

## Strength in Promises

2003 Public Accountability Statement



## Our Vision and Values

### Uniting our team

Manulife Financial maintains a core vision that brings clear direction to our activities and unity to our team. Our vision is to be the most professional life insurance company in the world; providing the very best financial protection and investment management services tailored to customers in every market where we do business.

Supporting our vision, our P.R.I.D.E. values guide everything we do – from strategic planning to day-to-day decision-making, to the manner in which we treat our customers and other stakeholders.

### Professionalism

We will be recognized as having professional standards. Our employees and agents will possess superior knowledge and skill, for the benefit of our customers.

### Real Value to Our Customers

We are here to satisfy our customers. By providing the highest quality products, services, advice and sustainable value, we will ensure our customers receive excellent solutions to meet their individual financial and protection needs.

### Integrity

All of our dealings are characterized by the highest levels of honesty and fairness. We develop trust by maintaining the highest ethical practices.

### Demonstrated Financial Strength

Our customers depend on us to be here in the future to meet our financial promises. We earn this faith by maintaining uncompromised claims paying ability, a healthy earnings stream and superior investment performance, consistent with a prudent investment management philosophy.

### Employer of Choice

Our employees will determine our future success. In order to attract and retain the best employees, we will invest in the development of our human resources and reward superior performance.

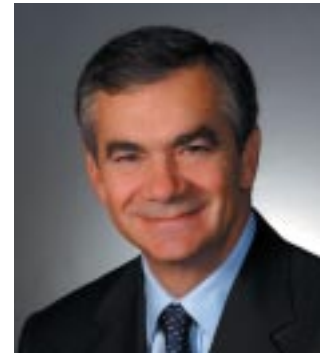
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## Manulife's 2003 Public Accountability Statement is produced and filed as required by Manulife Financial Corporation and the following affiliates in Canada:

- The Manufacturers Life Insurance Company
- Manulife Bank of Canada
- Manulife Canada Ltd.
- MFC Insurance Company Limited
- First North American Insurance Company

## President's Message



At Manulife, we believe our promises are for life. As the most professional life insurance company in the world, the promise we make to be a responsible corporate citizen is taken seriously.

As a company that makes life-long promises, Manulife adheres to the strictest principles of ethics and governance. We are gratified that we continue to be recognized by others for these practices. I invite you to visit the Corporate Governance section of [www.manulife.com](http://www.manulife.com) to learn more about how upholding the best in governance standard guides our business.

We are proud of our Corporate Giving Program, bringing considerable financial support and personal reinforcement to the areas of health care, education and community service. In 2003, we contributed more than \$6.4 million to 800 charitable organizations, based on the principle of "giving forward" to groups that will make a positive difference for the future. Our 35,000-strong employee group and agency force also champion this approach through their incredible volunteerism.

This Public Accountability Statement, a record of our charitable and volunteer initiatives in 2003, demonstrates how seriously we take our responsibility to improve our neighbourhoods. It also illustrates our commitment to our employees, to disabled and low-income Canadians, to small business owners and to the environment.

Through this Report, we are pleased to discuss how our Company – and our employees – are bringing support and encouragement across Canada and around the globe. Together we demonstrate that being the most professional life insurance company in the world also means keeping our promises.

A handwritten signature in black ink that reads "D. D'Alessandro". The signature is written in a cursive, flowing style.

**Dominic D'Alessandro**  
President and  
Chief Executive Officer

# Commitment to Corporate Governance

## Delivering solid performance through sound practices

While Manulife is focused on producing outstanding financial performance for our shareholders, we also maintain an unwavering dedication to meeting and exceeding the highest standards of corporate governance. We do so because we believe strongly that good corporate governance is critical to the Company's long-term success and the protection of interests of our many stakeholders.

Weak performance in corporate governance undermines an organization, its investors, employees and customers. Flawed practices also cause uncertainty across the overall economy, impacting us all. As a result, we are proud that Manulife is often recognized as one of the best-governed companies by influential organizations, business commentators and governance experts. By serving as an example to other corporations, we hope to bring added strength to the business community that benefits all stakeholders who are connected to the economy.

Manulife's policies and practices are consistent with our vision of being the most professional life insurance company in the world. We invite you to review the components of our governance program by visiting a new area of our website dedicated to these issues, at [www.manulife.com/governance](http://www.manulife.com/governance).



