April 2025

Subject: Manulife Financial Corporation- Anti-Money Laundering Anti-Terrorist Financing (AML/ATF) Statement

Manulife Financial Corporation and its subsidiaries (“the Company”) is committed to ensuring that it effectively mitigates risks associated with money laundering and terrorist financing activities. The Company complies with various legal and regulatory regimes where we operate, including Canadian, US, EU, UK, UN Sanctions declarations as well as local statutory obligations.

With our global headquarters in Toronto, Canada, we operate as Manulife across Canada, Asia, and Europe, and as John Hancock in the United States, providing financial advice and insurance for individuals, groups and businesses. Through Manulife Wealth & Asset Management, we offer global investment, financial advice, and retirement plan services to individuals, institutions, and retirement plan members worldwide.

Our compliance efforts are consistent with the Financial Action Task Force Recommendations, Financial Transactions and Reports Analysis Centre of Canada (FINTRAC) guidance in compliance with Proceeds of Crime (Money Laundering) and Terrorist Financing Act (PCMLTFA) and other associated Regulations. Additionally, policies, procedures, and internal controls developed and implemented by U.S. subsidiaries of Manulife Financial Corporation include provisions for complying with U.S. law, including but not limited to, Title 31 of the United States Code.

The integrity of the financial services marketplace depends heavily on the strong belief that it functions within a framework of high legal, professional and ethical standards. Money laundering and terrorist financing activities are illegal and any perceived involvement could damage the reputation of the Company and the insurance/financial services industry as a whole.

Our global AML/ATF Program to prevent and detect money laundering and terrorist financing, includes a robust and extensive set of internal policies, procedures, and controls designed to meet the Company’s legal obligations.

The Global Chief Anti-Money Laundering Officer (Global CAMLO) has been designated as the person responsible for the global Program which includes the following core elements:

- Board and Senior Management oversight
- Annual assessments subject to audit
- Documented policies and procedures to comply with regulatory requirements
- Training for employees and key stakeholders
- Regulatory reporting
- KYC and transaction monitoring
- Quality assurance testing of control effectiveness
- Records management

The Program is routinely reviewed, evaluated and updated to effectively manage risks as our business and regulatory requirements evolve.

As a global financial institution, we understand the critical role we play in safeguarding the financial system and protecting our customers and communities from illicit financial activities. Our comprehensive AML/ATF framework reflects our commitment to principles of integrity, transparency, and regulatory compliance.