

The Global Report Initiative (GRI) provides a framework for sustainability reporting. Our [2023 Sustainability Report](#) was informed by GRI standards. The following index outlines our GRI disclosures. In addition to our Sustainability Report, GRI disclosures can be found in our Annual Report, Annual Information Form, Management Information Circular, and Manulife Public Accountability Statement.

AR 2023 Annual Report
AIF 2024 Annual Information Form
MIC 2024 Management Information Circular
PAS 2023 Manulife Public Accountability Statement

GRI Indicator	Indicator Description	Location/Explanation
GRI 2: General Disclosures		
The organization and its reporting practices		
2-1	Organizational details	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. AR page 170; Sustainability Report pages 3-6; AIF pages 3-4 Global Headquarters 200 Bloor St E, Toronto, ON M4W 1E5 https://www.manulife.com/en/markets.html
2-2	Entities included in the organization’s sustainability reporting	PAS ; Sustainability Report page 3
2-3	Reporting period, frequency and contact point	Sustainability Report pages 3, 107
2-4	Restatements of information	Restatements are articulated in relevant footnotes.
2-5	External assurance	2023 Independent Assurance Statement
Activities and workers		
2-6	Activities, value chain and other business relationships	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 Sustainability Report pages 3-6; AIF ; AR
2-7	Employees	Sustainability Report pages 97-100, 103
2-8	Workers who are not employees	Sustainability Report pages 97-100, 103

GRI Indicator	Indicator Description	Location/Explanation
Governance		
2-9	Governance structure and its composition	Sustainability Report pages 11-13; MIC pages 123-142; AIF pages 32-40
2-10	Nominating and selection of the highest governance body	MIC ; AIF
2-11	Chair of the highest governance body	MIC ; AIF ; AR
2-12	Role of highest governing body in overseeing ESG strategy and management of impacts	Sustainability Report pages 11-13; MIC
2-13	Delegation of responsibility for managing ESG impacts	Sustainability Report pages 11-13
2-14	Process of highest governing body reviewing and approving reported information including material topics	Sustainability Report pages 11-13
2-15	Conflicts of interest prevented and mitigated	MIC ; AIF
2-19	Remuneration policies	Sustainability Report page 91; MIC
2-20	Process for determining remuneration	Sustainability Report page 91; MIC
Strategy, policies, and practices		
2-22	Statement from senior decision-maker	Sustainability Report page 7
2-23	Policy commitments for business conduct	Sustainability Report pages 85-86; Manulife Code of Business Conduct and Ethics ; Manulife Global Human Rights Statement
2-26	Mechanisms for advice and concerns about ethics and responsible business conduct	Sustainability Report pages 85-86
2-28	Membership associations	Sustainability Report page 93
Stakeholder engagement		
2-29	Approach to stakeholder engagement	Sustainability Report page 14
2-30	Collective bargaining agreements	Sustainability Report page 100

GRI Indicator	Indicator Description	Location/Explanation
Material Topics		
3-1	Process to determine material topics	Sustainability Report page 14
3-2	List of material topics	Sustainability Report page 14
Economic Performance		
3-3	Management of material topics	Sustainability Report page 14, AR
201-1	Direct economic value generated and distributed	Sustainability Report pages 55-60, 95, 101; AR ; PAS
201-3	Defined benefit plan obligations and other retirement plans	Sustainability Report pages 72-73
Corporate Governance and Business ethics		
3-3	Management of material topics	Sustainability Report pages 14, 82, 85, 87, 93
205-2	Communicating and training about anti-corruption policies and procedures	Sustainability Report pages 85-86; Manulife Code of Business Conduct and Ethics
207-1	Approach to tax	Sustainability Report page 87
207-2	Tax governance, control, and risk management	Sustainability Report pages 83-84, 87
207-4	Country-by-country reporting	Sustainability Report page 94
415-1	Political contributions	Sustainability Report pages 93-94
Climate Change		
3-3	Management of material topics	Sustainability Report pages 14, 28-48
201-2	Financial implications and other risks and opportunities due to climate change	Sustainability Report pages 39-48; AR
305-1	Direct (Scope 1) GHG emissions	Sustainability Report page 95

GRI Indicator	Indicator Description	Location/Explanation
305-2	Energy indirect (Scope 2) GHG emissions	Sustainability Report page 95
305-3	Other indirect (Scope 3) GHG emissions	Sustainability Report pages 95-96
305-4	GHG emissions intensity	Sustainability Report page 96
Biodiversity and Nature Loss		
3-3	Management of material topics	Sustainability Report pages 14, 49-53
304-3	Habitats protected or restored	Sustainability Report pages 49-53, 96
304-2	Significant impacts of activities, products and services on biodiversity	Sustainability Report pages 49-53
Sustainable Finance		
3-3	Management of material topics	Sustainability Report pages 14, 17-26
203-1	Infrastructure investments and services supported	Sustainability Report pages 20, 25, 55-56
Diversity, Equity, and Inclusion		
3-3	Management of material topics	Sustainability Report pages 14, 61-65
405-1	Diversity of governance bodies and employees.	Sustainability Report pages 61-64, 82, 97-100
405-2	Gender pay equity	Sustainability Report pages 64, 100
Employee Wellness		
3-3	Management of material topics	Sustainability Report pages 14, 72-75
403-1	Occupational health and safety management system	Sustainability Report pages 74-75
403-6	Promotion of worker health	Sustainability Report pages 72-75
403-9	Work-related injuries	Sustainability Report pages 75, 100

GRI Indicator	Indicator Description	Location/Explanation
Human Rights		
3-3	Management of material topics	Sustainability Report pages 14, 79-80
Financial Inclusion		
3-3	Management of material topics	Sustainability Report pages 14, 58-60
203-2	Significant indirect economic impacts	Sustainability Report pages 38-48, 58-60; PAS
Operational efficiency		
3-3	Management of material topics	Sustainability Report pages 14, 28-30
302-1	Energy consumption within the organization	Sustainability Report page 95
302-3	Energy intensity	Sustainability Report page 95
303-5	Water consumption	Sustainability Report page 96
306-4	Waste diverted from disposal	Sustainability Report page 96
Talent attraction and retention		
3-3	Management of material topics	Sustainability Report pages 67-75
401-1	New employee hires and employee turnover	Sustainability Report pages 67, 100
401-2	Benefits provided to full-time employees	Sustainability Report pages 72-73
404-1	Average hours of training per year per employee	Sustainability Report pages 68-69, 97
404-2	Programs for upgrading employee skills and transition assistance programs	Sustainability Report pages 67-73

GRI Indicator	Indicator Description	Location/Explanation
Digital customer experience		
3-3	Management of material topics	Sustainability Report pages 14, 76, 88-90
418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	Sustainability Report pages 90, 94