

# Shareholder Information

## ManuLife Financial Corporation Head Office

200 Bloor Street East  
Toronto, ON Canada M4W 1E5  
Tel: (416) 926-3000  
Fax: (416) 926-5454  
Website: www.manulife.com

## Annual Meeting of Shareholders

Shareholders are invited to attend the annual meeting of Manulife Financial Corporation to be held on May 4, 2006 at 11:00 a.m. in the International Room at 200 Bloor Street East, Toronto, ON, Canada M4W 1E5

## Stock Exchange Listings

Manulife Financial Corporation's common shares are listed on:  
The Toronto Stock Exchange (MFC)  
New York Stock Exchange (MFC)  
The Stock Exchange of Hong Kong (0945)  
Philippine Stock Exchange (MFC)

## Investor Relations

Institutional investors, brokers, security analysts and other investors requiring financial information may contact our Investor Relations Department or access our Website at www.manulife.com.

Tel: 1-800-795-9767

Fax: (416) 926-3503

E-mail:

investor\_relations@manulife.com

## MFC Annual Report

This annual report is also available online at www.manulife.com

## Shareholder Services

For information or assistance regarding your shareholdings, including changes of address, changes in registration, direct deposit of dividends (Canada, United States and Hong Kong), lost certificates, to eliminate duplicate mailings of shareholder material or to receive shareholder material electronically, please contact our Transfer Agents.

## Transfer Agent in Canada

CIBC Mellon Trust Company  
P.O. Box 7010, Adelaide Street  
Postal Station  
Toronto, ON  
Canada M5C 2W9  
Local: 416-643-6268  
Toll Free: 1-800-783-9495  
Fax: 1-877-713-9291  
E-mail: inquiries@cibcmellon.com

CIBC Mellon offices are also located in Montreal, Halifax, Vancouver and Calgary.

## Transfer Agent in the United States

Mellon Investor Services  
480 Washington Blvd.  
Jersey City, NJ 07310 USA  
Or  
P.O. Box 3420  
South Hackensack, NJ  
07606-3420 U.S.A.  
Telephone: 1-800-249-7702  
E-mail: shrrelations@mellon.com

## Transfer Agent in Hong Kong

Computershare Hong Kong  
Investor Services Limited  
46th Floor  
Hopewell Centre  
183 Queen's Road East  
Wanchai, Hong Kong  
Telephone: 852-2862-8628

## Transfer Agent in the Philippines

The Hong Kong and Shanghai  
Banking  
Corporation Limited  
Stock Transfer Department  
30/F Discovery Suites  
25 ADB Avenue  
Ortigas Center, Pasig City  
Philippines  
Telephone: (632) 683-2685

**If you have an issue which cannot be dealt with by our transfer agents, you may contact Shareholder Services at Manulife at 1-800-795-9767.**

## Auditors

Ernst & Young LLP  
Chartered Accountants  
Toronto, Canada

## Common Share Trading Summary

	Toronto (Canadian \$)	New York (U.S. \$)	Hong Kong (Hong Kong \$)	Philippines (Philippines Pesos)
<b>Year 2005</b>				
Fourth Quarter				
High	\$ 70.00	\$ 59.98	\$ 465	PHP 3160
Low	\$ 59.16	\$ 49.90	\$ 395	PHP 2770
Close	\$ 68.27	\$ 58.80	\$ 456	PHP 3160
Third Quarter				
High	\$ 63.75	\$ 53.71	\$ 410	PHP 2950
Low	\$ 58.65	\$ 46.91	\$ 366	PHP 2800
Close	\$ 62.00	\$ 53.32	\$ 408	PHP 2920
Second Quarter				
High	\$ 60.70	\$ 49.25	\$ 379	PHP 2690
Low	\$ 55.76	\$ 44.84	\$ 351	PHP 2400
Close	\$ 58.51	\$ 47.81	\$ 378	PHP 2690
First Quarter				
High	\$ 58.66	\$ 48.44	\$ 374	PHP 2570
Low	\$ 53.30	\$ 43.38	\$ 341	PHP 2350
Close	\$ 57.75	\$ 47.92	\$ 369	PHP 2545
<b>Year 2004</b>				
Fourth Quarter				
High	\$ 49.10	\$ 48.69	\$ 379	PHP 2655
Low	\$ 41.71	\$ 42.61	\$ 336	PHP 2405
Close	\$ 48.56	\$ 46.20	\$ 358	PHP 2480
Third Quarter				
High	\$ 43.70	\$ 44.29	\$ 347	PHP 2450
Low	\$ 37.39	\$ 38.43	\$ 304	PHP 2130
Close	\$ 39.03	\$ 43.79	\$ 339	PHP 2400
Second Quarter				
High	\$ 39.63	\$ 40.50	\$ 310	PHP 2230
Low	\$ 34.95	\$ 37.15	\$ 288	PHP 2060
Close	\$ 38.19	\$ 40.50	\$ 310	PHP 2230
First Quarter				
High	\$ 38.30	\$ 37.45	\$ 292	PHP 2070
Low	\$ 33.90	\$ 32.39	\$ 254	PHP 1750
Close	\$ 35.15	\$ 37.15	\$ 288	PHP 2060

## Common Share Dividends

(Canadian \$)	Record Date	Payment Date	Per Share Amount
<b>Year 2005</b>			
Fourth Quarter	February 21, 2006	March 20, 2006	\$ 0.35
Third Quarter	November 15, 2005	December 19, 2005	\$ 0.30
Second Quarter	August 16, 2005	September 19, 2005	\$ 0.30
First Quarter	May 17, 2005	June 20, 2005	\$ 0.30
<b>Year 2004</b>			
Fourth Quarter	February 22, 2005	March 19, 2005	\$ 0.26
Third Quarter	November 16, 2004	December 20, 2004	\$ 0.26
Second Quarter	August 16, 2004	September 20, 2004	\$ 0.26
First Quarter	May 17, 2004	June 21, 2004	\$ 0.21



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**MFC Annual Report** This annual report is also available online at [www.manulife.com](http://www.manulife.com)

### NEW – Dividend Reinvestment and Direct Share Purchase Plans

Canadian and U.S. shareholders can now have their Manulife common share dividends automatically reinvested in additional Manulife common shares, and buy additional common shares with the optional cash purchase feature.

