

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	
<i>Does the company disclose a policy that :</i>					
C.1.1	Stipulates the existence and scope of the company's efforts to address customers' welfare?	<p><b>OECD Principle IV (A):</b> The rights of stakeholders that are established by law or through mutual agreements are to be respected. In all OECD countries, the rights of stakeholders are established by law (e.g. labour, business, commercial and insolvency laws) or by contractual relations. Even in areas where stakeholder interests are not legislated, many firms make additional commitments to stakeholders, and concern over corporate reputation and corporate performance often requires the recognition of broader interests.</p>	Y	<p><b>Annual Report</b> Customer Welfare Policy (p. 26) "The Company commits to offer real value to its customers by providing the highest quality products, services, advice and sustainable value. The Company also ensures that the customers receive excellent solutions to meet individual needs.</p> <p>Since customers depend on the Company to meet its financial promises, the Company maintains uncompromised paying ability, healthy earnings stream, and superior investment performance results, consistent with prudent investment management philosophy."</p>	<p><a href="#">2016 Annual Report</a></p>
C.1.2	Explains supplier/contractor selection practice?	<p><b>Global Reporting Initiative: Sustainability Report (C1.1 - C.15) International Accounting Standards 1: Presentation of Financial Statements</b></p>	Y	<p><b>Annual Report</b> Local Procurement Policy (p. 28) "Manulife has put in place a framework of policies, processes and tools, as well as a team of sourcing and contracts experts, to assist all business units in meeting their procurement and expense management objectives. The purpose of the Procurement Policy is to provide guidance to employees and work area managers in their purchasing requirements in order to obtain maximum value for the Company for each and every spending decision. This requires all stakeholders to work collaboratively to ensure:</p> <ol style="list-style-type: none"> <li>1. Compliance with related policies is achieved;</li> <li>2. All dealings with Suppliers are consistent with Manulife's Code of Business Conduct and Ethics;</li> <li>3. Procurement processes are competitive and transparent;</li> <li>4. Manulife's business requirements are clearly stated;</li> <li>5. Manulife's risk exposure us identified, assessed and effectively managed;</li> <li>6. All contracts and supporting documents are reviewed and approved by appropriate officers; and,</li> <li>7. Suppliers meet their contractual, pricing and service level commitments."</li> </ol>	<p><a href="#">2016 Annual Report</a></p>
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	<p><b>Website</b> iNotice "iNotice is an electronic service facility wherein client will receive, via e-mail, his/her Billing or Anniversary Notice through a password protected PDF file. Client has the option to print or save the file for reference. Upon enrollment, billing statement will only be sent via email. iNotice is fast and eco-friendly way of receiving bills that can be accessed anytime, anywhere."</p>	<p><a href="#">iNotice</a></p>
C.1.4	Elaborates the company's efforts to interact with the communities in which they operate?		Y	<p><b>Website</b> Community Involvement "Manulife Philippines remains true to its commitment in giving back to the community and help improve more lives."</p> <p>See also Annual Report, Corporate Social Responsibility (page 33)</p>	<p><a href="#">Community Involvement</a></p> <p><a href="#">2016 Annual Report</a></p>
C.1.5	Describe the company's anti-corruption programmes and procedures?		Y	<p><b>Annual Report</b> Anti-Bribery and Anti-Corruption Policy (p. 27) "Maintaining high standards of integrity is paramount to success at Manulife. As stated in the Company's Cpde 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 the implementation of all laws and regulations that apply when offering to provide entertainment, meals, gifts, gratuities, and other items of value to any employee or representative or local governments or when accepting such items of value from any employee or representative of national or local governments.</p> <p><b>Code of Business Conduct and Ethics</b> Comply with Local Laws, Page 14 "To be professional, we must follow our corporate standards and ethical business conduct while appreciating the cultures and business customs of the countries and communities in which we operate. We must ensure compliance with applicable laws, rules and regulations in the jurisdictions where we do business."</p>	<p><a href="#">2016 Annual Report</a></p> <p><a href="#">Code of Business Conduct and Ethics</a></p>

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.	
