

## **About our Environmental Policy**

First introduced in 1995, our Environmental Policy commits us to conducting business in a manner that recognizes the need to preserve the quality of our environment by:

- promoting environmental responsibility and conservation to all employees
- distributing the policy and all relevant procedures to employees with applicable job accountabilities for their guidance and implementation in our business practices
- ensuring the Company's risk analysis and risk management procedures include consideration of environmental matters
- complying with all applicable environmental laws and regulations and, where possible, participating in an ongoing dialogue with government and industry to establish and promote practical environmental goals
- maintaining procedures to ensure the effective implementation of the policy.

### **Reducing our footprint**

From pursuing LEED (Leadership in Energy and Environmental Design) certification for our office buildings to investments in technology to streamline our processes and reduce our paper use, we have a range of programs and initiatives in place to increase the efficiency of our business operations and minimize our impact on the environment.

### **Managing environmental risks**

We know that our environmental responsibilities go beyond our operations and include our investment activities. We have policies and procedures in place to help us identify environmental issues in our investments so that we can proactively mitigate or manage them. We are also a signatory to the Equator Principles, a voluntary global framework used by leading financial institutions to manage environmental and social risks in large financial transactions.

### **A leader in innovative sustainable finance**

From green bonds to bio-mass energy, we have been at the forefront of innovative finance and helping with the transition to a more environmentally sustainable economy. Manulife is a leading arranger and provider of financing for the renewable power sector in both Canada and the United States. Since 2002, we have invested more than \$14.8 billion in renewable energy and energy efficiency projects.