### Recognized Strength

In 2003, Manulife was once again recognized as one of the top 20 most admired and respected Canadian corporations, as ranked by Canadian CEOs, the only insurance company to make the ranking.\*

\*Ipsos-Reid/KPMG Survey, January 2004

**Being a good corporate citizen is fundamental to being a world-class company.**

## Commitment to Communities

### Helping fortify community health, education and volunteerism

Manulife believes that being a good corporate citizen is a vital part of our day-to-day activities. As one of the largest life insurance companies in North America, we are privileged to have the financial and human resources to assist charitable organizations around the globe, bettering the communities in which our employees and customers live and work.

We feel that our corporate giving programs should help empower communities, by giving non-profit groups and worthy initiatives the means to build, support and inspire others. Our philosophy of “giving forward” allows us to support important emerging issues where we can make a positive difference for the future, bringing strength to these communities both today and over the long-term.

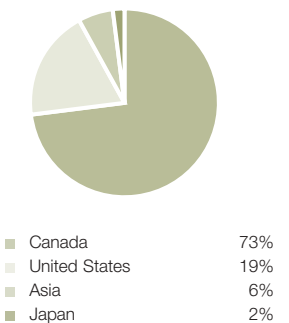
We continue to direct our support to health care, education and community service, including promotion of local volunteerism. These broad categories allow us to address specific local needs in various locations and cultures.

In 2003, Manulife contributed more than \$6.4 million to approximately 800 organizations worldwide, including \$4 million to 440 organizations in Canada. In keeping with Manulife tradition, our employees generously continued to dedicate thousands of hours of volunteer work to our community partners. We are pleased with the impressive results of our combined efforts, which are resulting in positive change that aids many individuals, families and local communities.

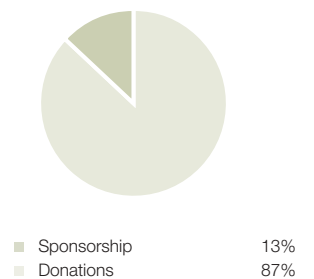
**As an Imagine “Caring Company” we proudly donate at least one per cent of our average domestic pre-tax profit to registered charities.**



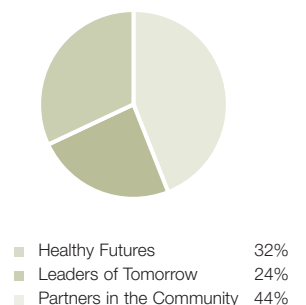
### Total Giving by Country



### Donations & Sponsorships



### Total Giving Allocation





### **Healthy Futures**

Our focus on 'Healthy Futures' gives us the opportunity to fund programs that encourage people to make positive choices and take action to enhance and maintain healthy lives as they age. As part of this mandate, Manulife proudly backs organizations that are linked to preventative, educational or rehabilitative programs associated with the aging process. By doing so, we help nurture people – and bring them added resilience – so they can lead longer, healthier and satisfying lives.

In 2003, Manulife lent its assistance in the areas of cardiac and cancer care, Alzheimer care-giver support, diabetes education, muscular disorder research and much more.

Manulife's support to hospitals included:

#### **Cardiac care at:**

- St Mary's Hospital (Kitchener, Ontario)
- St. Michael's Hospital (Toronto, Ontario)
- University Health Network (Toronto, Ontario)

#### **Cancer care at:**

- Princess Margaret Hospital (Toronto, Ontario)
- Grand River Hospital (Waterloo, Ontario)
- BC Women's Hospital (Vancouver, British Columbia)

Charities supported as part of the 'Healthy Futures' program include: the ALS Society of Canada (National), Canadian Blood Services (Ontario), Hong Kong Cancer Fund (Hong Kong), HOPE Society Cancer Treatment (Taiwan), Heart & Stroke Foundation of Canada (National), Royal Alexandra Hospital Foundation (Alberta), Muscular Dystrophy Canada (National), Perini Quality of Life Clinic at Dana Farber Cancer Center (United States), and the Sunnybrook & Women's College Health Sciences Foundation (Ontario).

**Manulife is a proud sponsor of the *Manulife Walk for Memories* in support of the Alzheimer Society of Toronto, the *Manulife Walk & Fun Run* in aid of Breast Cancer Action, and the *Manulife Bike & Hike* raising funds for the Cardiac Care Centre at St. Mary's General Hospital.**

## Bolstering learning in Indonesia

Through the Manulife Care Foundation in Indonesia, we offer 250 low-income students at five schools in Jakarta the ability to pursue an education. We also sponsor the “I Want to Learn” program in Sukabumi, providing classroom facilities with much needed supplies for 260 students and provide more than 1,200 students with school bags and supplies.

