Manulife

Global Reporting Initiative (GRI) Index

The Global Report Initiative (GRI) provides a framework for sustainability reporting. Our 2024 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	2024 Annual Report
AIF	2025 Annual Information Form
MIC	2025 Management Information Circular
PAS	2024 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 12; Sustainability Report pages 3-5; 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 4
2-3	Reporting period, frequency and contact point	Sustainability Report pages 4, 95
2-4	Restatements of information	Restatements are articulated in relevant footnotes.
2-5	External assurance	2024 Manulife Corporate GHG Verification; 2024 Manulife Investment Management Agriculture GHG Verification; 2024 Manulife Investment Management Real Estate GHG Verification; 2024 Manulife Investment Management Timberland GHG Verification
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 4-7, 66-69; AIF; AR
2-7	Employees	Sustainability Report pages 88-91
2-8	Workers who are not employees	Sustainability Report pages 88-91

GRI Indicator	Indicator Description	Location/Explanation
Governance		
2-9	Governance structure and its composition	Sustainability Report pages 11-13; MIC pages 122-138; AIF pages 4-6
2-10	Nominating and selection of the highest governance body	Sustainability Report pages 14, 74; MIC pages 17-19; AIF
2-11	Chair of the highest governance body	Sustainability Report page 14; MIC pages 20,129; AIF; AR
2-12	Role of highest governing body in overseeing ESG strategy and management of impacts	Sustainability Report page 14; MIC pages 123-125
2-13	Delegation of responsibility for managing ESG impacts	Sustainability Report pages 11-13; Manulife Investment Management Sustainability Report pages 11-14
2-14	Process of highest governing body reviewing and approving reported information including material topics	Sustainability Report page 14
2-15	Conflicts of interest prevented and mitigated	Sustainability Report page 74; MIC pages 130-131; AIF; Manulife Investment Management Sustainability Report pages 100-102
2-17	Collective knowledge of the highest governance body	Sustainability Report page 14; MIC pages 135-138
2-18	Evaluation of the performance of the highest governance body	MIC page 138
2-19	Remuneration policies	Sustainability Report page 82; MIC pages 51-63
2-20	Process for determining remuneration	Sustainability Report page 82; MIC pages 51-63
Strategy, policies, and practices		
2-22	Statement from senior decision-maker	Sustainability Report page 8
2-23	Policy commitments for business conduct	Sustainability Report pages 55, 70-72, 76-77; Code of Conduct and Business Ethics
2-24	Embedding policy commitments	Sustainability Report pages 55, 70-73, 76-77, 83; Code of Conduct and Business Ethics; Vendor Code of Conduct
2-25	Processes to remediate negative impacts	Sustainability Report pages 70-72, 76-77; Code of Conduct and Business Ethics
2-26	Mechanisms for advice and concerns about ethics and responsible business conduct	Sustainability Report pages 55, 71, 76-77; Code of Conduct and Business Ethics
2-28	Membership associations	Sustainability Report page 84

GRI Indicator	Indicator Description	Location/Explanation
Stakeholder engagement		
2-29	Approach to stakeholder engagement	Sustainability Report page 15
2-30	Collective bargaining agreements	Sustainability Report page 90
Material Topics		
3-1	Process to determine material topics	Sustainability Report page 15
3-2	List of material topics	Sustainability Report page 15
Economic Performance		
3-3	Management of material topics	Sustainability Report page 15; AR
201-1	Direct economic value generated and distributed	Sustainability Report pages 45-49, 87, 92; AR; PAS
201-3	Defined benefit plan obligations and other retirement plans	Sustainability Report pages 62-63
Corporate Governance and Business ethics		
3-3	Management of material topics	Sustainability Report pages 15, 70, 74-76, 79, 83
205-2	Communicating and training about anti-corruption policies and procedures	Sustainability Report pages 85-86; Code of Conduct and Business Ethics
207-1	Approach to tax	Sustainability Report page 78
207-2	Tax governance, control, and risk management	Sustainability Report pages 75, 78
207-4	Country-by-country reporting	Sustainability Report page 86
415-1	Political contributions	Sustainability Report page 84

