

MANULIFE FINANCIAL CORPORATION Shareholder Engagement Principles

The board of directors of Manulife Financial Corporation (“Manulife”) believes that it is important to have regular and constructive engagement directly with shareholders to allow and encourage shareholders to express their views on governance and other matters directly to the board outside of the annual meeting. These principles outline how the board engages with shareholders and how shareholders can engage with the board.

The board has developed a program, led by the Chairman and supported by Manulife’s investor relations team, to facilitate engagement with shareholders. Accordingly, the Chairman, at his or her discretion and in accordance with Manulife’s disclosure policy, meets with Manulife’s shareholders and organizations representing groups of shareholders.

Manulife has a disclosure policy (available at www.manulife.com), to which all employees and directors are subject, that covers communications with shareholders and ensures all shareholders receive material information about Manulife in a timely manner. Discussions may cover topics such as performance, succession planning, executive compensation, disclosure and corporate governance practices but will not include discussions of undisclosed material facts or material changes.

The board also encourages shareholders to participate at our annual meetings and to contact our independent directors through the office of the Chairman.

The Chairman and Investor Relations report to the board on their discussions with shareholders.

How to contact the board and management

Shareholders are encouraged to be specific in their communications such that inquiries can be directed to appropriate contacts and replied to efficiently and effectively. The table below sets out contact information for relevant contacts.

Please note that communications to the board may be read by the Corporate Secretary.

If your question relates to...	Contact	Contact Information
Corporate governance matters	Board	Chairman of the Board Manulife Financial Corporation 200 Bloor Street East Toronto, ON M4W 1E5 Email: corporate_governance@manulife.com
General business operations, financial results and specific performance details, strategic direction and similar matters	Investor Relations	Investor Relations Department Manulife Financial Corporation 200 Bloor Street East Toronto, ON M4W 1E5 Email: investor_relations@manulife.com
Your personal shareholdings, including voting rights, dividends and similar matters	Shareholder Services	Shareholder Services Department Manulife Financial Corporation 200 Bloor Street East Toronto, ON M4W 1E5 Email: shareholder_services@manulife.com