## Leaders of Tomorrow

Manulife believes in helping young adults discover their career possibilities, realize their true potential and find fulfillment when they enter the workforce. By championing this cause, we can help them make meaningful contributions that ultimately invigorate our common society. Our ‘Leaders of Tomorrow’ focus funds programs that help young people prepare for a career and encourages students to plan carefully for their futures.

Manulife has a long history of supporting post-secondary institutions. We recognize that a strong educational system fosters a highly skilled workforce that will benefit our country and create the talent that businesses like ours will need in the future. In 2003, we provided support to:

- Carleton University’s School of Journalism and Communications
- Lakehead University’s Advanced Technology and Academic Centre
- Queen’s University (Japanese visiting student scholarship)
- University of Montreal (Manulife Financial Scholarship)
- University of Toronto’s Chair of Financial Services
- University of Waterloo’s Actuarial Program
- York University’s Schulich School of Business

Charities supported as part of the ‘Leaders of Tomorrow’ program include: Ashinaga Scholarship Society (Japan), Canadian International School of Hong Kong (Hong Kong), Edward Everett Elementary School (United States), Ephpheta Foundation (Philippines), Frontier College (Ontario), Junior Achievement (Ontario), Scientists in School (Ontario), Straits Times School Pocket Money Fund (Singapore), and Vietnam Association for Promoting Educational Development (Vietnam).





### **Elevating quality children's care in the Philippines**

Manulife Philippines established the Migi's Corner Foundation in 1999, providing playrooms and safe havens in hospitals for children undergoing treatment for cancer and other life threatening illnesses. The nine "Migi's Rooms" and "Migi Garden Playgrounds" are found in medical centres throughout Manila and Davao.

### **Partners in the Community**

We realize that, to truly make a difference in local communities, we must encourage and support the power of our employees to stand behind – and bring to life – our corporate giving programs. Manulife's Community Initiative Program in Canada and a Matching Gift Program in the United States allows us to support local initiatives by focusing on community groups with which employees can become involved.

The Community Initiative Program enables Manulife's Canadian Regional Field Offices to support local causes, consistent with Manulife's Corporate Giving Program. The U.S. Matching Gift Program matches dollar-for-dollar personal contributions made by employees to registered charities and non-profit organizations.

Charities supported as part of the 'Partners in the Community' program include: The Community Chest of Hong Kong (Hong Kong), Canadian Red Cross – Halifax Hurricane Relief Fund (Halifax), Laura Vicuna Foundation (Philippines), Saigon Children's Charity (Vietnam), Salvation Army of Greater Toronto (Toronto), St. John's Kitchen (Kitchener-Waterloo), and South Boston Neighborhood House (Boston).

**'Partners in the Community' funds programs through the United Way in both Canada and the United States. In 2003, the employee campaign and Company match raised \$2.3 million for the United Way across North America. In Canada alone, we raised \$2 million.**



## Employee volunteers make a global impact

**Beginning in 2001, the International Year of the Volunteer, our employees committed to working together each fall on a global volunteer initiative. In 2003, employees in 11 countries volunteered their time to various charities.**

### Empowering our employee volunteers

Volunteerism is an important part of Manulife's culture and our employees believe in bettering their communities by lending a hand. Every year, employees around the globe volunteer thousands of hours to raise funds and help operate a large number of community organizations.

At Manulife, we try to recognize the volunteer efforts of our employees because we value their dedication and hope to inspire others to follow their lead. In Canada, the 'Helping Hands' grant program provides \$500 donations to organizations where employees volunteer at least 40 hours per year. In the United States, volunteers are recognized through the 'Manulife CARES' program – volunteers are nominated for their outstanding efforts and five winners receive a US\$1,000 donation to benefit the charity of their choice.

Annually, Manulife recognizes one individual from a select group of nominees from around the world that have been nominated by their peers for their commitment and contributions to their community. The Stars of Excellence Citizenship Award was established in 2000 to recognize the accomplishments of an employee who goes above and beyond.

### 2003 Citizenship Award Honouree

Tracy Shewfelt, Business Analyst – Canadian Division

A committed volunteer of the Canadian Cystic Fibrosis Foundation, the Kidney Foundation, and HopeSpring Cancer Support Centre, Tracy still finds time to help out the local ringette team and volunteer at her daughters' school. Tracy's tireless efforts and years of dedication to these organizations and others make her this year's STAR of Excellence Citizenship Award recipient.

