

HomeEquity Bank Accessibility Plan

2026 – 2028

Who we are

HomeEquity Bank is a Schedule 1 Canadian chartered bank and the leading national provider of reverse mortgages. As the only bank solely dedicated to serving homeowners 55 or better, HomeEquity Bank is focused on helping Canadian homeowners live retirement on their terms through a range of reverse mortgage solutions, including the CHIP Reverse Mortgage product.

Accessibility vision statement

HomeEquity Bank is committed to creating an accessible, inclusive and barrier free experience for employees, clients, candidates and visitors. Accessibility is an important part of how HomeEquity Bank supports inclusion, dignity, independence and equal participation for persons with disabilities.

Executive summary

HomeEquity Bank's first Accessibility Plan established a foundation for identifying, removing and preventing barriers across the organization. Since that time, HomeEquity Bank has made progress in several areas, including recruitment technology, workplace design, hybrid work tools, accessible communication, procurement practices, client service resources and employee consultation.

This 2026 Accessibility Plan builds on the progress made in the prior years. The focus of this plan is to move from foundational work to more consistent application, measurement and awareness. The goals in this plan are practical and achievable. They are intended to strengthen accessibility in day to day practices, improve the

employee and client experience, and support ongoing compliance with the Accessible Canada Act.

HomeEquity Bank's accessibility efforts continue to be connected to:

- the Bank's values, including One Team, One Vision
- ongoing work in support of diversity, equity and inclusion
- the Canadian Human Rights Act
- the Canadian Charter of Rights and Freedoms
- the Canadian Labour Code
- the Employment Equity Act
- the United Nations Convention on the Rights of Persons with Disabilities
- the Bank's commitment to the Senior's Code

Accessibility is an ongoing effort. This plan recognizes the progress already made while identifying new actions that will help HomeEquity Bank continue to remove barriers and support a more inclusive environment.

General

HomeEquity Bank maintains a feedback process so that employees, clients and members of the public can provide input on accessibility and identify barriers they may experience when interacting with the Bank.

Feedback may be provided through the following contact methods:

Contact: Client Relations

Mailing address: 200 Bay Street, Suite 3500, South Tower, Toronto, Ontario, M5J 2J1

Email: clientrelations@heb.ca

Website: www.homeequitybank.ca

Toll free, North America: 1 866 331 2447

Individuals may use these contact methods to:

- provide feedback on HomeEquity Bank's Accessibility Plan
- identify barriers encountered when dealing with HomeEquity Bank
- request copies of the Accessibility Plan, progress reports or feedback process descriptions in alternate formats

HomeEquity Bank will continue to respond to accessibility feedback in a timely and respectful manner. Feedback may be provided anonymously.

About this plan

This Accessibility Plan applies to HomeEquity Bank and to its employees, candidates, clients and visitors across Canada.

The plan addresses the priority areas identified under the Accessible Canada Act:

1. Employment
2. Built environment
3. Information and communication technologies
4. Communication, other than information and communication technologies
5. Procurement of goods, services and facilities
6. Design and delivery of programs and services
7. Transportation

Reporting on this plan

HomeEquity Bank will continue to publish annual progress reports describing the actions taken under this plan. The Bank will also continue to review and update its Accessibility Plan in accordance with the Accessible Canada Act.

Progress since the first Accessibility Plan

Since the first Accessibility Plan was developed, HomeEquity Bank has made meaningful progress in several areas including:

- Enhanced accessibility in the workplace through the Bank's downtown office space, including barrier free washrooms, accessible microwaves, accessible

entrance functions, adjustable monitors, sit stand desks and accessible hoteling workstations.

- Strengthened accessibility through technology that supports hybrid work, including live captions in virtual meetings.
- Transitioned to Windows 11, which provides additional accessibility functionality, including live captions, voice control, Narrator, magnifier, colour filters, and customizable contrast themes.
- Introduced Microsoft Copilot in Microsoft Teams, with features that can support drafting, presentation creation and screen reader compatibility.
- Implemented Workday to support recruitment efforts, creating an opportunity to collect voluntary candidate self-identification data.
- Launched a Procurement Policy in December 2024, creating a stronger foundation for fair, transparent, and inclusive procurement practices.