<i>Does the company disclose the activities that it has undertaken to implement the above mentioned policies?</i>					
C.1.7	Customer health and safety	OECD Principle IV (A) & Global Reporting Initiative	Y	<b>Website</b> Manulife launched an innovative lifestyle program called the Manulife MOVE that rewards customers for living a more active lifestyle. With ManulifeMOVE, the Company intends to reward customers for staying active and healthy .	<a href="#">ManulifeMOVE</a>
C.1.8	Supplier/Contractor selection and criteria		Y	<b>Annual Report</b> Supplier Selection Criteria (source: Local Procurement Policy)  "In 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 skill and capacity to meet current and future needs; and, 7. Willingness to agree to Manulife's contract terms and conditions."	<a href="#">2016 Annual Report</a>
				<b>Code of Business Conduct and Ethics</b> Choose Suppliers Through Fair Competition, page 16 "Manulife Financial 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. xxx xxx "	<a href="#">Code of Business Conduct and Ethics</a>
C.1.9	Environmentally-friendly value chain		Y	<b>Website</b> iNotice "iNotice is an electronic service facility wherein client will receive, via e-mail, his/her Billing or Anniversary Notice through a password protected PDF file. Client has the option to print or save the file for reference. Upon enrollment, billing statement will only be sent via email. iNotice is fast and eco-friendly way of receiving bills that can be accessed anytime, anywhere."	<a href="#">iNotice</a>
C.1.10	Interaction with the communities		Y	See website (Community Involvement) and Annual Report (Corporate Social Responsibility, page 30)	<a href="#">2016 Annual Report</a>
C.1.11	Anti-corruption programmes and procedures		Y	<b>Ethics Hotline</b> (The procedure for the the Ethics Hotline is set out in the Company's Code of Business Conduct and Ethics, page 8):  "Unethical, unprofessional, illegal, fraudulent or other questionable behaviour may also be reported by calling a confidential toll free Ethics Hotline or at www.ManulifeEthics.com. Ethics Hotline telephone numbers can be found on the Manulife Ethics website. The Ethics Hotline system allows for two-way communication and you may also use this process to pose questions to the Global Compliance Office. Ethics Hotline communications may be anonymous if the reporter chooses.  You may report suspected or potential illegal or unethical behaviour without fear of retaliation. The Company does not permit relation of any kind for good faith reports of illegal or unethical behaviour.  If you feel that your questions or concerns have not been appropriately addressed, you should direct your complaint to the Global Compliance Chief or the General Counsel, whose contact information is on MF Central."	<a href="#">Code of Business Conduct and Ethics</a>
				See also 2014/2015 Annual Report: "You make the call"	<a href="#">2014 Annual Report</a>

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?	<p><b>OECD Principle V (A):</b> Disclosure should include, but not be limited to, material information on: (7) Issues regarding employees and other stakeholders.</p> <p>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.</p>	Y	See website: Community-Involvement See also Annual Report, Corporate Social Responsibility (page 33)	<a href="#">2016 Annual Report</a>
C.2	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?	<p><b>OECD Principle IV (B):</b> Where stakeholder interests are protected by law, stakeholders should have the opportunity to obtain effective redress for violation of their rights.</p> <p>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.</p>	Y	See website: Customer-support or Find and Contact Us : <a href="https://www.manulife.com.ph/Find-and-Contact-Us">https://www.manulife.com.ph/Find-and-Contact-Us</a>	<a href="#">Customer Support</a>
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?	<p><b>OECD Principle IV (C):</b> 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.</p> <p>Firm specific skills are those skills/competencies that are related to production technology and/or organizational aspects that are unique to a firm.</p>	Y	<p><b>Code of Business Conduct and Ethics</b> <b>Keep your Workplace Secure, page 11</b> "Manulife Financial must provide a safe and healthy work environment for all employees. Protection of employees from injury or occupational illness is a significant ongoing commitment on the part of the Company. All employees have a responsibility to help ensure that the Company is complying with health, safety and environmental laws and regulations by reporting accidents, potential hazards, and other concerns immediately to your manager of the facilities in your area."</p>	<a href="#">Code of Business Conduct and Ethics</a>
