

Client satisfaction and complaint resolution

Manulife Private 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 investment counselor, we want to ensure that these concerns are handled fairly and efficiently.

At Manulife Private Wealth, we believe that complaint resolution is very important. It's incumbent on 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 provide a substantive response to any complaint. All complaints and personal information collected, whether written or oral, are 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 here.

1 Let us know

If you have a general inquiry, problem, or concern about your account(s) or investment counselor, contact Manulife Private Wealth's head office or your investment counselor directly.

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

Call: 800-991-2121

Email: MLS_Advisorservices@manulife.ca

2 Talk to your investment counselor or client service team

If you're not completely satisfied with the response you received from one of our call centre representatives, ask your investment counselor for the contact information of the head of Manulife Private Wealth or the manager of the individual you spoke to in our call centre so you can reach out to them directly.

3 Still not satisfied?

If you're still not satisfied, you may submit your complaint to the designated complaints officer (DCO) of Manulife Private Wealth. Please provide the details of your complaint in writing and submit to us using one of the following methods:

Fax: 866-220-9030

Email: MLS_DCO@manulife.ca

By mail

Manulife Private Wealth Compliance Department

Attention: Designated Complaints Officer

PO Box 1700 RPO Lakeshore West Oakville

ON L6K 0G7

If you need help filing a complaint, please contact us.

For residents of Quebec: A complaint may be validly filed by using the complaint form available on the [Autorité des marchés financiers' website](#).

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

On receipt of your complaint by the DCO, we'll send you a formal written acknowledgment no later than five business days following receipt of your complaint. You'll receive a description of the next steps to be taken as well as other information, including a contact name regarding the investigation of your complaint.

5 Investigating your complaint

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

6 Our response to you

Manulife Private Wealth will endeavour to complete our investigation and deliver a substantive response to your complaint within 90 days (60 days for residents of Quebec). Should Manulife Private Wealth not be in a position to provide a response within the above timeline, we'll 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're 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 at the following:

Toll free: 888-451-4519

Fax: 888-422-2865

Email: 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

- **Arbitration**

There are two independent arbitration organizations available to clients of an investment counselor 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, toll free, at 800-856-5154 or online at adrchambers.com.

- **For residents of Quebec**

For Quebec residents, please contact the Canadian Commercial Arbitration Centre at 514-448-5980 or online at ccac-adr.org.

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. The AMF can be reached at the following:

Toll free: 877-525-0337

Website: 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 in which you reside. You should be aware that each province or territory has time limits for taking legal action. Your legal counsel can advise you on the options and recourse available to you.