

## VIII - A Final Word

Manulife Financial's reputation is the result of more than 100 years of dedication, quality service and ethical dealings. Keeping our good reputation depends directly on the decisions you make every day.

This Code of Business Conduct and Ethics provides standards and sets high expectations for directors, officers, employees, representatives, suppliers and other associates. However, as emphasized in the Code, your own good judgement is most important in ensuring that Manulife Financial remains an ethical company.

### **OTHER POLICY DOCUMENTS**

The Company has related policies to help you deal with ethical issues. The following policies are corporate in nature and are intended to apply worldwide, unless local laws and regulations mandate otherwise, or similar Company approved policies have been implemented:

#### ***For more guidance***

See the following sections in this Code:

- Anti-Fraud Policy
- Anti-Money Laundering Policy
- Regulatory Compliance Management Policy
- Disclosure Policy
- Diversity and Harassment Policies
- Global Reputation Risk Policy
- Electronic Communications Disclosure Guidelines
- the **Information Security Management Program database** including:
  - Internet Use Policy & the Internet Use Policy FAQ
  - Information Classification & Handling Standards
- MFC's Insider Trading and Reporting Policy
- Privacy Code
- Protocol for Receipt and Treatment of Complaints Regarding Accounting or Auditing Matters
- Records Management Policy
- Staffing Policy

Also, please refer to your division for divisional or subsidiary policies such as:

- ▶ Accommodation Policy
- ▶ Agent Code of Conduct
- ▶ Alcohol Consumption Policy
- ▶ Code of Ethics for Personal Investing
- ▶ Occupational Health and Safety Policy
- ▶ Real Estate Division Code of Conduct and Compliance
- ▶ Travel and Entertainment Policy
- ▶ Subsidiary or divisional Codes of Ethics and insider trading policies

In North America, you can access many of these policies on MFCentral. In addition, you may contact your Human Resources Department or your divisional compliance officer for copies of these policies.