

C.1	The rights of stakeholders that are established by law or through mutual agreements are to be respected.	Y/N	Reference / Source document	Document Link
Does the company disclose a policy that :				
C.1.1	Stipulates the existence and scope of the company's efforts to address customers' welfare?	Y	Annual Report (page 24) Customer Welfare Policy	2019 Annual Report
C.1.2	Explains supplier/contractor selection practice?	Y	Annual Report (page 26) Supplier Selection Criteria	2019 Annual Report
C.1.3	Describes the company's efforts to ensure that its value chain is environmentally friendly or is consistent with promoting sustainable development?	Y	Annual Report (page 31) Manulife is committed to environmentally-friendly value chain policies as found in Manulife's Digital Foot Print Initiatives.	2019 Annual Report
C.1.4	Elaborates the company's efforts to interact with the communities in which they operate?	Y	Annual Report (pages 33 and 32) Manulife has various community involvement as found in Manulife Philippines' Annual Report such as Peso Smart Program (Awards) , among others.	2019 Annual Report
C.1.5	Describe the company's anti-corruption programmes and procedures?	Y	Annual Report (page 25) Anti-Bribery and Anti-Corruption Policy "Maintaining high standards of integrity is paramount to success at Manulife. As stated in the Company's Code of Business Conduct and Ethics, "we must take special care to use our corporate positions responsibly when dealing with government agencies and representatives. This is especially true in relation to the political process. The Company recognizes the paramount importance of and ensures compliance with all laws and regulations that apply when entering to provide entertainment, meals, gifts, gratuities, and other items of value to any employee or representative of national or local governments or when accepting such items of value from any employee or representative of national or local governments. To ensure that all its employees abide by Republic Act No. 3019 (Anti-Graft and Corrupt Practices Act), Revised Penal Code of the Philippines, National Internal Revenue Code, Presidential Decree No. 46 and Insurance Commission Circular 12-2012, the Company promulgated its Anti-Bribery and Anti-Corruption Policy. The Company's Anti-Bribery and Anti-Corruption (ABC) Policy aims to ensure that the Company's directors, officers and employees, as well as representatives, agents and third-party providers do not give or receive bribes and comply with all applicable laws and regulations at all times. An Anti-Bribery training material is being developed by Manulife Regional Oce to provide up-to-date short stand-alone modules that can be easily customized for local markets. As part of the policy, the Company implements a "no gift policy" directly or indirectly to any public official. Moreover, to ensure compliance with the policy by business partners and third-party providers, the Company's anti-bribery and anti-corruption policy is made an obligatory provision to the agreements or contracts that the Company enters into. The Company also mandates that all financial transactions are recorded in a timely and accurate manner in accordance with accounting standards and principles to prevent off-the-book transactions such as bribes and kickbacks. The policy requires the Compliance Officer to report any violation of laws and regulations to the Board of Directors and recommend the imposition of appropriate disciplinary action on the responsible parties. In 2019, the ABC Policy was cascaded to all employees as a reminder during the holiday season. In celebrating Compliance Week, the ABC Policy was also discussed with the employees."	2019 Annual Report
C.1.6	Describes how creditors' rights are safeguarded?	N	The Company has no creditors and we do not anticipate to incur debts in the future. If there is a need to incur debts in the future, its sole stockholder shall reimburse the amount in its contingency surplus fund deposited with the Insurance Commission.	
Does the company disclose the activities that it has undertaken to implement the above mentioned policies?				
C.1.7	Customer health and safety	Y	OECD Principle IV (A) & Global Reporting Initiative Annual Report (page 27) Health and Safety Policy "x x x The company also ensures compliance to reportorial and program requirements mandated by the Department of Labor and Employment. There is accountability at all levels of management and cooperation with employees for effective implementation of policy and other related programs, such as: • Occupational First Aid Training - implementation date June 2019 • Hazard Investigation and Risk Assessment and Control - annually since June 2019 • Reporting of unsafe work place hazards and work practices - monthly • Fire and Earthquake Evacuation Drills - implementation date June 2019 • Orientation Programs - monthly • Other company initiated safety and health activities - quarterly in 2019 World Heart Day Campaigns	2019 Annual Report Article
C.1.8	Supplier/Contractor selection and criteria	Y	Annual Report (page 25) Supplier Selection Criteria "As Manulife, it is important that the supplier selection process must be both objective and transparent. The supplier selection decision should be based on evaluation criteria that include, but are not limited to, the supplier's: 1. Demonstrated ability to meet stated requirements; 2. Ability to provide competitive pricing (based on total cost of ownership); 3. Excellent customer service; 4. High quality products and/or services; 5. Financial stability 6. Technical skills and capacity to meet current and future needs; and 7. Willingness to agree to Manulife's contract terms and conditions. 8. Compliance to Manulife's Outsourcing and Vendor Risk Management Policy which aims to enhance design, structure and effectiveness of risk management processes. 9. Compliance to Government statutory requirements. Manulife strives to maintain the highest standards of integrity and is committed to fair competition in all its dealings with vendors. Code of Business Conduct and Ethics (page 15) Choose Suppliers Through Fair Competition Manulife is committed to fair competition in all its dealings with suppliers. It is important to communicate the Company's requirements clearly and uniformly to all potential suppliers. Choose suppliers on the basis of merit, competitiveness, price, reliability and reputation. If a supplier asks you to endorse a product or service using the Company name or your position as a Company representative, direct the request to the Senior Executive Vice-President, Executive Vice-President or Senior Vice-President of your division or country. You must not suggest or imply to a supplier that the Company's patronage depends on the supplier becoming a customer or on the supplier continuing to make purchases from the Company."	2019 Annual Report Code Business - Conduct and Ethics