Accessible Canada Act principles

The Accessible Canada Act includes seven principles that guide accessibility planning and support the identification, removal and prevention of barriers:

1. All persons must be treated with dignity regardless of their disabilities.
2. All persons must have the same opportunity to make for themselves the lives that they are able and wish to have, regardless of their disabilities.
3. All persons must have barrier free access to full and equal participation in society, regardless of their disabilities.
4. All persons must have meaningful options and be free to make their own choices, with support if they desire, regardless of their disabilities.
5. Laws, policies, programs, services and structures must take into account the disabilities of persons, the different ways that persons interact with their environments, and the multiple and intersecting forms of marginalization and discrimination faced by persons.
6. Persons with disabilities must be involved in the development and design of laws, policies, programs, services and structures.

7. The development and revision of accessibility standards and the making of regulations must be done with the objective of achieving the highest level of accessibility for persons with disabilities.

Consistent with these principles, HomeEquity Bank continues to identify barriers and actions across the priority areas set out in the Accessible Canada Act.

1. Employment

Accessibility must be ensured at every stage of employment. This means accommodations must be made available to candidates and employees upon request and accessibility should be embedded into policies, processes and practices, including recruitment, onboarding, professional development, disability leaves, and return-to-work processes.

Desired outcome

The Bank attracts qualified candidates with disabilities according to their availability in the labour market for our occupations.

Employees respond favourably to our company valuing people's diverse skills, cultural perspectives and backgrounds and leadership ability to support an inclusive and respectful work environment via the Bank's workplace engagement and leadership surveys. We will seek out opportunities to understand our candidate pool and employee identifiers through more robust methods of data collection both through the candidate applicant and employee onboarding experiences.

Progress to date

HomeEquity Bank has continued to strengthen accessibility across recruitment and employment practices. People leaders have participated in unconscious bias training, including focused content on disability inclusion, helping to foster more equitable and informed hiring decisions.

Following the migration to Workday recruitment in 2025, the Bank has established a stronger foundation for collecting voluntary candidate self-identification data. Candidates are now able to self-identify, enabling the organization to better

understand representation, identify potential barriers, and track progress toward diversity and inclusion goals. This enhanced capability will support more data-informed decision-making and reinforces the Bank's commitment to building an inclusive and accessible workplace.

Barrier 1

The Bank has historically had limited data to assess whether candidates with disabilities are participating fully in the recruitment process. While accommodations are available, there is an opportunity to make this information more visible and to leverage Workday data to identify potential barriers over time.

Actions

Use aggregate Workday self-identification data, where available, to help identify potential accessibility trends in recruitment. As Workday was implemented in 2025, this information will take time to develop and may become more meaningful as additional recruitment data is collected.

Review recruitment materials to ensure accommodation information is clear, consistent, and visible throughout the hiring process. Review the candidate experience end to end to confirm that accommodation information is visible at key points in the application and selection process.

Review pre-hire assessments, where used, to confirm that they are accessible and that accommodation options are clearly available.

Review onboarding materials so employees know how to request accommodation or workplace support.

2. Built environment

The built environment includes the physical spaces where employees, clients, and visitors interact with the Bank.

Desired outcome

HomeEquity Bank's office space continues to be accessible, inclusive and responsive to employee, client and visitor needs.

Progress to date

HomeEquity Bank's office space includes several accessibility focused features, including accessible washrooms, microwaves, accessible entrance functions, sit-stand desks, adjustable monitors and accessible hoteling workstations.

Office signage and desk booking wayfinding tools also support employees in locating workspaces.

Barrier 2

Although the office was designed with accessibility in mind, accessibility requires ongoing review. Barriers can emerge as workspaces, technology, seating arrangements and employee needs change.

Actions

Review wayfinding, signage and desk booking information to confirm that employees and visitors can easily locate key spaces.

Include accessibility considerations in any future office changes, seating updates or workspace redesigns.

Review feedback received from employees, visitors, and clients to identify any recurring physical accessibility themes.

Review options for a confidential process to support employees with physical accessibility needs in booking workstations closer to key access points, such as exits, washrooms and kitchenettes, where available.

3. Information and communication technologies

Information and communication technologies are various technological tools and resources used to transmit, store, create, share, or exchange information.