GRI Indicator	Indicator Description	Location/Explanation
Climate Change		
3-3	Management of material topics	Sustainability Report pages 15, 24-41
201-2	Financial implications and other risks and opportunities due to climate change	Sustainability Report pages 24-41; AR
305-1	Direct (Scope 1) GHG emissions	Sustainability Report page 87; Manulife Investment Management Natural Capital Sustainability Report page 43; Manulife Investment Management Real Estate Sustainability Report page 31
305-2	Energy indirect (Scope 2) GHG emissions	Sustainability Report page 87; Manulife Investment Management Natural Capital Sustainability Report page 43; Manulife Investment Management Real Estate Sustainability Report page 31
305-3	Other indirect (Scope 3) GHG emissions	Sustainability Report page 87; Manulife Investment Management Natural Capital Sustainability Report page 43; Manulife Investment Management Real Estate Sustainability Report page 31
305-4	GHG emissions intensity	Sustainability Report page 87; Manulife Investment Management Real Estate Sustainability Report page 31
Biodiversity and Nature Loss		
3-3	Management of material topics	Sustainability Report pages 15, 42-43; Manulife Investment Management Natural Capital Sustainability Report page 5
304-3	Habitats protected or restored	Sustainability Report pages 42-43, 88; Manulife Investment Management Natural Capital Sustainability Report pages 9-10, 44
304-2	Significant impacts of activities, products and services on biodiversity	Sustainability Report pages 42-43; Manulife Investment Management Natural Capital Sustainability Report pages 5-23
Sustainable Finance		
3-3	Management of material topics	Sustainability Report pages 15, 17-22; Manulife Investment Management Sustainability Report pages 19-28
203-1	Infrastructure investments and services supported	Sustainability Report pages 20-22, 45-47; Manulife Investment Management Sustainability Report pages 66-69

GRI Indicator	Indicator Description	Location/Explanation
Diversity, Equity, and Inclusion		
3-3	Management of material topics	Sustainability Report pages 15, 52-54
405-1	Diversity of governance bodies and employees.	Sustainability Report pages 52, 74, 88-90
405-2	Gender pay equity	Sustainability Report pages 54, 90
Employee Wellness		
3-3	Management of material topics	Sustainability Report pages 15, 62-65
403-1	Occupational health and safety management system	Sustainability Report pages 64-65
403-2	Hazard identification, risk assessment, incident investigation	Sustainability Report pages 64-65
403-3	Occupational health services	Sustainability Report pages 64-65
403-4	Worker participation, consultation and communication on occupational health and safety	Sustainability Report pages 64-65
403-5	Worker training on occupational health and safety	Sustainability Report pages 64-65
403-6	Promotion of worker health	Sustainability Report pages 62-65
403-9	Work-related injuries	Sustainability Report page 90
Human Rights		
3-3	Management of material topics	Sustainability Report pages 15, 70-72; Manulife Investment Management Sustainability Report pages 43-45
Financial Inclusion		
3-3	Management of material topics	Sustainability Report pages 15, 50-51
203-2	Significant indirect economic impacts	Sustainability Report pages 24-41, 50-51; PAS

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GRI Indicator	Indicator Description	Location/Explanation
Operational efficiency		
3-3	Management of material topics	Sustainability Report pages 15, 25-27
302-1	Energy consumption within the organization	Sustainability Report page 87; Manulife Investment Management Real Estate Sustainability Report page 31
302-3	Energy intensity	Sustainability Report page 87; Manulife Investment Management Real Estate Sustainability Report page 31
303-5	Water consumption	Sustainability Report page 88; Manulife Investment Management Real Estate Sustainability Report page 32
306-4	Waste diverted from disposal	Sustainability Report page 88; Manulife Investment Management Real Estate Sustainability Report page 32
Talent attraction and retention		
3-3	Management of material topics	Sustainability Report pages 15, 57-63
401-1	Benefits provided to full-time employees	Sustainability Report pages 62-63
401-2	New employee hires and employee turnover	Sustainability Report pages 88, 90
404-1	Average hours of training per year per employee	Sustainability Report pages 59, 88
404-2	Programs for upgrading employee skills and transition assistance programs	Sustainability Report pages 57-63
Digital customer experience		
3-3	Management of material topics	Sustainability Report pages 15, 79-81
418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	Sustainability Report pages 80, 86

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