

**ACCESSIBLE
CUSTOMER SERVICE
AND ACCESSIBLE
WORKPLACE POLICY**

AGF Accessible Customer Service and Accessible Workplace Policy

1.0 AGF's Commitment

AGF is committed to providing and maintaining a respectful environment, where there are no known barriers for people with Disabilities. Whether a person's Disability is apparent or not AGF is committed to providing everyone with the same opportunities and access to our workplace, employment opportunities, and services.

In fulfilling our commitment, we will identify and remove obstacles to accessibility for all persons with Disabilities, putting in place policies, practices and procedures to ensure that all persons are treated in a manner that maintains their dignity and independence.

We further commit to providing people with Disabilities the same opportunity to access our services in the same place, and in a similar way, as other customers and employees.

AGF is committed to meeting the requirements of the *Accessibility for Ontarians with Disabilities Act, 2005* (the "AODA") and similar or related standards and regulations. While the AODA is specific to the province of Ontario, we believe in holding ourselves to the highest provincial standard across our workplaces within Canada. Where there are differences between this policy and the applicable provincial legislation, provincial legislation will, at a minimum, be adhered to and applied.

2.0 Definitions

As used in this policy:

"Disability" means:

- a) Any degree of physical Disability, infirmity, malformation or disfigurement that is caused by bodily injury, birth defect or illness and, without limiting the generality of the foregoing, includes diabetes mellitus, epilepsy, a brain injury, and degree of paralysis, amputation, lack of physical co-ordination, blindness or visual impediment, deafness or hearing impediment, muteness or speech impediment, or physical reliance on a guide dog or other Service Animal or on a wheelchair or other remedial appliance or device,
- b) A condition of mental impairment or a developmental Disability;
- c) A learning Disability, or dysfunction in one or more of the processes involved in understanding or using symbols or spoken language;
- d) A mental disorder, or;
- e) An injury or Disability for which benefits were claimed or received under the insurance plan established under the *Workplace Safety and Insurance Act, 1997*.

"Service Animal" means an animal acting as a Service Animal for a person with a Disability.

"Support Person" means in relation to a person with a Disability, another person who accompanies him or her in order to help with communication, mobility, personal care or medical needs or with access to goods or services.

“**Assistive Device**” means a device used to assist a person with a Disability in carrying out activities or in accessing the services of persons or organizations.

3.0 Application of the Policy

This Policy applies to anyone who works at AGF which includes; employees, contractors, volunteers (paid and unpaid), casual and part-time employees. Individuals who are contracted to work at AGF through an agency are also expected to abide by this policy. The aforementioned group of people are referred to as ‘workers’ in this policy.

The policy covers the following major areas:

- Roles and Responsibilities;
- Policy Principles;
- The Customer Service Standard;
- The Employment Standard;
- The Design of Public Spaces Standard;
- Modifications to this or other policies;
- Feedback Process;
- Investigation and Reporting; and
- Review and Approval.

4.0 Roles and Responsibilities

Meeting the accessibility needs of people with Disabilities is every worker’s responsibility and every worker is responsible for understanding this Policy. Every worker is also expected to be compliant with policy reviews and/or required training. The following list of responsibilities is not intended to be exhaustive:

5.0 Policy Principles

AGF will ensure that this policy and any related practices or procedures are consistent with the following core principles:

- *Dignity*: people with Disabilities should be treated as valued customers who are as deserving of effective and full service as other customers.
- *Independence*: services must be provided without the control or influence of others, and the freedom of people with Disabilities to make their own decisions must be respected.
- *Integration*: people with Disabilities must be able to benefit from services in the same place and the same or similar manner as other customers, whenever possible.
- *Equality of Opportunity*: people with Disabilities must be given an opportunity equal to that given to others to obtain, use and benefit from services.

