

Customer Satisfaction and Complaint Resolution

At Manulife Financial, Canadian Operations, (which includes its group of companies, such as Manulife Bank), we believe that complaint resolution is important, and it is incumbent upon us to respond to complaints **promptly, accurately** and with the utmost **courtesy**. We will provide our customers with **accessible means** with which to communicate their complaint, and will employ our best efforts to respond and resolve where possible. All complaints and personal information collected, whether written or oral, must be handled in a **timely, professional** and **confidential** manner. Our clients are entitled to no less.

Manulife Financial is committed to providing high quality service and products to assist Canadians in making better financial decisions. If customers have any questions or concerns about our products, services or representatives, we want to make sure that these concerns are handled **fairly** and **efficiently**.

Manulife has a simple complaint resolution process:

Let us know

1. Please contact your advisor or one of the head office departments listed on www.manulife.ca about your concern. Most problems can be resolved quickly and easily by speaking with your advisor or with a Customer Service Representative.

Talk To Management

2. If your concern isn't resolved to your satisfaction, please ask to speak with a manager in that department.

Still Not Satisfied

3. To request additional consideration of your problem, you may ask to have your complaint referred to the Client Relations Department or to the complaint handling officer in the appropriate business area.

External Recourse

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

FOR INSURANCE RELATED ISSUES

The OmbudService for Life & Health Insurance (OLHI) deals with concerns about life and health insurance products and services that have not been resolved through the company's dispute resolution system.

Toll-free telephone number:

1-888-295-8112 or 1-866-582-2088 (French)

In Toronto: (416) 777-9002, or

In Montreal (514) 282-2088

Email: www.olhi.ca

In Quebec – The regulation of life insurance companies in Quebec is administered by the Autorité des marchés financiers. If after dealing with the OLHI, you remain dissatisfied with the way in which your complaint has been handled or with the results of the process, you may ask that your file be transferred to the Autorité.

You can reach the Autorité by calling toll-free at 1-877-525-0337 or, in Quebec City, at 418-525-0337, in Montreal at 514-395-0337, or by e-mail at renseignements-consommateur@lautorite.qc.ca.

FOR BANKING AND SECURITIES INVESTMENT RELATED ISSUES

The Ombudsman for Banking Services and Investments (OBSI) deals with concerns about banking and securities investment products and services that have not been resolved through the company's dispute resolution system.

The Ombudsman for Banking Services and Investments Toll-free telephone number:
1-888-451-4519
In Toronto: (416) 287-2877

FEDERAL CONSUMER PROVISION COMPLAINTS

The Financial Consumer Agency of Canada (FCAC) supervises federally regulated financial institutions to ensure they comply with federal consumer protection laws.

For example, financial institutions are required by law to provide consumers with information about:

- Complaint-handling procedures
- Borrowing costs on credit cards and loans (excluding insurance policy loans)

Banks are also:

- Required to provide information about fees/charges and interest rates
- Required to open a deposit account when acceptable identification is presented (subject to certain conditions)

- Required to disclose their cheque holding policy
- Prohibited from making you buy a product or service as a condition for getting another (coercive tied selling)

If you have a complaint about such a consumer provision, you can contact the FCAC, in writing at: Financial Consumer Agency of Canada
6th floor, Enterprise Building
427 Laurier Avenue West, Ottawa, Ontario K1R 1B9

You may also reach the FCAC by email, at www.fcac-acfc.gc.ca, or by calling toll-free, at 1-866-461-3222.

OTHER

The Ombud Liaison Office – The Ombud Liaison Office acts as Manulife Financial's liaison for co-ordinating communications with The Ombud Service for Life & Health Insurance (OLHI) and industry regulators, with respect to complaints. This office may also become involved in the review of an escalated complaint, to ensure that the company's complaint handling processes have been followed appropriately and fairly.

Consumer Assistance Centre – The life and health insurance industry has operated a toll-free information service about life and health insurance companies and their products for over 30 years. The OLHI Consumer Assistance Centre is staffed by counselors with extensive experience and knowledge, and is available in English and French (1-800-268-8099 English; 1-800-361-8070 French).

Assuris – Manulife Financial is a member of Assuris. Assuris is a federally incorporated private company, established in 1990 to administer the Consumer Protection Plan.

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