

Manulife Bank of Canada Accessibility Plan:

2025 Progress Report

General

On June 1, 2023, Manulife Bank of Canada and Manulife Trust Company (“Manulife Bank” or “we” or “our”) launched the Manulife Bank Accessibility Plan (the “Accessibility Plan”), demonstrating our commitment to identifying, removing, and preventing accessibility barriers for persons with disabilities. The Accessibility Plan aligns with the requirements and principles of the *Accessible Canada Act* (the “ACA”) and supports inclusive and equitable participation for all. The Accessibility 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. We are also continuing to establish new processes and enhance existing processes to advance actions under the Accessibility Plan.

This 2025 Progress Report (this “Progress Report”) outlines the progress made from June 1, 2024 to May 31, 2025 (the “reporting period”) to improve upon the Accessibility Plan, unless otherwise specified. While we have made strides on certain action items in the Accessibility Plan, we continue to make improvements and as these improvements are made, we will enhance our Accessibility Plan accordingly.

How to provide feedback

Manulife Bank is committed to the ongoing review of its policies, practices and procedures in relation to the Accessibility Plan and this Progress Report. We value your feedback on this Progress Report and our ongoing accessibility journey. Feedback will be used to shape the continuous improvement of our accessibility commitments, programs, processes and initiatives. You can choose to provide your feedback anonymously if you wish.

You can send your feedback by email, phone or mail using the contact information listed below:

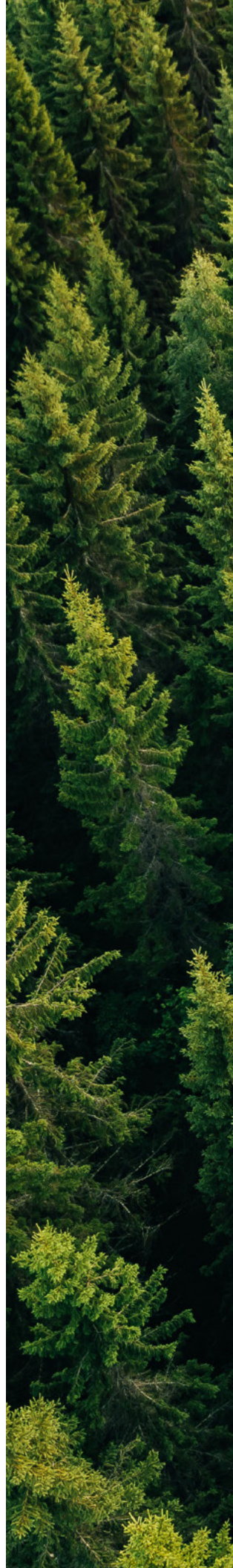
Position Title for Manulife Bank contact responsible for receiving accessibility feedback:
Manulife Bank VP of Operations.

Mailing Address

Manulife Bank of Canada
500 King Street North
Suite 500-MA
P.O. Box 1602 STN Waterloo
Waterloo, ON N2J 4C6

Email: accessibility@manulife.ca
Phone: **1-855-891-8671**

Alternative Format: You can also request an alternative format of our Accessibility Plan and Progress Reports using the contact information listed above.



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.



2025 Progress Update

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



Accessibility

Since the publication of Manulife Bank's Accessibility Plan in June 2023, work continues to establish the governance model for accessibility at Manulife and to enhance collaboration throughout the organization. Key stakeholders have been identified and next steps will be determined to support the necessary efforts required, including establishing a Steer Committee.



Progress Against Action Items in Priority Areas



Employment

Manulife Bank remains committed to our Accessibility Plan, fostering an inclusive workplace where all employees feel accepted and valued. We implement individualized accommodation plans for those with disabilities and accessibility needs, provide information in accessible formats and communication support when requested, and offer individualized workplace emergency response information. Additionally, we have return to work processes for employees who have been absent from work due to a disability and who require disability-related accommodations. We ensure that job applicants are aware that they can request accommodations as part of Manulife's recruitment process.

Accessibility training is mandatory for all Manulife Bank employees, those involved in developing Manulife policies, and individuals who interact with and service customers. The training covers the requirements under current accessibility laws and the Human Rights Code as it pertains to disabilities. It provides guidance on removing barriers and supporting customers and employees with disabilities, in alignment with the principles of dignity, independence, integration and equal opportunity.



Built Environment

Manulife Bank does not have any branch locations.

Manulife Bank employees work in buildings owned and operated by our parent company Manulife Financial Corporation ("MFC"). In Ontario, provincial accessibility standards under the Accessibility for Ontarians with Disabilities Act ("AODA") were incorporated into Ontario's Building Code in 2015. Any construction or capital improvements to Manulife Bank buildings, common area, and public spaces in Ontario must comply with these accessibility requirements. Outside of Ontario, Manulife Bank adheres to local provincial accessibility standards.

Emergency maintenance in public spaces is evaluated on a case-by-case basis to ensure accessibility is maintained, such as providing alternate accessible entrances and constructing temporary ramps.

Email notices of planned and unexpected service disruptions are provided at each location and signage is posted in the areas affected.



Information and Communication Technologies ("ICT")

Manulife Bank will continue to ensure that our public and private internet websites, including web content, conform to required World Wide Web Consortium Web Content Accessibility Guidelines ("WCAG") in accordance with applicable legislation. Manulife's Human Centered Design ("HCD") team provides overall accessibility governance for all Manulife digital properties. Services include HCD design validation research and comprehensive accessibility testing by accessible design experts to evaluate our online and mobile banking features. Specific focus areas include, but are not limited to, site navigability, usability, understandability, and visual enhancements, as well as ensuring sites and pages meet WCAG standards.

We are further reviewing the *new Regulations Amending the Accessible Canada (Information and Communication Technologies ("ICT") Regulations* to ensure Manulife Bank will be compliant with the new ICT legislative requirements.



Communication (other than ICT)

Manulife Bank strives for continued improvement in the way we service our customers. This includes but is not limited to ensuring staff 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, customers will be informed in a timely manner.

During the reporting period, Manulife Bank received 3 requests for alternative formats and assistance from Bank customers.



Procurement of goods, services and facilities

Manulife Bank is committed to reviewing our procurement policies and processes to ensure that accessibility requirements and standards are incorporated into the procurement of goods and services.



Design and delivery of programs and services

Manulife Bank is committed to providing products and services to persons with disabilities in accordance with the principles of dignity, independence, integration and equal opportunity. This commitment includes policies, procedures and processes to offer customer service supports and alternative formats upon request. Our websites and mobile applications adhere to WCAG accessibility standards, and we ensure that individuals who use assistive devices, service animals, or support persons can access our goods and services. Additionally, we consider accessibility needs when designing, procuring, or acquiring self-service kiosks to better serve persons with disabilities.

Manulife Bank will continue to review our programs and services through our consultation process to ensure that accessibility requirements and standards are consistently considered in their design and delivery.



Transportation

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

Consultation

Manulife Bank will continue to enhance its processes for the consultation of persons with disabilities. Manulife Bank is committed to the continued growth of our consultation model through the accessibility office as noted above and exploring opportunities to consult meaningfully with persons with disabilities.

Feedback

For the reporting period, no feedback on Manulife Bank's accessibility processes has been received.