*Get your money working for you sooner. It's easy and convenient!*

You also receive:

- The safety and security of a book entry account
- Online access to your account 24/7
- The ability to sell your shares through the Plan

Choose only the services you want – cancel at anytime.

**For more details and information on how to enroll, contact our transfer agents or go to our website at [www.manulife.com/shareholders](http://www.manulife.com/shareholders)**

### E-Services – on time and online – available from Manulife Financial!

If your shares are registered or in ownership statement form.

- Have your dividends deposited directly to your bank account and you'll never misplace that dividend cheque again!
- Manage your account online! Information available 24 hours a day 7 days a week!
- Save paper, help our environment and assist Manulife to reduce shareholder related expenses. Sign up now for electronic document delivery. No more waiting for the mail. These Manulife Financial documents are now available electronically:
  - Annual Reports
  - Quarterly Shareholder Reports
  - Notices of Shareholder Meetings
  - Proxy related information

To find out more about the services available to you through our Transfer Agents, simply visit their websites.

**In Canada:** contact CIBC Mellon Trust at [www.cibcmellon.com/investor](http://www.cibcmellon.com/investor)

**In the United States:** contact Mellon Investor Services at [www.melloninvestor.com/isd](http://www.melloninvestor.com/isd)

**If your shares are in a brokerage account, please contact your broker to ask about e-services available to you.**

## OUR VISION

Manulife Financial's vision is to be the most professional life insurance company in the world: providing the very best financial protection and investment management services tailored to customers in every market where we do business.



Good corporate citizenship is an integral part of Manulife Financial's vision of being a world-class Canadian-based global financial services company. Through partnerships with charitable and non-profit organizations that involve cash donations, sponsorships and employee time, Manulife focuses on community building in four main areas: health care, education, community service and local volunteerism. In 2005, Manulife donated more than \$23 million worldwide to assist some 500 non-profit organizations and its employees gave more than 44,000 hours of their time to support their local community partners.

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#### Diversity

Manulife Financial is dedicated to bias-free employee practices and to the attraction and retention of employees with diverse backgrounds that reflect the many communities and markets we serve throughout the world.

**The following Manulife Financial documents are available online at [www.manulife.com](http://www.manulife.com):**

- Proxy Circular and Annual Report
- Public Accountability Statement
- Corporate Governance material

*Le présent document Circulaire de sollicitation de procurations et Rapport annuel de la Financière Manuvie est aussi disponible en français.*

#### E-Services – on time and online

Through our stock transfer agents, CIBC Mellon Trust in Canada and Mellon Investor Services in the United States, Manulife is able to offer convenient and secure electronic services to shareholders. More information available on the inside back cover of this report.

## Cautionary Statement Concerning Forward-Looking Statements

This document includes forward-looking statements within the meaning of the “safe harbour” provisions of Canadian provincial securities laws and the U.S. *Private Securities Litigation Reform Act of 1995*. These forward-looking statements relate to, among other things, the Company’s objectives, goals, strategies, intentions, plans, beliefs, expectations and estimates, and generally can be identified by the use of words such as “may”, “will”, “could”, “would”, “suspect”, “outlook”, “expect”, “intend”, “estimate”, “anticipate”, “believe”, “plan”, “forecast” and “continue” (or the negative thereof) and words and expressions of similar import, and include statements concerning possible or assumed future results of the Company. Although the Company believes that the expectations reflected in such forward-looking statements are reasonable, such statements involve inherent risks and uncertainties, and undue reliance should not be placed on such statements. Certain material factors or assumptions are applied in making forward-looking statements, and actual results may differ materially from those expressed or implied in such statements. Important factors that could cause actual results to differ materially from expectations include, but are not limited to: business competition; maintenance of financial ratings; general economic conditions and market factors including stock market and real estate market performance and fluctuations in interest rates and currency values; the variation between actual claims experience under insurance policies and initial claims estimates; changes in government regulations or in tax laws; unfavourable resolution of litigation involving the Company; the Company’s ability to complete strategic acquisitions and to integrate acquisitions; reliance on third parties that may be unable to fulfill obligations or perform services; political conditions and developments; the timely development and introduction of new products and services; unexpected changes in consumer spending and saving habits; natural disasters such as hurricanes or tsunamis; public health emergencies, such as an influenza pandemic; international conflicts and other developments including those relating to terrorist activities; and the Company’s success in anticipating and managing the risks associated with those events. Additional information about factors that may cause actual results to differ materially from expectations, and about material factors or assumptions applied in making forward-looking statements, may be found under “Risk Management” and “Critical Accounting and Actuarial Policies” in Management’s Discussion and Analysis for the year ended December 31, 2005 and elsewhere in the Company’s filings with Canadian and U.S. securities regulators. The Company does not undertake to update any forward-looking statements.