C.3.2	Does the company publish relevant information relating to health, safety and welfare of its employees?	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.	Y	<p><b>Code of Business Conduct and Ethics</b> <b>Keep your Workplace Secure, page 11</b> "Manulife Financial must provide a safe and healthy work environment for all employees. Protection of employees from injury or occupational illness is a significant ongoing commitment on the part of the Company. All employees have a responsibility to help ensure that the Company is complying with health, safety and environmental laws and regulations by reporting accidents, potential hazards, and other concerns immediately to your manager of the facilities in your area."</p>	<a href="#">Code of Business Conduct and Ethics</a>
C.3.3	Does the company have training and development programmes for its employees?		Y	<p><b>Annual Report</b> Employees Corner. Training and Development (p. 29)</p>	
C.3.4	Does the company publish relevant information on training and development programmes for its employees?		Y	<p>"The Company's Human Resources facilitated training and development programs conducted throughout the year with the following objectives:</p> <ul style="list-style-type: none"> <li>• Sustained momentum in facilitating Leadership as a Profession modules;</li> <li>• Improved performance management culture, and manager effectiveness practices to drive high performance culture;</li> <li>• Address learning needs on communication, influencing skills and other identified local training needs; and</li> <li>• Promoted positive working culture through employee engagement</li> </ul> <p>In order to create a conducive to learning environment, a number of trainings were delivered through Socialized Compass and Learning on Demand, apart from the usual classroom-type training. Beginning January until December 2016, the Company's Human Resources Department delivered 54 quality trainings with topics ranging from Collaborating in a Matrix Environment, Decision Making and Prioritizing, Coaching for Success, Conversations that Matter, Grammar Mastery, Business Writing, Presentation Mastery and many others, all aimed at developing a highly efficient and competitive workforce, as well as embedding Manulife's critical behaviors.</p>	<a href="#">2016 Annual Report</a>
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	<p><b>Annual Report</b> Compensation Philosophy (p. 29) "Manulife Philippine's global strategy requires everyone across the organization to perform at their best in order to achieve success.</p> <p>Leaders need to ensure that employees are able to make the link between specific performance and compensation, and fully understand how they are rewarded for their performance.</p> <p>The Manulife compensation philosophy is to pay for performance. The Company continues to differentiate compensation and rewards based on performance and contribution of the employees to drive high-performing culture. "</p>	<a href="#">2016 Annual Report</a>

C.4	<p>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.</p>				
C.4.1	<p>Does the company have procedures for complaints by employees concerning illegal (including corruption) and unethical behaviour?</p>	<p><b>OECD Principle IV (E):</b> 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.</p>	<p>Y</p>	<p><b>Code of Business Conduct and Ethics</b> <b>Where to go for help - Reporting and Auditing Complaints/Concerns, page 9</b> xxx Finally, please also note that all executives at the Vice President level and above are required to comply with the Clawback Policy, under which the Board has the discretion to cancel unvested incentive awards and/or clawback vested and/or paid incentive awards, as applicable, in the event of your fraud, theft, embezzlement or serious misconduct (which includes, but is not limited to, dishonesty or breach of company policy to the material detriment of Manulife's or John Hancock's business or reputation and any conduct that would qualify as cause for termination of employment at common law) irrespective of whether there was a financial restatement.xxx"  For all directors, officers and employees, violation of the Code merits disciplinary action and/or termination including prosecution under applicable law.  The Company requires all those covered by the COBE to report illegal or unethical behavior and implements a non-retaliation policy for reporting in good faith.  An Ethics Hotline was also established for those who wanted to report unethical behavior anonymously.</p>	<p><a href="#">Code of Business Conduct and Ethics</a></p>
C.4.2	<p>Does the company have a policy or procedures to protect an employee/person who reveals illegal/unethical behavior from retaliation?</p>		<p>Y</p>	<p>The Company has a non-retaliation policy:  See <b>Code of Business Conduct and Ethics, page 30</b> xxx The Company requires all those covered by the COBE to report illegal or unethical behavior and implements a non-retaliation policy for reporting in good faith.  An Ethics Hotline was also established for those who wanted to report unethical behavior anonymously.</p>	<p>See Also Annual Report - Ethics Hotline ("You Make the Call poster)  <a href="#">2016 Annual Report</a>  <a href="#">Code of Business Conduct and Ethics</a></p>