

Manulife Bank of Canada Accessibility Plan:

2024 Progress Report

General

On June 1, 2023, Manulife Bank of Canada and Manulife Trust Company (“Manulife Bank”) launched the Manulife Bank Accessibility Plan (the “Plan”), demonstrating our commitment to identifying, removing, and preventing accessibility barriers for persons with disabilities. The Plan aligns with the requirements of *The Accessible Canada Act* (the “ACA”) and supports inclusive and equitable participation for all. The **Plan** includes actions to be implemented from 2023 to 2026 across the six priority areas of the ACA applicable to Manulife Bank.

Our approach to accessibility involves understanding the evolving needs of our employees, clients, and communities, informed by feedback and consultation with persons with disabilities. We are also establishing new processes and enhancing existing processes to advance actions under the Plan.

This 2024 Progress Report (this “Report”) outlines the progress made from June 1, 2023 to June 31, 2024 to implement the Plan, unless otherwise specified. This Report does not cover action items where progress has yet to be made. While we have made strides on certain action items in the Plan, we are continuing to address all items and will provide updates on these areas in future progress reports.



General

Manulife Bank is committed to the ongoing review of its policies, practices, and procedures in relation to the Plan and this Report. We value your feedback on this report and our ongoing accessibility journey.

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Feedback will be used to shape the continuous improvement of our accessibility commitments, programs, processes, and initiatives.

Anonymous Feedback

To provide anonymous feedback on the contents of this Report, please email accessibility@manulife.ca or call **1-855-891-8671**.

Alternative Formats: For anyone needing alternative formats, contact us by phone at **1-855-891-8671**.





Manulife Bank's Vision

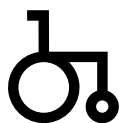
As part of a leading global financial services group, we are privileged to assist millions of customers in living longer, healthier lives, protecting what matters most, managing their wealth, and saving for retirement. We believe that offering accessible products and services is a crucial aspect of being a professional and socially responsible financial services company.

Our mission is to make decisions easier and lives better for everyone.

2024 Progress Update

The ACA applies to Manulife Bank as a federally regulated entity. Manulife Bank may be subject to provincial accessibility requirements, as applicable.

Progress Against Action Items in Priority Areas



Accessibility Office

Since the publication of Manulife Bank's Accessibility Plan in June 2023, we have been focused on further establishing the Accessibility Office and enhancing collaboration throughout the organization.

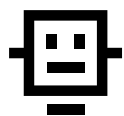
We continue to identify key stakeholders to support the necessary efforts and have implemented processes to underpin our operating and governance model, including mechanisms for sharing feedback on experienced barriers and public consultation.

Additionally, we intend to engage senior executives and our Diversity Equity and Inclusion Leadership team to support our ongoing commitments.



Communication (outside of ICT)

Manulife Bank strives for continued improvement in the way we service our customers. This includes but is not limited to ensuring 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. Manulife Bank will continue to 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.



Information and Communication Technologies (ICT)

Manulife Bank will ensure that our public and private internet websites, including web content, conform to required World Wide Web Consortium Web Content Accessibility Guidelines in accordance with applicable legislation. Where it is not practicable, Manulife Bank is committed to providing suitable accommodations as necessary.



Feedback

To continue to improve our customer service, we welcome your comments about the provision of our goods and services to people with disabilities. Most recently we have leveraged human-centered design validation research to evaluate our online and mobile banking features from an accessibility perspective. Specific focus areas include, but are not limited to, site navigability, usability, understandability, and visual enhancements. We will continue to ensure that our process for engaging, 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. Furthermore, we will continue to enhance our existing feedback process to meet the changing needs of the population. For the period, no feedback on Manulife Bank's accessibility processes has been received.



Consultation

Manulife Bank continues to enhance its processes for the consultation of persons with disabilities. From June 2023 to June 2024, Manulife Bank introduced enhanced user testing as part of our user interface design. This testing includes areas such as navigability, usability, understandability, and visual. Manulife Bank is committed to the continued growth of our consultation model through the accessibility office as noted above and exploring user testing and experience models.



Transportation

Manulife Bank does not operate or provide transportation services and, therefore, transportation is not within the purview of this plan.



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