

Global Human Rights Statement

This statement outlines Manulife’s commitment to respecting and promoting internationally proclaimed human rights.

We work to respect and promote human rights in our business decisions, our operations, and our relationships with our customers, employees, shareholders and others. Where local law and international human rights standards differ, we will follow the higher standard; where they conflict, we will comply with the law, while seeking ways to respect international human rights within our spheres of influence and through our own business conduct.

Our approach to respecting and promoting human rights is guided by the United Nations Guiding Principles on Business and Human Rights, which states that businesses must “avoid infringing on the human rights of others and should address adverse human rights impacts with which they are involved.” This is embedded in our values, in our decision-making and in our expectations of ourselves and those with whom we work.

Our Code of Business Conduct and Ethics affirms the company’s commitment to ethical conduct and to operating within the laws and regulations of every jurisdiction in which we operate. Indeed, all employees and members of the Board must undergo annual training and annually certify their compliance with the Code, be well-versed in its provisions, and conduct themselves according to both the letter and the spirit of those provisions.



Our General Account and our third-party investment management business, Manulife Investment Management, both include human rights considerations in investment decisions and stewardship activities as a core part of their approach to Environmental, Social and Governance (ESG) issues. Human rights considerations are also an important part of our due diligence and risk assessment programs.

It is in our best interest to set high standards for ourselves at all times and to align ourselves with agents, representatives, suppliers and business associates who have similar high standards of business conduct. As an example, our Vendor Code of Conduct sets expectations for our thousands of suppliers and requires all vendors to respect the dignity and human rights of all workers and be committed to fair employment and labour practices.

We aim to cultivate a diverse, equitable, and inclusive workplace, in which all employees are encouraged to bring their authentic and whole selves to work. We strive to attract, develop and retain a workforce that is as diverse as the customers we serve and to foster a work environment that embraces the strength of cultures and individuals.

As evidenced by our fair labour practices and policies:

- We strictly prohibit directors, officers, employees, contractors, subcontractors, subcontractor employees, contingent workers and agents from engaging in human-trafficking-related activities.
- We provide employees with a safe and healthy working environment that meets or exceeds applicable standards for workplace health and safety, and we do not tolerate discrimination, harassment, or violence in the workplace.
- We do not utilize child labour or any form of forced or compulsory labour, and we comply with local age of employment laws.

Our employees are encouraged to share any concerns with their leaders; they also have the option of posing questions to Manulife's Global Compliance Office or reporting unethical, unprofessional, illegal, fraudulent, or other questionable behaviour, through Manulife's Ethics Hotline. While the Ethics Hotline is intended primarily for employees, external stakeholders may also use it.

For more information, please refer to our Code of Business Conduct and Ethics and our annual Sustainability Report.