

Our [2025 Sustainability Report](#) was informed by Sustainability Accounting Standard Board's (SASB) Standards, now the responsibility of the IFRS Foundation's International Sustainability Standards Board (ISSB). The following index outlines our SASB disclosures most closely aligned to our businesses: Insurance and Asset Management & Custody Activities. In addition to our Sustainability Report, SASB disclosures can be found in our Annual Report, Annual Information Form, Management Information Circular, Manulife Public Accountability Statement, Climate Action Implementation Plan Report, as well as [Manulife Investment Management](#)'s reporting including Manulife Investment Management Sustainability Report, Manulife Investment Management Natural Capital Sustainability Report, and Manulife Investment Management Real Estate Sustainability Report.

**AR** [2025 Annual Report](#)

**MIC** [2026 Management Information Circular](#)

Topic	SASB Standards	Indicator	Disclosures
<b>Industry: Insurance</b>			
Transparent Information & Fair Advice for Customers	FN-IN-270a.4	Description of approach to informing customers about products	<a href="#">Sustainability Report</a> page 87
Incorporation of Environmental, Social, and Governance Factors in Investment Management	FN-IN-410a.1	Total invested assets by industry and asset class	<a href="#">Sustainability Report</a> pages 17, 91; <a href="#">AR</a> pages 44-46
	FN-IN-410a.2	Description of approach to incorporation of environmental, social, and governance (ESG) factors in investment management processes and strategies	<a href="#">Sustainability Report</a> pages 13-18, 21, 24-31; <a href="#">Manulife Investment Management Sustainability Report</a>
Policies Designed to Incentivize Responsible Behavior	FN-IN-410b.2	Discussion of products and/or product features that incentivize health, safety, and/or environmentally responsible actions and/or behaviours	<a href="#">Sustainability Report</a> pages 49-51, 69-71
Financed Emissions	FN-IN-410c.1	Absolute gross financed emissions, disaggregated by (1) Scope 1, (2) Scope 2 and (3) Scope 3	<a href="#">Sustainability Report</a> page 94
	FN-IN-410c.2	Gross exposure for each industry by asset class	<a href="#">Sustainability Report</a> page 94
	FN-IN-410c.3	Percentage of gross exposure included in the financed emissions calculation	<a href="#">Sustainability Report</a> page 94
	FN-IN-410c.4	Description of the methodology used to calculate financed emissions	<a href="#">Sustainability Report</a> pages 32, 34-35, 94
Physical Risk Exposure	FN-IN-450a.3	Description of approach to incorporation of environmental risks into (1) the underwriting process for individual contracts and (2) the management of firm-level risks and capital adequacy	<a href="#">Sustainability Report</a> pages 28-31; <a href="#">Climate Action Implementation Plan Report</a> pages 20-29
Systemic Risk Management	FN-IN-550a.3	Description of approach to managing capital and liquidity-related risks associated with systemic non-insurance activities	<a href="#">Sustainability Report</a> pages 28-31; <a href="#">AR</a> pages 53-76

Topic	SASB Standards	Indicator	Disclosures
<b>Industry: Asset Management &amp; Custody Activities</b>			
Transparent Information & Fair Advice for Customers	FN-AC-270a.3	Description of approach to informing customers about products and services	<a href="#">Sustainability Report</a> page 87;
Employee Diversity & Inclusion	FN-AC-330a.1	Percentage of gender and racial/ethnic group representation for (1) executive management, (2) non-executive management, (3) professionals, and (4) all other employees	<a href="#">Sustainability Report</a> page 96
Incorporation of Environmental, Social, and Governance Factors in Investment Management & Advisory	FN-AC-410a.1	Amount of assets under management, by asset class, that employ (1) integration of environmental, social, and governance (ESG) issues, (2) sustainability themed investing, and (3) screening	<a href="#">Sustainability Report</a> pages 17-18; <a href="#">Manulife Investment Management Sustainability Report</a>
	FN-AC-410a.2.	Description of approach to incorporation of environmental, social, and governance (ESG) factors in investment and/or wealth management processes and strategies	<a href="#">Sustainability Report</a> pages 21-35; <a href="#">Manulife Investment Management Sustainability Report</a>
	FN-AC-410a.3	Description of proxy voting and investee engagement policies and procedures	<a href="#">Sustainability Report</a> pages 13-18; <a href="#">MIC</a> pages 6-11, 129-130; <a href="#">Manulife Investment Management Sustainability Report</a>
Financed Emissions	FN-AC-410b.1	Absolute gross financed emissions, disaggregated by (1) Scope 1, (2) Scope 2 and (3) Scope 3	<a href="#">Manulife Investment Management Sustainability Report</a>
	FN-AC-410b.4	Description of the methodology used to calculate financed emissions	<a href="#">Manulife Investment Management Sustainability Report</a>
Business Ethics	FN-AC-510a.2	Description of whistleblower policies and procedures	<a href="#">Sustainability Report</a> pages 72- 74, 82; <a href="#">2025 Code of Business Conduct and Ethics</a>