

Virtual Meeting User Guide

This year, the annual general meeting of shareholders and policyholders (the “Meeting”) will be held virtually, giving you the opportunity to attend the Meeting online using a smartphone, tablet or computer. You will be able to view a live audio webcast of the Meeting, ask questions and submit your votes in real time.

The Meeting will be open to all shareholders and policyholders as well as to the general public, except that only registered shareholders, policyholders and duly appointed and registered proxyholders will have the opportunity to vote and ask questions.

Important Notice for Non-Registered Shareholders

Non-registered shareholders are shareholders whose shares are registered in the name of their intermediary (such as a securities broker or a financial institution) which holds them on their behalf. Non-registered shareholders who have not duly appointed and registered themselves as proxyholder will be able to view the Meeting as a guest but will not be able to vote or ask questions.

If you are a non-registered shareholder and wish to attend and vote at the Meeting, you should carefully follow the instructions set out on your voting information form and in the notice of meeting and management information circular relating to the Meeting, in order to appoint yourself as your proxyholder, otherwise you will be required to log in as a guest and will be unable to vote and ask questions at the Meeting.

How to Log In

1st step:

Visit

<https://web.lumiagm.com/463975638>

in a web browser (not a Google search) on your smartphone, tablet or computer.

Select “I have a control number”.



Getting Ready Before the Meeting

Please verify that the browser on the device you will be using to attend the Meeting is compatible. You will need the latest version of Chrome, Safari, Edge or Firefox. Using Internet Explorer is not recommended as it is no longer supported and may not function properly.

Gather the information you need to log in to the Meeting:

- **Meeting ID:** 463-975-638
- **Password:** manulife2021 (case sensitive)
- **Control number:**

Registered Shareholders & Policyholders: The 13-digit control number appearing on your form of proxy

Non-Registered Shareholders and Proxyholders: The 13-digit proxyholder control number AST sent by email. Shareholders who appointed themselves or someone other than the persons named by management as their proxyholder must contact AST by phone at 1-866-751-6315 (toll free in Canada and the U.S.) or 1-212-235-5754 or online at <https://lp.astfinancial.com/control-number-request-en.html> before 5:00 p.m. (Eastern Standard Time) on May 4th, 2021 with an email address to which AST will send a proxyholder control number. Failure to do so will result in them not being able to vote or ask questions at the Meeting.

2nd step:

To log in, you must enter your control number and the password “manulife2021” (case sensitive).

You will be able to log in from 10:00 a.m. (Eastern Standard Time) on May 6th, 2021.



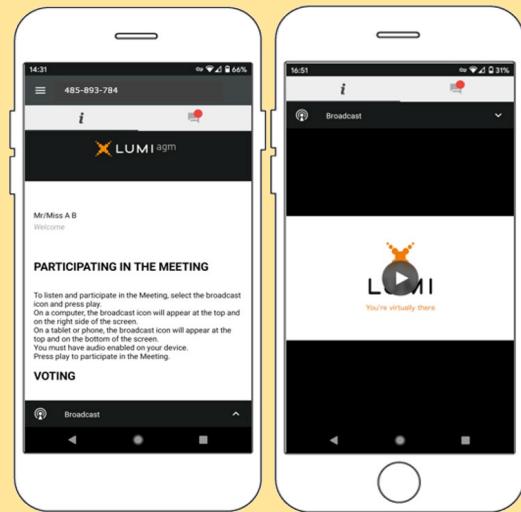
How to Navigate

Once successfully logged in, the home page of the Meeting will appear showing general information regarding the Meeting as well as links to the Meeting documents.

Icons will be displayed in different areas, depending on the device you are using. If viewing on a computer, the live audio webcast will appear at the side automatically once the Meeting has started.



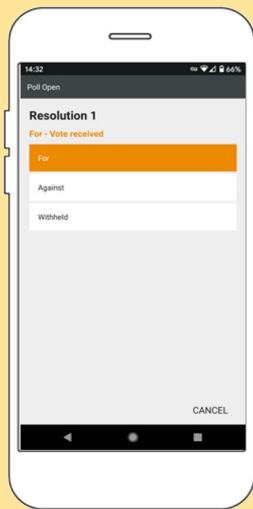
To view the presentation or to view another screen, tap the arrows , , or on your screen.



How to vote

When the Chair of the Meeting declares the poll open:

- The icon will appear and the proposed resolutions and voting options will be displayed.
- To vote, simply select one of the voting options. Your choice will be highlighted and a confirmation will appear to show your vote has been received. There is no button to submit your vote.



Notes:

- Votes may be changed at any time up to the time the Chair of the Meeting closes the poll.
- On some devices, in order to vote, you may need to minimize the audio cast by selecting the arrow . Audio will, however, still be available. To return to the presentation after voting, select the arrow .

How to ask questions

Only shareholders, policyholders and duly appointed and registered proxyholders may ask questions.

If you would like to ask a question, select the icon , type your question within the text box and tap the send icon.

Confirmation that your message has been received will appear.

Questions can be submitted at any time during the Meeting.

