

The Global Report Initiative (GRI) provides a framework for sustainability reporting. Our [2021 ESG Report](#) was informed by GRI standards. The following index outlines our GRI disclosures. In addition to our ESG Report, GRI disclosures can be found in our Annual Report, Annual Information Form, Management Information Circular, and Manulife Public Accountability Statement.

AR 2021 Annual Report
AIF 2021 Annual Information Form
MIC 2022 Management Information Circular
PAS 2021 Manulife Public Accountability Statement

GRI Indicator	Indicator Description	Disclosures
General Disclosures (100)		
GRI-102-1	Name of the organization	Manulife Financial Corporation
GRI-102-2	Activities, brands, products, and services	ESG Report pages 5-7
GRI-102-3	Location of headquarters	Global Headquarters 200 Bloor St E, Toronto, ON M4W 1E5
GRI-102-4	Location of operations	ESG Report page 5
GRI-102-5	Ownership and legal form	Manulife Financial Corporation (“MFC”) is a publicly traded company and the holding company of The Manufacturers Life Insurance Company (“MLI”), a Canadian life insurance company. Further information see page 142 of AR ; ESG Report page 5; AIF page 4
GRI-102-6	Markets served	MFC and its subsidiaries (collectively, “Manulife” or the “Company”) is a leading financial services group with principal operations in Asia, Canada, and the United States. Further information see page 142 of AR ; ESG Report page 5; AIF page 4
GRI-102-7	Scale of the organization	ESG Report page 5, AIF pages 5-6; AR
GRI-102-8	Information on employees and other workers	ESG Report , pages 118-122
GRI-102-9	Supply chain	ESG Report pages 34, 77
GRI-102-12	External initiatives	ESG Report pages 14, 27-28
GRI-102-13	Membership of associations	ESG Report pages 3, 18-22, 27-28, 112

GRI Indicator	Indicator Description	Disclosures
Strategy		
GRI-102-14	Statement from senior decision-maker	ESG Report pages 7
GRI-102-15	Key impacts, risks, and opportunities	ESG Report pages 12-13, 29-30, 48-51
Ethics and Integrity		
GRI-102-16	Values, principles, standards, and norms of behavior	ESG Report page 104
GRI-102-17	Mechanisms for advice and concerns about ethics	ESG Report page 104
Governance		
GRI-102-18	Governance structure	ESG Report 15-16; MIC 18-31, 119-122
GRI-102-19	Delegating authority	ESG Report pages 15-16, 18, 100-103
GRI-102-20	Executive-level responsibility for economic, environmental, and social topics	ESG Report pages 15-16; MIC 18-31, 119-122
GRI-102-22	Composition of the highest governance body and its committees	ESG Report pages 15-16; MIC 18-31; AIF 28-30
GRI-102-23	Chair of the highest governance body	MIC ; AR ; AIF
GRI-102-24	Nominating and selecting the highest governance body	MIC ; AIF
GRI-102-25	Conflicts of interest	MIC ; AIF
GRI-102-30	Effectiveness of risk management processes	MIC ; AIF
GRI-102-31	Review of economic, environmental, and social topics	ESG Report pages 15-16
GRI-102-35	Remuneration policies	MIC
GRI-102-36	Process for determining remuneration	MIC
GRI-102-37	Stakeholders' involvement in remuneration	MIC