Tracy's primary cause is the Cystic Fibrosis Foundation, where she has been a member of the executive board for five years. Under her tenure, Tracy has significantly increased the active volunteer base of the local cystic fibrosis chapter and had a direct role in increasing chapter revenues during the past few years. In addition to speaking at events to raise awareness of cystic fibrosis and the local chapter, Tracy makes herself available to families with members who have been recently diagnosed with cystic fibrosis.

Manulife takes our commitment to volunteerism one step further by organizing volunteer opportunities for employees. Some of the programs Manulife has established in partnership with community organizations include: the Manulife Homework Club (Toronto), a Junior Achievement Company Program (Toronto), the Junior Achievement Economics of Staying In School Day (Toronto), a Manulife Blood Donor Committee (Toronto), the Edward Everett Elementary School Manulife Chaperone Program (Boston), the Manulife Hong Kong Qile Charity Cake Drive (Hong Kong) and Send'em Off Smiling (Waterloo region).



## Commitment to Employees



### Supporting the most powerful contributors to our success

Without a doubt, our employees are the most significant contributors to our Company's success. Every day they live up to our corporate values and they consistently demonstrate their commitment to satisfying our customers.

Since our employees are our greatest source of strength, we want to provide them with an equal level of support by being an employer of choice. To help us do so, and attract and retain top talent, we provide one of the most comprehensive and competitive employment packages in the industry.

In addition to competitive compensation, benefits and recognition programs, we provide extensive employee support, including innovative learning opportunities, strong ongoing communications and a variety of services, such as health and counselling options. We also vigorously maintain a safe, respectful and accessible work environment that supports diversity and employee advancement.

Manulife is a global employer, with approximately 35,000 employees and agents located in 15 countries and territories.

In Canada, Manulife employs more than 7,800 people in eight provinces.

#### Employment – Canada

Province	Full-Time	Part-Time	Total
Alberta	232	15	247
British Columbia	123	13	136
Manitoba	40	2	42
New Brunswick	3	–	3
Nova Scotia	56	2	58
Ontario	6,226	622	6,848
Quebec	425	33	458
Saskatchewan	46	1	47
<b>Total</b>	<b>7,151</b>	<b>688</b>	<b>7,839</b>

Outside of Canada, Manulife employs more than 5,000 full- and part-time staff. In addition, almost 22,000 career agents – who sell exclusively Manulife products and services – work for Manulife throughout Asia.

#### Employment

Location	Full-Time	Part-Time	Total
United States	1,209	28	1,237
Asia, excluding Japan	2,775	40	2,815
Japan	914	179	1,093
<b>Total</b>	<b>4,898</b>	<b>247</b>	<b>5,145</b>

# Commitment to the Environment

## Honouring practices that strengthen our planet's health

The delicate state of our ecosystem means that we must all take action to help preserve our environment. By respecting and balancing the needs of all stakeholders, we can reinforce the health of our planet. To do so, Manulife strives to deliver the highest standards of environmental responsibility. We've established and maintain policies and procedures so that we can conduct business in a way that is sensitive to the environment. Our environmental policy, along with our comprehensive procedures, emphasize recycling, healthy work environments and energy conservation in all of our properties across North America.

## Environmental Policy

Manulife Financial is committed to conducting all of its business activities in a manner that recognizes the need to preserve the quality of our environment. Manulife will:

- Promote environmental responsibility and conservation to employees with applicable job accountabilities;
- Distribute all relevant environmental policies and procedures to employees with applicable job accountabilities for their guidance and implementation into business practices;
- Ensure the Company's risk analysis and risk management procedures include consideration of environmental matters;
- Comply with all applicable environmental laws and regulations and, where possible, participate in the ongoing dialogue with government and industry to establish and promote practical environmental goals; and
- Establish procedures to ensure the effective implementation of these policies.

### Endorsing environmental innovation

In 2003, Manulife invested in *Green Power*, a new initiative from BC Hydro that allocates *Green* electricity for use in our Vancouver buildings. *Green Power* is primarily generated by wind turbines and water, without emission of harmful gases or air pollutants, and the resources used are renewable.



## Commitment to our Customers

### **Providing the confidence to achieve their goals**

The products and services offered by Manulife are all about giving our customers confidence – that they have the level of protection, financial resources and advice they need to succeed. Ultimately, we help our customers access the strength and support they require to achieve their personal or business goals.

