada (MBC) will communicate with persons with disabilities in ways that take into account their accessibility needs.

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.

Accessible Formats and Communication Supports

Upon request, we will provide, or arrange for the provision of, accessible formats or communication supports for persons with disabilities in a timely manner, taking into account the person's accessibility needs due to disability, and at a cost that is no more than the regular cost charged to other persons.

MBC will consult with customers to determine the suitability of the accessible format or communication support. Where it is not practicable to provide the requested alternate format or communication support, the person with disability will be informed in a timely manner.

Assistive Devices

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

MBC will ensure that staff are familiar with and can advise customers regarding the assistive devices that are available to help them access 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.

Persons with a disability who are accompanied by a support person will be allowed to have that support person accompany them on company premises. When support persons are required (e.g., sign language interpreters, real-time captioners, attendants) for company meetings, consultations, or events, MBC will, upon request, pay support persons directly for their time and reasonable travel expenses, per company travel and hospitality guidelines.

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

Self-Service Kiosks

MBC will continue to consider accessibility needs when designing, procuring or acquiring our self-serve kiosks to better serve persons with disabilities.

Notice of Temporary Disruptions

MBC 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.

Training

MBC will provide training to all 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. Training will be provided to new employees at the time of hire.

The training will include:

- Definition of disability.
- MBC commitment, policy, practices, and procedures relating to the provision of goods or services to persons with disabilities.
- A review of the purposes of accessibility laws, accessible customer service standards.
- Information and communication standards and other applicable standards as may be developed under accessibility laws.
- The human rights codes as it relates to people with disabilities.
- Information on how to interact and communicate with persons with different disabilities.
- How to interact and communicate 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 persons with disabilities have difficulty accessing Manulife's goods and services.
- Employment standards to support employees with disabilities

Training will be provided to:

- All MBC employees, contract staff (where appropriate) and volunteers;
- All persons who participate in developing Manulife's policies; and
- All other persons who provide goods, services, or facilities on behalf of Manulife.

The training will be appropriate and geared towards the duties of the employees, volunteers and other persons. Training will also be provided when changes are made to Manulife's accessibility policies. Manulife will keep a record of the training it provides.

Feedback and consultation

To continue to improve our customer service, we welcome your comments about the provision of our goods and services to people with disabilities. We will continue to ensure that our process for receiving, responding and integrating feedback is accessible to persons with disabilities by providing, or arranging for the provision of, accessible formats and communications supports, upon request. Please contact accessibility@manulife.ca 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.

Modifications to this or other policies

MBC 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.

For inquiries, additional information or to request an alternate format of this plan, please contact us: or **1-855-891-8671**.

