

**Select Manulife policies, standards and guidelines related to sustainability**

Policy/statement	Topics covered
<a href="#">Code of Business Conduct and Ethics</a>	<ul style="list-style-type: none"> <li>• Ethics in the workplace</li> <li>• Ethics in our business relationships</li> <li>• Conflicts of interest</li> <li>• Handling information</li> <li>• Ethics and the law</li> <li>• Outlining our Ethics Hotline processes, including investigation and reporting</li> </ul>
<a href="#">Corporate Privacy Principles Statement</a>	<ul style="list-style-type: none"> <li>• Information we collect</li> <li>• How we use personal information</li> <li>• Safeguards</li> <li>• Our privacy commitment</li> </ul>
Anti-Fraud Policy	<ul style="list-style-type: none"> <li>• Identification and assessment of fraud risk exposure, including corruption risk</li> <li>• Fraud risk prevention and mitigation</li> <li>• Detection, documentation, escalation, preliminary inquiry, and investigation of fraud</li> <li>• Quarterly reporting responsibilities</li> </ul>
Anti-Harassment Policy	<ul style="list-style-type: none"> <li>• Discrimination</li> <li>• Harassment</li> <li>• Sexual harassment</li> </ul>
Anti-Money Laundering and Anti-Terrorist Financing Policy	<ul style="list-style-type: none"> <li>• Know your customer</li> <li>• Payment acceptance</li> <li>• Self-assessment program</li> <li>• Documented ongoing training program</li> <li>• Quality assurance testing</li> <li>• Large cash and suspicious transaction reporting process</li> <li>• Record retention</li> </ul>
Charitable Contributions Policy	<ul style="list-style-type: none"> <li>• Fundraising activities</li> <li>• Registered charity contributions</li> <li>• Trade associations, business groups, and public policy engagements</li> </ul>
Discrimination, Harassment, and Workplace Violence Policy	<ul style="list-style-type: none"> <li>• Discrimination</li> <li>• Harassment</li> <li>• Sexual harassment</li> <li>• Psychological harassment</li> <li>• Workplace violence</li> </ul>
Diversity Policy	<ul style="list-style-type: none"> <li>• Practices and programs</li> <li>• Recruiting, hiring, training</li> <li>• Compensation and benefits</li> <li>• Leaves of absence, advancement, transfers and promotions, retention, termination</li> </ul>

Enterprise Risk Policy	<ul style="list-style-type: none"> <li>• Risk appetite</li> <li>• Risk identification, measurement, and assessment</li> <li>• Management strategies and controls</li> <li>• Reputation risk</li> <li>• Board and board risk committee monitoring and reporting requirements</li> <li>• Communication and implementation</li> </ul>
Environmental Risk Policy	<ul style="list-style-type: none"> <li>• Environmental officers</li> <li>• Business unit environmental procedures</li> <li>• Environmental laws</li> <li>• Environmental risk management in investment transactions</li> <li>• Environmental risk management in operations</li> <li>• Training</li> </ul>
Global Privacy Risk Management Policy	<ul style="list-style-type: none"> <li>• Delegation of Authority</li> <li>• Governance</li> <li>• Training</li> <li>• Responsibilities</li> <li>• Monitoring and reporting</li> </ul>
Global Procurement Policy	<ul style="list-style-type: none"> <li>• Procurement Engagement Model</li> <li>• Catalogue Purchasing</li> <li>• Specialized Procurement</li> <li>• Outsourcing of Services</li> <li>• Compliance and Reporting</li> </ul>
Health and Safety Policy	<ul style="list-style-type: none"> <li>• Protection of employees from injury</li> <li>• Prevention of violence and harassment</li> <li>• Promotion of physical and mental wellness</li> </ul>
Information Security Policy	<ul style="list-style-type: none"> <li>• Principles</li> <li>• Roles and responsibilities</li> <li>• Compliance and reporting</li> </ul>
Insider Trading and Reporting Policy	<ul style="list-style-type: none"> <li>• Restriction on Trading with Material Non-Public Information</li> <li>• Insider Trading Windows</li> <li>• Speculative Trading Prohibited</li> <li>• Insider Liability</li> </ul>
Vendor Code of Conduct	<ul style="list-style-type: none"> <li>• Legal and regulatory compliance</li> <li>• Ethical business practices</li> <li>• Privacy and information security</li> <li>• Human rights and fair employment and labour practices</li> <li>• Anti-slavery and human trafficking</li> <li>• Drug-free workplace</li> <li>• Health and safety</li> <li>• Environmental protection and conservation</li> </ul>
Tax Strategy	<ul style="list-style-type: none"> <li>• Complete honesty and integrity</li> <li>• Compliance with all applicable laws and regulations</li> <li>• Contribution to shareholder value</li> <li>• Customer-centric client service</li> <li>• Protection of the Manulife brand and reputation</li> <li>• Operational efficiency and effectiveness</li> <li>• Openness and co-operation with tax authorities</li> </ul>