Meeting the needs of our customers also goes beyond delivering innovative products and services. We believe in being flexible and attentive to their needs by giving all customers the ability to meet with us in a manner they choose. We ensure that all buildings owned and managed by Manulife meet or exceed local bylaws for accessibility. We have a dedicated workforce of licensed financial advisors in Canada, financial planners, brokers and pension experts in the United States, and a Manulife-trained sales force in Asia ready to serve our clients in any way necessary.

We also provide customers with communication that is clear, concise and written in plain language. By seeing things from the customer's point of view, Manulife employees and advisors are helping customers worldwide make better financial decisions and achieve financial security and peace of mind.



## Accessible Banking

### Offering consumer choice in financial services

Having access to a number of options when selecting banking services gives consumers the freedom to make choices and gain greater control of their finances. Manulife Bank provides consumer choice through innovative mortgages, loans and deposit products, distributed across Canada by advisors associated with Manulife Financial. This vast network of professionals ensures clients receive quality customer service and advice to help them meet their financial goals.

In 2003, thousands of new financial advisors became eligible to offer Manulife Bank products and we doubled our network of Mortgage Banking Consultants to serve all areas of Canada. Manulife One became the first home line of credit available with up to 90 per cent financing through Canadian Mortgage and Housing Corporation, providing clients living in rural communities and those with fewer assets an opportunity to open this unique account. Manulife Bank also joined The Exchange Network, a network of more than 1,300 Automated Bank Machines across Canada, allowing clients to make deposits and withdrawals without being charged a convenience fee.

Through a dramatic increase in financial advisors and Banking Consultants, free access to our 24-hour Internet and telephone banking services, and by joining The Exchange Network, customers can access our products virtually anywhere in Canada. We believe this commitment to service is part of our ability to offer banking, the way it should be.



## Taxation

### Strengthening the delivery of public services to Canadians

Taxes, levies and assessments are a significant component of Manulife's expenses. In addition to Canadian income and capital-based taxes, the Company, in Canada, is subject to other taxes as reported as part of the Company's operating expenses, including property and business taxes, premium taxes, employer payroll taxes, commodity and consumption taxes, and investment income taxes.

For 2003, the Company incurred \$263 million of income and other taxes paid or payable to all levels of government in Canada. These taxes consisted of \$65 million in income taxes, \$9 million in capital taxes and \$189 million in other taxes.

The following table presents the federal and provincial income and capital taxes paid or payable in Canada for 2003:

<b>Taxes paid or payable in Canada</b>		
For the year ended December 31, 2003 (\$ thousands)	Income Taxes <sup>(1)</sup>	Capital Taxes
<b>Federal</b>	\$ 32,224	\$ 6,963
<b>Provincial</b>		
Newfoundland and Labrador	431	–
Prince Edward Island	121	–
Nova Scotia	728	136
New Brunswick	444	–
Quebec	1,258	1,100
Ontario	20,043	1,069
Manitoba	1,040	2
Saskatchewan	1,062	10
Alberta	3,943	–
British Columbia	3,693	–
Northwest, Yukon and Nunavut	44	–
<b>Total Provincial</b>	32,807	2,317
<b>Total</b>	<b>\$ 65,031</b>	<b>\$ 9,280</b>

(1) Income tax amounts are estimates based on information available for the year as at December 31, 2003

## Financing Canadian Business

### Serving as a solid partner in business growth

To help Canadian businesses develop and expand, Manulife provides clients with the financial resources to reach their growth objectives. We provide debt financing to firms in Canada in a number of ways, principally in the area of mortgage financing.

Manulife originates commercial mortgages through a network of eight branches across Canada. Its customers are owners and developers of real estate with a strong track record and earnings stability. Commercial mortgages underwriting concentrates on the quality of the location, the physical qualities of the real estate, the durability of lease income and market trends for the property type.

In 2003, new loan commitments totaling \$1,023 million and loan renewals totaling \$269 million were issued to 305 customers. New loan commitments ranged in size from \$0.4 million to \$50 million, with an average loan size of \$6.5 million.

Mortgage approvals are made in accordance with the Company's Mortgage Credit Policy and the Mortgage Lending Guideline, which is reviewed by the Board of Directors on an annual basis.

Manulife provides private financing for a wide range of Canadian companies operating in diverse industries across the country. Investments are made in companies that can demonstrate a successful operating history and exhibit strong ongoing business fundamentals. In 2003, new commitments totaled \$256 million, spread across 13 different corporate customers. New commitments ranged in size from \$8 million to \$50 million with an average size of \$20 million. New investments are approved by the Credit Committee and made in accordance with the Company's Investment Policy Guidelines.

