

VIII - A Final Word

Manulife Financial's reputation is the result of more than 100 years of dedication, quality service and ethical dealings. Keeping our good reputation depends directly on the decisions you make every day.

This Code of Business Conduct and Ethics provides standards and sets high expectations for directors, officers, employees, representatives, suppliers and other associates. However, as emphasized in the Code, your own good judgement is most important in ensuring that Manulife Financial remains an ethical company.

OTHER POLICY DOCUMENTS

The Company has related policies to help you deal with ethical issues. The following policies are corporate in nature and are intended to apply worldwide, unless local laws and regulations mandate otherwise, or similar Company approved policies have been implemented:

For more guidance

See the following sections in this Code:

- Anti-Fraud Policy
- Anti-Money Laundering and Anti-Terrorist Financing Policy
- Electronic Communications Policy
- Disclosure Policy
- Diversity and Harassment Policies (Divisional)
- Email Management Guidance
- Global Reputation Risk Policy
- Information Security Policy and Standards
- Insider Trading Policy
- Privacy Policies (divisional)
- Protocol for Receipt and Treatment of Complaints Regarding Accounting or Auditing Matters, in Anti-Fraud Policy
- Records Management Policy
- Regulatory Risk Management Policy
- Staffing Policies in each jurisdiction.

Also, please refer to your division for divisional or subsidiary policies such as:

- ▶ Accommodation Policy
- ▶ Agent Code of Conduct
- ▶ Alcohol Consumption Policy
- ▶ Code of Ethics for Personal Investing
- ▶ Health and Safety Policy
- ▶ Subsidiary or divisional Codes of Ethics and insider trading policies
- ▶ Travel and Entertainment Expense Policy

In North America, you can access many of these policies on MFCentral. In addition, you may contact your Human Resources Department or your divisional compliance officer for copies of these policies.