6.0 The Customer Service Standard

Workers at AGF are expected to create an environment and provide services to people with Disabilities in a manner that allows them to access our products and services with dignity and respect. AGF is committed to excellence in serving all of its customers, including those with Disabilities, and will do so in the following ways:

6.1 Information and Communication

We will communicate with people with Disabilities in ways that take into account their Disability. Our commitment spans all communications, including the provision of emergency procedures, plans and public safety information and ensuring that our websites and web content meet the Integrated Accessibility Standards.

Workers will participate in the training provided which will cover the best ways to interact with individuals with a Disability taking into account their specific Disability as well as how best to communicate with customers with a Disability.

6.2 Assistive Devices

We are committed to serving people with Disabilities who use Assistive Devices to obtain, use or benefit from our services. We will ensure that workers are trained and familiar with various Assistive Devices that may be used by customers with Disabilities while accessing our services, such as accessible toilets/elevators, specialized seating plans at onsite meetings/events, office computer equipment, printed documents and handwritten note-taking for communication.

AGF is open to consulting with customers regarding any reasonable accessibility needs upon request.

6.3 Billing and Statements

We are committed to providing accessible invoices and statements to all of our customers. For this reason, they will be provided in the following formats upon request: hardcopy, softcopy, large print and e-mail (where appropriate). AGF is open to consulting with customers regarding any reasonable accessibility needs upon request.

We will answer any questions customers may have about the content of the invoice or statement in person, by telephone, email or other means that meets the customer's accessibility requirements and protects the confidentiality and privacy of their information.

6.4 Use of Service Animals and Support Persons

We are committed to welcoming people with Disabilities who are accompanied by a Service Animal on the parts of our premises that are open to the public and other third parties, unless the Service Animal is otherwise excluded by law. If a Service Animal is excluded, we will explain to the customer why exclusion is necessary, and explore alternative measures of accommodation. If it is not readily apparent that the animal is a Service Animal, we may ask the person with a Disability for a letter from a physician or nurse confirming that the person requires the animal for reasons relating to his or her Disability.

We are committed to welcoming people with Disabilities who are accompanied by a Support Person. Any person with a Disability who is accompanied by a Support Person will be allowed to enter the parts of our premises that are open to the public and other third parties with his or her Support Person. At no

time will a person with a Disability who is accompanied by a Support Person be prevented from having access to his or her Support Person while on our premises.

We will also ensure that all staff, volunteers and others dealing with the public are properly trained in how to interact with people with Disabilities who are accompanied by a Service Animal or Support Person.

6.5 Notice of Temporary Disruption

AGF will provide customers with notice in the event of a planned or unexpected disruption in the facilities or services usually used by people with Disabilities. This notice will include information about the reason for the disruption, its anticipated duration, and a description of alternative facilities or services, if available. The notice will be placed at all public entrances and service counters on our premises as well as on our website.

6.6 Notice of Availability and Format of Documents

AGF houses a number of commonly used, pre-transcribed documents in alternate formats and can provide these documents within 3 business days if requested. Time scales for 'ad-hoc' alternate formats of documents will vary, depending on the nature of the request and can take up to 3 weeks.

6.7 Training for Staff

AGF will provide training to all workers and those who are involved in the development and approvals of customer service policies, practices and procedures. Training will be appropriate to the duties of the worker and will cover both the *Human Rights Code* as it relates to persons with a Disability, and the AODA (and its Integrated Accessibility Standards regulation). Training is provided annually (or when changes are made to the applicable policy, practice or procedure) as well as part of AGF's on-boarding process, where the training will take place as early as practical following the commencement of work.

Training will include the following:

- The purposes of the AODA and the requirements of the customer service standard;
- How to interact and communicate with people with various types of Disabilities;
- How to interact with people with Disabilities who use an Assistive Device or require the assistance of a Service Animal or a Support Person;
- How to use the Assistive Devices provided by AGF;
- What to do if a person with a Disability is having difficulty in accessing AGF's services; and
- AGF Management's policies, practices and procedures relating to the customer service standard.

The Company will ensure that accurate and up-to-date training records are kept. These records will include the dates of the training and the number of individuals to whom the training was provided.

