

The Global Report Initiative (GRI) provides a framework for sustainability reporting. Our [2022 ESG Report](#) was informed by GRI standards. The following index outlines our GRI disclosures. In addition to our ESG Report, GRI disclosures can be found in our Annual Report, Annual Information Form, Management Information Circular, and Manulife Public Accountability Statement.

AR 2022 Annual Report
AIF 2023 Annual Information Form
MIC 2023 Management Information Circular
PAS 2022 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 146; ESG Report page 3; 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 ; ESG Report page 3
2-3	Reporting period, frequency and contact point	ESG Report pages 3, 91
2-4	Restatements of information	Restatements are articulated in relevant footnotes.
2-5	External assurance	2022 Independent Assurance Statement: Sustainability ESG Reporting (manulife.com)
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 ESG Report page 3-4; AIF ; AR
2-7	Employees	ESG Report pages 84-86, 88
2-8	Workers who are not employees	ESG Report pages 84, 88

GRI Indicator	Indicator Description	Location/Explanation
Governance		
2-9	Governance structure and its composition	ESG Report pages 11-13; MIC pages 115-126; 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	ESG Report pages 11-13; MIC
2-13	Delegation of responsibility for managing ESG impacts	ESG Report pages 11-13
2-14	Process of highest governing body reviewing and approving reported information including material topics	ESG Report pages 11-13
2-15	Conflicts of interest prevented and mitigated	MIC ; AIF
2-19	Remuneration policies	ESG Report 76; MIC
2-20	Process for determining remuneration	ESG Report 76; MIC
Strategy, policies, and practices		
2-22	Statement from senior decision-maker	ESG Report page 5
2-26	Mechanisms for advice and concerns about ethics and responsible business conduct	ESG Report pages 72, 77
2-28	Membership associations	ESG Report pages 78-80
Stakeholder engagement		
2-29	Approach to stakeholder engagement	ESG Report page 9
2-30	Collective bargaining agreements	ESG Reportt page 86

GRI Indicator	Indicator Description	Location/Explanation
Material Topics		
3-1	Process to determine material topics	ESG Report page 9
3-2	List of material topics	ESG Report page 9
Economic Performance		
3-3	Management of material topics	ESG Report pages 3-4, AR
201-1	Direct economic value generated and distributed	ESG Report pages 47-52, 81, 86; AR ; PAS
201-3	Defined benefit plan obligations and other retirement plans	ESG Report page 63
Corporate Governance and Business ethics		
3-3	Management of material topics	ESG Report pages 68, 72, 73
205-2	Communicating and training about anti-corruption policies and procedures	ESG Report pages 19, 72
207-1	Approach to tax	ESG Report page 73
207-2	Tax governance, control, and risk management	ESG Report pages 71,73
207-4	Country-by-country reporting	ESG Report page 81
415-1	Political contributions	ESG Report pages 78-81
Climate Change		
3-3	Management of material topics	ESG Report pages 24-43
201-2	Financial implications and other risks and opportunities due to climate change	ESG Report pages 36-43; AR
305-1	Direct (Scope 1) GHG emissions	ESG Report pages 27, 82

GRI Indicator	Indicator Description	Location/Explanation
305-2	Energy indirect (Scope 2) GHG emissions	ESG Report pages 27, 82
305-3	Other indirect (Scope 3) GHG emissions	ESG Report pages 27, 82
305-4	GHG emissions intensity	ESG Report page 83
Biodiversity and Nature Loss		
3-3	Management of material topics	ESG Report pages 44-45
304-3	Habitats protected or restored	ESG Report pages 44-45, 83
304-2	Significant impacts of activities, products and services on biodiversity	ESG Report pages 44-45
Sustainable Finance		
3-3	Management of material topics	ESG Report pages 15-20
203-1	Infrastructure investments and services supported	ESG Report pages 14, 16, 47-48
Diversity, Equity, and Inclusion		
3-3	Management of material topics	ESG Report pages 53-58
405-1	Diversity of governance bodies and employees.	ESG Report pages 53-57, 68, 84-86
405-2	Gender pay equity	ESG Report pages 57, 86
Diversity, Equity, and Inclusion		
3-3	Management of material topics	ESG Report pages 53-58
405-1	Diversity of governance bodies and employees.	ESG Report pages 53-57, 68, 84-86
405-2	Gender pay equity	ESG Report pages 57, 86

GRI Indicator	Indicator Description	Location/Explanation
Employee Wellness		
3-3	Management of material topics	ESG Report page 63-64
403-1	Occupational health and safety management system	ESG Report pages 64
403-6	Promotion of worker health	ESG Report pages 63-64
403-9	Work-related injuries	ESG Report pages 64, 86
Human Rights		
3-3	Management of material topics	ESG Report pages 69-70
Financial Inclusion		
3-3	Management of material topics	ESG Report pages 50-52
203-2	Significant indirect economic impacts	ESG Report pages 36-43, 50-52; PAS
Operational efficiency		
3-3	Management of material topics	ESG Report pages 24-27, 82-83
302-1	Energy consumption within the organization	ESG Report page 82
302-3	Energy intensity	ESG Report page 82
303-5	Water consumption	ESG Report page 83
306-4	Waste diverted from disposal	ESG Report page 83

GRI Indicator	Indicator Description	Location/Explanation
Talent attraction and retention		
3-3	Management of material topics	ESG Report pages 59-62
401-2	Benefits provided to full-time employees	ESG Report pages 63
401-1	New employee hires and employee turnover	ESG Report pages 59, 84
404-1	Average hours of training per year per employee	ESG Report pages 60-61, 84
404-2	Programs for upgrading employee skills and transition assistance programs	ESG Report pages 60-61, 63-64
Digital customer experience		
3-3	Management of material topics	ESG Report pages 65, 74-75
418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	ESG Report pages 74-75