C.1.9	Environmentally-friendly value chain	Y	Manulife is committed to environmentally-friendly value chain policies as found in Manulife's Digital Foot Print Initiatives (See page 31 of Manulife Phils Annual Report) and also in its: Notice "x x x Notice is fast and eco-friendly way of receiving bills that can be accessed anytime, anywhere."	Notice 2019 Annual Report
C.1.10	Interaction with the communities	Y	Manulife has various community involvement as found in Manulife Philippines' Annual Report (pages 32 and 33).	2019 Annual Report
C.1.11	Anti-corruption programmes and procedures	Y	Annual Report (page 24) Anti-Bribery and Anti-Corruption Policy "x x x Moreover, to ensure compliance with the policy by business partners and third-party providers, the Company's anti-bribery and anti-corruption policy is made an obligatory provision to the agreements or contracts that the Company enters into. The Company also mandates that all financial transactions are recorded in a timely and accurate manner in accordance with accounting standards and principles to prevent off-the-book transactions such as bribes and kickbacks." Code of Business Conduct and Ethics (page 13) Take Care in Government and Political Dealings "x x x Before making any expenditure for, or on behalf of, public officials you must contact your Divisional Chief Legal Officer for explicit approval. This includes, but is not limited to, expenditures for travel, sponsorships and conferences. For Divisions with a Government Relations function, you should also seek concurrence from Government Relations. Gifts of a significant value to a government official, party official, or an employee of a state-owned enterprise are prohibited."	2019 Annual Report Code Business - Conduct and Ethics
C.1.12	Creditors' rights	Y	The Company has no creditors and we do not anticipate to incur debts in the future. If there is a need to incur debts in the future, its sole stockholder shall reimburse the amount in its contingency surplus fund deposited with the Insurance Commission.	

C.1.13	Does the company have a separate corporate responsibility (CR) report/section or sustainability report/section?	OECD Principle V (A): Disclosure should include, but not be limited to, material information on: (7) Issues regarding employees and other stakeholders. Companies are encouraged to provide information on key issues relevant to employees and other stakeholders that may materially affect the long term sustainability of the company.	Y	Manulife has various CR programs and community involvement as found in Manulife Philippines' Annual Report (pages 31, 32 and 33).	2019 Annual Report
C.3	Where stakeholder interests are protected by law, stakeholders should have the opportunity to obtain effective redress for violation of their rights.				
C.2.1	Does the company provide contact details via the company's website or Annual Report which stakeholders (e.g. customers, suppliers, general public etc.) can use to voice their concerns and/or complaints for possible violation of their rights?	OECD Principle IV (B): Where stakeholder interests are protected by law, stakeholders should have the opportunity to obtain effective redress for violation of their rights. The governance framework and processes should be transparent and not impede the ability of stakeholders to communicate and to obtain redress for the violation of rights.	Y	Website: Find and Contact Us	Company Website
C.3	Performance-enhancing mechanisms for employee participation should be permitted to develop.				
C.3.1	Does the company explicitly disclose the health, safety, and welfare policy for its employees?	OECD Principle IV (C): Performance-enhancing mechanisms for employee participation should be permitted to develop. In the context of corporate governance, performance enhancing mechanisms for participation may benefit companies directly as well as indirectly through the readiness by employees to invest in firm specific skills. Firm specific skills are those skills/competencies that are related to production technology and/or organizational aspects that are unique to a firm. Examples of mechanisms for employee participation include: employee representation on boards; and governance processes such as works councils that consider employee viewpoints in certain key decisions. With respect to performance enhancing mechanisms, employee stock ownership plans or other profit sharing mechanisms are to be found in many countries.	N	Annual Report (page 27) Health and Safety Policy	2019 Annual Report
C.3.2	Does the company publish relevant information relating to health, safety and welfare of its employees?		n	Annual Report (page 27) Health and Safety Policy	2019 Annual Report
C.3.3	Does the company have training and development programmes for its employees?		Y	Annual Report (page 29) Employee Corner	2019 Annual Report
C.3.4	Does the company publish relevant information on training and development programmes for its employees?		Y	Annual Report (page 29) Employee Corner Training and Development "x x x The company has delivered 88 classroom training sessions and implemented 64 eLearning courses x x x"	2019 Annual Report
C.3.5	Does the company have a reward/compensation policy that accounts for the performance of the company beyond short-term financial measures?		Y	Annual Report (page 29) Employee Corner Compensation Philosophy "x x x The Company's Employee Recognition Program awards on a quarterly basis employees and teams based on responses to the following: • What did the employee or team do to bring our Purpose to life? How did the employee help our customers – whether internal or external – achieve their dreams and aspirations? • How did the employee or team demonstrate our values (i.e. Obsess about customers, Do the right thing, Think big, Get it done together, Own it, Share your humanity)"	2019 Annual Report
C.4	Stakeholders including individual employee and their representative bodies, should be able to freely communicate their concerns about illegal or unethical practices to the board and their rights should not be compromised for doing this.				
C.4.1	Does the company have procedures for complaints by employees concerning illegal (including corruption) and unethical behaviour?	OECD Principle IV (E): Stakeholders, including individual employees and their representative bodies, should be able to freely communicate their concerns about illegal or unethical practices to the board and their rights should not be compromised for doing this.	Y	Annual Report (page 25) "You make the call." Whistle Blowing Policy	2019 Annual Report
C.4.2	Does the company have a policy or procedures to protect an employee/person who reveals illegal/unethical behavior from retaliation?		Y	Annual Report (page 33) Whistle Blowing Policy "x x x It is also the policy of the Company not to allow retaliation for reports of misconduct by others made in good faith."	2019 Annual Report