## Manulife's Al Principles

With the growing interest and adoption of Al across all of our businesses and functions, we have newfound opportunities to transform our business and lead the change that our customers and colleagues want to see.

At Manulife, we are committed to living our values in all that we do. Our Al Principles will guide how we design, develop, and deploy Al solutions.

These principles will empower our organization to deliver value for our customers, colleagues and society. With the fast pace of change in Al, we will evolve our principles as we learn and grow, as the industry matures, and as new or updated regulations emerge.





We will use data and AI in ways that are aligned to our Code of Business Conduct and Ethics and Impact Agenda.



We will prioritize the safety of our customers, colleagues and organization through sound delivery and governance processes.



We will endeavor to align our AI efforts with our commitment to a sustainable future, by designing energy-efficient AI solutions and partnering with companies who share our values.



We will implement practices intended to make our Al solutions and their use of data free from bias, explainable, and reliable, while maintaining the appropriate accountability for decision making.



We will prioritize human agency and empower our colleagues to use AI tools to enhance their skills and experience, knowing these are crucial for the future.



We will continually learn from and work with industry partners and AI experts to foster innovation and evolve our commitment to Responsible AI.