

Client Satisfaction and Complaint Resolution

Manulife Wealth Inc.

("Manulife Wealth") is committed to providing high quality service and products to assist Canadians in making better financial decisions. If clients or prospective clients have any concerns about their account(s) and/or advisor, we want to make sure that these concerns are handled fairly and efficiently.

At Manulife Wealth, we believe that complaint resolution is important. It is incumbent upon us to respond to complaints promptly, accurately and with the utmost courtesy. We provide clients and prospective clients with accessible means to communicate their complaint and we will provide a substantive response to a complaint. All complaints and personal information collected, whether written or oral, is handled in a timely, professional, and confidential manner. Our clients are entitled to no less. To ensure that your concerns are addressed as quickly as possible, please follow the steps set out below.

1. Let us know

If you have a general inquiry, problem or concern about your account(s) or advisor, contact Manulife Wealth's Head Office or your advisor.

Most problems can be resolved quickly and easily by speaking with your advisor or contacting a Manulife Wealth call centre representative.

Call us at: 1-800-991-2121

Email us at: MLS_advisorservices@manulife.ca

2. Talk to your advisor's branch manager or call centre management

If you are not completely satisfied with your advisor's response or the response you have received from one of our call centre representatives, ask your advisor for his or her Branch Manager's contact information or the manager of the individual you spoke to in our call centre, so you can contact that individual.

3. Still not satisfied

If you are still not satisfied, you may submit your complaint to the Designated Complaints Officer ("DCO") of Manulife Wealth. Please provide the details of your complaint in writing as follows:

Toll-free Fax at: 1-866-220-9030

Email at: MLS_DCO@manulife.ca

By Mail:

Manulife Wealth Compliance Department

Attention: Designated Complaints Officer

1235 North Service Road West, Suite 500 Oakville, Ontario L6M 2W2

Mailing Address:

PO Box 1700 RPO Lakeshore West Oakville, ON L6K 0G7

Toll free Telephone at: 1-800-991-2121 ext. 282135

Toll free Fax at: 1-866-220-9030

The Role Of The DCO

When a complaint is received by the DCO from a client, a prospective client, or a person legally authorized to act on behalf of the client or prospective client, the DCO will review the complaint and ensure a thorough investigation is conducted in order to properly respond.

4. What you can initially expect

Upon receipt of your complaint by the DCO, we will send you a formal written acknowledgement no later than 5 business days following receipt of your complaint, with a description of the next steps to be taken, as well as other information including a contact name regarding the investigation of the complaint.

5. Investigating your complaint

Manulife Wealth will gather the facts, information and documentation where possible from the applicable and/or available sources within Manulife Wealth and/or elsewhere and objectively consider the complaint. Complaints will not be dismissed based on any predetermined factors, rather each complaint will be considered individually on its own merits. In gathering the facts, Manulife Wealth may contact you to request additional information required to resolve the complaint.

6. Our response to you

Manulife Wealth will endeavour to complete its investigation and deliver a substantive response to your complaint within 90 days. Should Manulife Wealth not be in a position to provide a response within 90 days, we will inform you of the reasons for the delay and provide you with an estimate as to when you can expect to receive our response.

7. Options available if you are not satisfied with our response

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

Ombudsman for Banking Services and Investments (OBSI)

The OBSI is a free, independent, informal, and confidential service for resolving investment disputes impartially. The OBSI can be reached by:

Toll free telephone at: 1-888-451-4519

Fax at: 1-888-422-2865

Email at: ombudsman@obsi.ca

In writing:

Ombudsman for Banking Services and Investments

20 Queen Street West, Suite 2400, P.O. Box 8 Toronto, ON M5H 3R3

Canadian Investment Regulatory Organization (CIRO)

CIRO is the national self-regulatory organization that oversees all investment dealers and mutual fund dealers in Canada, including Manulife Wealth.

If your complaint relates to an investment advisor or an investment dealer account (formerly regulated by Investment Industry Regulatory Organization of Canada, "IIROC"), you can complain directly to CIRO by:

Completing the **Secure Form** online

Toll free telephone at: 1-877-442-4322

Completing the **downloadable form (pdf)** and mailing it to:

121 King Street West, Suite 2000, Toronto, ON M5H 3T9

Fax at: 1-888-497-6172

If your complaint relates to a mutual fund advisor or a mutual fund dealer account (formerly regulated by The Mutual Fund Dealers Association of Canada, "MFDA"), you can complain directly to CIRO by:

Completing the **on-line complaint form**

Toll free telephone at: 1-888-466-6332

Email at: complaints@ciro.ca

Mail to: 121 King Street West, Suite 1000, Toronto, ON M5H 3T9

Fax at: 416-361-9073

For more information visit:

www.ciro.ca/office-investor/how-make-complaint.

Arbitration

There are two independent arbitration organizations available to clients of an investment advisor seeking resolution of a dispute. Each arbitrator guides the proceedings, reviews the case presented by each party, and arrives at a binding decision. Parties are permitted to retain legal counsel and the arbitrators for this program are empowered to award up to \$500,000 plus interest and costs. Please contact ADR Chambers by toll free telephone at 1-800-856-5154 or through the web at www.adrchambers.com. For Quebec residents, please contact Canadian Commercial Arbitration Centre by telephone at 1-514-448-5980 or through the web at www.ccac-adr.org.

For Residents of Quebec

The Autorité des marchés financiers ("AMF") is Quebec's financial sector regulator. You can request that a copy of your complaint file be transferred to the AMF after completing our complaint handling process or after 90 days of receipt of your complaint by Manulife Wealth.

The AMF can be reached by:

Toll free telephone at: 1-877-525-0337

Website at: <https://lautorite.qc.ca/en/general-public/>

Legal Action

You also have the option of pursuing your complaint by commencing legal action in the province or territory where you reside. You should be aware that each province and territory has legal time limits for taking legal action. Your legal counsel can advise you on your options and recourse available.