7.0 The Employment Standard

AGF provides equal support to workers with Disabilities as it does to customers with Disabilities. In fact our support for workers starts when they are candidates seeking employment. During the recruitment

process AGF ensures that applicants are aware that those who need accommodation during the recruitment process will be provided with it upon request. We will consult with the individual requesting accommodation to ensure we provide or arrange suitable accommodation in a manner that takes into account the applicant's accessibility needs due to Disability.

AGF is committed to consult with any worker who requires accommodation as a result of a Disability. Accommodation required may include:

- Provision of information in accessible formats, required to perform their job, or generally available to all employees
- Communication supports
- Individualized workplace emergency response information
- Individualized accommodation plans
- Changes in our performance management and/or career development to accommodate individual accessibility needs arising from a Disability

AGF maintains a documented Return to Work procedure for workers who have been absent from work due to a Disability and who require Disability-related accommodation to return to work. The Return to Work document outlines, processes, procedures, roles and responsibilities amongst other information required to support an employee returning to work.

This Policy, along with other documentation on AGF's commitment to support individuals with Disabilities, is made available to employees on their first day of employment.

8.0 The Design of Public Spaces Standard

AGF will work with contractors and building owners to ensure that new construction or renovations affecting AGF's workers or customers factors in the AODA requirements and that we take every available opportunity to support everyone's right to independence and dignity.

9.0 Modifications to this or other policies

We are committed to developing customer service policies that respect and promote the dignity and independence of people with Disabilities. Therefore, no changes will be made to this policy before considering the impact on people with Disabilities. Any policy of AGF that does not respect and promote the dignity and independence of people with Disabilities will be modified or removed.

10.0 Feedback Process

10.1 Customers

The ultimate goal of AGF is to meet and surpass customer expectations. Comments on our services regarding how well those expectations are being met are welcome and appreciated. Feedback regarding the way AGF provides services to people with Disabilities can be made as follows:

AGF Investments and AGF subsidiaries:

- In Person: AGF Senior Complaints Officer and/or Compliance Officer, 66 Wellington St W, 31st floor, Toronto, Ontario, M5K 1E9, or

- E-mail: complaints@agf.com, or
- By mail: AGF Senior Complaints Officer and/or Compliance Officer, 66 Wellington St W, 31st floor, Toronto, Ontario, M5K 1E9, or
- By Telephone: call AGF Investment's Client Services at 1-800-268-8583

All feedback, regardless of how received, will be directed to:

AGF Investments and AGF subsidiaries: Senior Complaints Officer and/or Compliance Officer

10.2 Employees

Employees are encouraged to report any concern or complaint in how AGF is accommodating employees with Disabilities to their leader, another member of their business unit leadership team, or to the SVP HR. If the incident appears to have involved your leader, then you should report such incident to one of the alternative contacts listed above. If the incident involves the SVP HR, then you should report the incident to the EVP and Chief Operating Officer.

10.3 Responding to Feedback

Acknowledgement of receipt of feedback can be expected to be received within 48 business hours of being received.

Complaints will be addressed according to processes already established in AGF's complaint management procedures.

AGF will ensure that processes for providing, receiving and responding to feedback is accessible to persons with Disabilities by ensuring that accessible formats are available as well as communication supports upon request.

11.0 Documentation

AGF will prepare one or more documents that will describe the policies, practices and procedures regarding accessible customer service, with particular reference to: (i) the use of personal Assistive Devices, as well as those provided by AGF; (ii) entry of Service Animals and Support Persons; (iii) the steps that will be taken in connection with a temporary disruption to facilities or services used by people with Disabilities; (iv) provision of accessible customer service training; and (v) receiving and responding to feedback regarding the provision of goods and services to people with Disabilities.

AGF will make this documentation available to members of the public upon request, and in a format that takes into account a person's Disability, if applicable. Notification of the availability of this documentation will be posted on the Company website, AGF.com, and on our Company Intranet.

12.0 Review and Approval

This policy is subject to review at least annually and will be approved by AGF's Senior Vice President Human Resources.

Effective Date: January 1, 2018