

**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 the risks associated with money laundering and terrorist financing activities in compliance with various legal and regulatory requirements in those jurisdictions in which the Company operates and in a manner consistent with the 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. In addition to this, 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 activities to which any perceived involvement could result in damage to the reputation of the Company and the insurance/financial services industry as a whole.

Our program to prevent and detect money laundering and terrorist financing, which has a robust and extensive set of internal policies, procedures, and controls designed to meet the Company’s obligations under the law, reflects our unwavering commitment to integrity, transparency, and regulatory compliance.

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.