Desired outcome

Employees are aware of available accessibility tools and can use them to participate fully in meetings, communications, training, and daily work.

Progress to date

HomeEquity Bank continues to support hybrid work through virtual meeting technology, including live caption functionality. The transition to Windows 11 provides additional built-in accessibility features such as voice control, Narrator, magnifier, colour filters, and contrast themes. Microsoft Copilot has also been introduced in Teams, with features that may support employees through screen reader compatibility, live captions, text suggestions, and voice-enabled assistance.

Barrier 3

Accessibility tools are available, but employees may not know what tools exist, how to activate them, or when they may be helpful.

Actions

Develop an internal accessibility technology guide for employees, including instructions for using tools such as live captions, transcription, Narrator, magnifier, colour filters, contrast themes, and other available tools.

Promote available accessibility features through internal communications, onboarding resources or the Hub (employee intranet).

Ensure accessibility learning resources are easy to locate and readily available to all employees.

4. Communication, other than information and communication technologies

This priority area recognizes that people give, receive, and understand communication in different ways. We must take these differences into account and provide communications in various accessible formats for people who require them. Some examples of communication products include signs, wayfinding, documents, and forms that are not technologically based.

Desired outcome

The Bank ensures the accessibility of key documents, internally and externally, for people who request them in an alternative format.

The Bank responds to requests for key resources or publicly available documents in an accessible format in the same amount of time as for other document requests, or as directed by applicable legislation.

Progress to date

HomeEquity Bank has implemented clear language principles for client communications. The Bank also provides certain documents, such as application materials, annual statements and marketing materials, in alternate formats such as large print or braille, upon request.

Windows 11 and Microsoft Office accessibility features provide further support by flagging issues such as missing alternative text, poor contrast or formatting barriers in Word and PowerPoint.

Barrier 4

Documents, presentations and forms may not always be created with accessibility in mind. Employees may also need additional guidance on how to create accessible materials.

Actions

Develop guidance for employees on accessible document creation, including headings, plain language, alternative text, tables, hyperlinks and colour contrast.

Encourage use of Microsoft Office Accessibility Checker before publishing key internal or external documents.

Review standard templates, including commonly used Word and PowerPoint templates, to identify practical accessibility improvements.

5. Procurement of goods, services and facilities

The Accessible Canada Act requires us to consider accessibility requirements for procurement and include accessibility as part of the provision of goods, services and facilities, where appropriate (e.g., accessible technology, materials and amenities).

Desired outcomes

Accessibility is considered as part of procurement decisions where appropriate, particularly for technology, office equipment, client facing services and employee tools.

Progress to date

HomeEquity Bank launched a Procurement Policy in December 2024 to guide the fair, transparent, and efficient acquisition of goods and services. The Policy supports strategic objectives such as sustainability, innovation and diversity, creating a stronger foundation for inclusive procurement.

Barrier 5

Accessibility considerations have not been fully embedded into procurement tools and decision-making processes.

Actions

Review procurement templates to identify where accessibility considerations can be added and reinforced.

Include accessibility questions in vendor assessments where the goods or services may affect employees, clients or members of the public.

Consider accessibility requirements when purchasing technology, office equipment, learning platforms, communication tools, or client service solutions.

6. Design and delivery of programs and services

Design and delivery of programs and services includes the programs and information for Persons with Disabilities.

Desired outcome

The Bank's public-facing space, programs and services are more accessible, and we receive few accessibility related complaints.

The Bank has a strong culture of collaboration with internal stakeholders.

Progress to date

HomeEquity Bank has continued to strengthen accessibility through client service practices. The Bank maintains internal resources for employees, including guidance on clear language, alternate format options, and multilingual support. Client facing employees complete mandatory Sales Practices training, which includes guidance on supporting clients who are persons with disabilities.

The Bank also publishes an annual Seniors Code Report, which includes initiatives related to identifying and supporting vulnerable individuals, fraud prevention and Power of Attorney process improvements. Although the report is focused on seniors, many of these practices also support accessible service design and inclusive communication.

Barrier 6

The Bank has made progress in client service accessibility, but there is an opportunity to make internal accessibility best practices more consistent and easier for employees to apply.