#### Amount of debt financing authorized in 2003

(\$ thousands)	\$0 – \$24,999	\$25,000 – \$99,999	\$100,000 – \$249,999	\$250,000 – \$499,999	\$500,000 – \$999,999	\$1,000,000 – \$4,999,999	\$5,000,000 – and greater	Grand Total
British Columbia	\$ 0	\$ 262	\$ 805	\$ 2,159	\$ 8,915	\$ 75,583	\$ 149,830	\$ 237,555
Alberta	0	0	1,112	340	5,910	85,860	203,691	296,913
Saskatchewan	0	0	0	550	860	4,350	6,600	12,360
Manitoba	0	0	200	0	0	25,489	8,580	34,269
Ontario	0	514	1,752	3,000	17,727	218,007	631,229	872,228
Quebec	0	165	1,337	350	1,994	17,530	107,820	129,197
New Brunswick	0	50	0	478	0	3,608	13,600	17,736
Nova Scotia	0	0	0	0	0	16,423	50,450	66,873
P.E.I.	0	0	0	0	0	0	0	0
Newfoundland Territories	0	0	0	0	0	0	0	0
<b>Total Canada</b>	<b>\$ 0</b>	<b>\$ 990</b>	<b>\$ 5,207</b>	<b>\$ 6,877</b>	<b>\$ 35,408</b>	<b>\$ 446,850</b>	<b>\$ 1,171,801</b>	<b>\$ 1,667,133</b>

#### Number of customers to which debt financing was authorized in 2003

(\$ thousands)	\$0 – \$24,999	\$25,000 – \$99,999	\$100,000 – \$249,999	\$250,000 – \$499,999	\$500,000 – \$999,999	\$1,000,000 – \$4,999,999	\$5,000,000 – and greater	Grand Total
British Columbia	0	4	5	6	11	29	9	64
Alberta	0	0	6	1	8	38	15	68
Saskatchewan	0	0	0	2	1	1	1	5
Manitoba	0	0	1	0	0	11	1	13
Ontario	0	8	12	8	23	104	44	199
Quebec	0	4	6	1	3	7	8	29
New Brunswick	0	1	0	1	0	2	2	6
Nova Scotia	0	0	0	0	0	6	5	11
P.E.I.	0	0	0	0	0	0	0	0
Newfoundland Territories	0	0	0	0	0	0	0	0
<b>Total Canada</b>	<b>0</b>	<b>17</b>	<b>30</b>	<b>19</b>	<b>46</b>	<b>198</b>	<b>85</b>	<b>395</b>

## **Corporate Profile**

Manulife Financial is one of the most dynamic and progressive financial organizations in the world today with a history of financial stability that spans more than a century.

Since 1887, Manulife has established its leadership role in financial protection and wealth management. We have received numerous awards and recognition for our customer service, our products, our innovation and our people. With our strong sales successes, we have gained market share. And, through acquisitions, we have welcomed new clients and distribution partners to Manulife. Our employees and distribution partners now serve more than 8.7 million customers in 15 countries and territories around the world. Manulife's portfolio of financial products includes life insurance, pensions, mutual funds, annuities and group benefits.

We are also among the most profitable life insurance companies in North America. Manulife was the first Canadian life insurer to top \$1.5 billion in earnings. Our medium-term financial targets are to earn a return of 16 per cent on our equity and to grow our earnings per share by 15 per cent per year. Manulife's demonstrated financial performance has attracted a strong and diversified shareholder base and has earned the Company credit ratings that are among the highest in the industry.



[www.manulife.com](http://www.manulife.com)

Manulife Financial Corporation's 2003 Public Accountability Statement is available to view and download on our Web site at [www.manulife.com](http://www.manulife.com)

To receive a printed copy of this report you can contact us at:

**Manulife Financial Corporation**

Corporate Communications  
200 Bloor Street East  
North Tower 2  
Toronto, ON  
Canada M4W 1E5

Fax: 416-926-5410

E-mail: [corporate\\_communications@manulife.com](mailto:corporate_communications@manulife.com)

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**Donations and Sponsorships**

All requests for charitable donations or sponsorships should be submitted using our online application process at [www.manulife.com/community](http://www.manulife.com/community). Here you will also find more information about Manulife's philanthropic partners and initiatives, as well as guidelines and criteria for corporate support.