GRI Indicator	Indicator Description	Disclosures
Stakeholder Engagement		
GRI-102-40	List of stakeholder groups	ESG Report pages 12-13
GRI-102-41	Collective bargaining agreements	ESG Report page 122
GRI-102-42	Identifying and selecting stakeholders	ESG Report pages 12-13
GRI-102-43	Approach to stakeholder engagement	ESG Report pages 12-13
GRI-102-44	Key topics and concerns raised	ESG Report pages 12-13
Reporting Practice		
GRI-102-45	Entities included in the consolidated financial statements	ESG Report page 3
GRI-102-46	Defining report content and topic Boundaries	ESG Report page 3
GRI-102-47	List of material topics	ESG Report pages 12-13
GRI-102-48	Restatements of information	Scope 1 and 2 emissions and Carbon Removals from Agriculture and Timberland have been restated from 2020. Manulife conducted an additional GHG inventory review process following report publication and surfaced calculation errors related to: (1) addition of fixed volume references in the data sheet of one Australian entity (2) an inaccurate reporting of weighted average age of some plantations in the United States and (3) an inappropriate categorization of select Scope 3 emissions categories as Scope 1. The revised values reflect these corrections and are material. In addition, Manulife data reflects re-baselining due to divestment from NAL Resources at the beginning of 2021.
GRI-102-49	Changes in reporting	All reporting changes to quantitative data is provided in indicator table footnotes.
GRI-102-50	Reporting period	ESG Report page 3
GRI-102-51	Date of most recent report	ESG Report page 3
GRI-102-52	Reporting cycle	ESG Report page 3

GRI Indicator	Indicator Description	Disclosures
Reporting Practice (cont'd)		
GRI-102-53	Contact point for questions regarding the report	Contact us at manulife.com or johnhancock.com
GRI-102-54	Claims of reporting in accordance with the GRI Standards	ESG Report page 3
GRI-102-55	GRI content index	This table represents Manulife's 2021 GRI Index.
GRI-102-56	External assurance	Assurance statements for the 2021 ESG Report, when available for select indicators, can be found on our website.
Economic Disclosures (200)		
GRI-201-1	Direct economic value generated and distributed	ESG Report pages 55-63, 114; AR ; PAS
GRI-201-2	Financial implications and other risks and opportunities due to climate change	ESG Report pages 48-51; AR
GRI-201-3	Defined benefit plan obligations and other retirement plans	ESG Report pages 86-88
GRI 203-2	Significant indirect economic impacts	ESG Report pages 48-51, 66-68; PAS pages 17-19
GRI 205-2	Communicating and training about anti-corruption policies and procedures	ESG Report pages 25, 104-105
GRI 207-1	Approach to tax	ESG Report page 105
GRI 207-2	Tax governance, control, and risk management	ESG Report page 105
GRI 207-4	Country-by-country reporting	ESG Report page 105
Environmental Disclosures (200)		
GRI 302-1	Energy consumption within the organization	ESG Report page 116
GRI 302-3	Energy intensity	ESG Report page 116
GRI 303-5	Water consumption	ESG Report page 118
GRI 304-3	Habitats protected or restored	ESG Report page 118

GRI Indicator	Indicator Description	Disclosures
Environmental Disclosures (200) (cont'd)		
GRI 305-1	Direct (Scope 1) GHG emissions	ESG Report pages 35, 116
GRI 305-2	Energy indirect (Scope 2) GHG emissions	ESG Report pages 35, 116
GRI 305-3	Other indirect (Scope 3) GHG emissions	ESG Report pages 35, 116
GRI 305-4	GHG emissions intensity	ESG Report page 117
GRI 306-4	Waste diverted from disposal	ESG Report page 117
Social Disclosures (200)		
GRI 401-1	New employee hires and employee turnover	ESG Report pages 118-119, 122
GRI 401-2	Benefits provided to full-time employees	ESG Report pages 86-88
GRI 403-1	Occupational health and safety management system	ESG Report pages 89-90
GRI 403-6	Promotion of worker health	ESG Report pages 86-90
GRI 403-9	Work-related injuries	ESG Report pages 89-90, 122
GRI 404-1	Average hours of training per year per employee	ESG Report pages 79-83, 119
GRI-404-2	Programs for upgrading employee skills and transition assistance programs	ESG Report pages 79-83
GRI 405-1	Diversity of governance bodies and employees	ESG Report pages 69-76, 119-122
GRI 405-2	Gender pay equity	ESG Report pages 76, 122
GRI-415-1	Political contributions	ESG Report pages 112, 114