2026 actions

Create an internal accessibility resource document that brings together practical guidance for employees.

Review client feedback and third-party reviews for possible accessibility related insights.

Partner with our Customer Care department to identify themes that may relate to accessibility.

7. Transportation

The Bank does not coordinate a transportation system, or a fleet of transportation vehicles as defined in the Accessible Canada Act. This means that standards for transportation are not in the scope of this plan. However, the Bank provides accommodations to employees travelling for Bank business and training. We are committed to reviewing our policies and communications related to travel and transportation, as needed, to ensure they are barrier-free.

Consultations

HomeEquity Bank recognizes that meaningful consultation with persons with disabilities is essential to identifying, removing, and preventing barriers. The development of this Accessibility Plan was informed by the Bank's accessibility work and consultation efforts over the past several years, including prior voluntary employee feedback opportunities, accessibility focused engagement activities, and a continued review of opportunities to improve accessibility across the workplace.

In prior years, HomeEquity Bank invited employees who self-identified as having a disability to participate in voluntary feedback meetings through Microsoft Teams. These conversations were intended to provide employees with an opportunity to share their experiences, identify potential workplace barriers, and offer suggestions to support a more accessible and inclusive employee experience.

In 2026, prior to developing this Accessibility Plan, HomeEquity Bank also launched an anonymous survey for employees who had self-identified as persons with disabilities. The survey was made available as an additional confidential channel for employees to share feedback on workplace accessibility. Employees were invited to provide input on the following areas:

- How accessible the physical workplace is.
- Whether they had experienced any physical accessibility issues in the workplace.
- The types of physical barriers they may have encountered, including entrances, exits, doors, ramps, elevators, stairs, washrooms, workstations,

seating, meeting rooms, shared spaces, lighting, noise, environmental factors, and emergency procedures.

- How accessible the Bank's workplace systems and digital tools are, including Workday, email, and internal platforms.
- Whether they had experienced barriers when accessing information or using workplace technology.
- The types of technology or information related challenges they may have encountered, including difficulty reading content, incompatibility with assistive technology, navigation challenges, lack of accessible document formats, or other accessibility concerns.
- Whether accessible formats or communication supports are provided effectively when needed.
- Which areas the Bank should prioritize to improve accessibility, including the physical workplace, workplace technology and systems, accessible communication, the accommodation process and support, training and awareness for employees and leaders, emergency procedures and safety planning, and customer or client accessibility.
- Any additional accessibility issues they had experienced or observed in the workplace that may affect their ability, or the ability of others, to do their work, access services, or navigate the workplace.
- Any additional suggestions, comments, or information that could help improve accessibility in the workplace.

Through these ongoing consultation efforts, HomeEquity Bank was able to better understand where accessibility improvements may be required and where additional review would be beneficial. The feedback opportunities and accessibility focused engagement activities described above helped inform the barriers and actions identified in this Accessibility Plan, including actions related to the physical workplace, workplace technology, accessible communication, accommodation awareness, emergency procedures and client accessibility. HomeEquity Bank will continue to use consultation and feedback to support future progress reports and ongoing accessibility planning.

Feedback

Any individual may provide HomeEquity Bank with accessibility feedback by mail, phone or email. HomeEquity Bank remains committed to reviewing feedback and using it to support continuous improvement.

Feedback may be provided anonymously. Requests for alternate formats of this plan, progress reports or feedback process descriptions will be reviewed and responded to in accordance with applicable requirements.

Appendix: Definitions

Accessibility

Accessibility means the degree of ease with which something, such as a device, service, physical environment or information, can be accessed, used and enjoyed by persons with disabilities. Accessibility requires conscious planning, design and effort to remove barriers and improve usability.

Barrier

A barrier means anything, including anything physical, architectural, technological or attitudinal, anything based on information or communication, or anything that is the result of a policy or practice, that hinders the full and equal participation in society of persons with an impairment or functional limitation.

Disability

A disability means any impairment, including a physical, mental, intellectual, cognitive, learning, communication or sensory impairment, or a functional limitation, whether permanent, temporary or episodic in nature, or evident or not, that, in interaction with a barrier, hinders a person's full and equal participation in society.