

Shareholder Information

Transfer Agent and Registrar

Contact our Transfer Agent for information regarding your shareholdings, including changes of address, changes in registration, direct deposit of dividends (Canada, United States and Hong Kong), lost certificates, to eliminate duplicate mailings of shareholder material or to receive shareholder material electronically.

Transfer Agent in Canada

CIBC Mellon Trust Company
P.O. Box 7010
Adelaide Street Postal Station
Toronto, ON
Canada M5C 2W9
Local: (416) 643-6268
Toll Free: 1-800-783-9495
Fax: 1-877-713-9291
E-mail:
inquiries@cibcmellon.com

CIBC Mellon offices are also available in Montreal, Halifax, Winnipeg, Vancouver and Calgary.

Transfer Agent in the United States

Mellon Investor Services
85 Challenger Road
Ridgefield Park, NJ 07660
U.S.A.
Or
P.O. Box 3420
South Hackensack, NJ
07606-3420 U.S.A.
Tel: 1-800-783-9768
E-mail:
shrelations@mellon.com

Transfer Agent in Hong Kong

Computershare Hong Kong Investor Services Limited
Shops 1712 – 1716
17th Floor
Hopewell Centre
183 Queen's Road East
Wanchai, Hong Kong
Tel: (852) 2862-8628

Transfer Agent in the Philippines

The Hong Kong and Shanghai Banking Corporation Limited
Stock Transfer Department
30/F Discovery Suites
25 ADB Avenue
Ortigas Center, Pasig City
Philippines
Tel: (632) 683-2685

Auditors

Ernst & Young LLP
Chartered Accountants
Toronto, Canada

Common Share Trading Summary

	Toronto (Canadian \$)	New York (U.S. \$)	Hong Kong (Hong Kong \$)	Philippines (Philippine Peso)
Year 2003				
Fourth Quarter				
High	\$ 43.00	\$ 32.46	\$ 255.00	P 1,770
Low	\$ 37.70	\$ 28.40	\$ 226.00	P 1,500
Close	\$ 41.85	\$ 32.30	\$ 253.00	P 1,750
Third Quarter				
High	\$ 43.70	\$ 32.04	\$ 247.00	P 1,725
Low	\$ 37.39	\$ 27.05	\$ 213.00	P 1,420
Close	\$ 39.03	\$ 28.90	\$ 236.00	P 1,625
Second Quarter				
High	\$ 39.63	\$ 29.49	\$ 227.00	P 1,550
Low	\$ 34.95	\$ 23.74	\$ 184.50	P 1,200
Close	\$ 38.19	\$ 28.21	\$ 215.00	P 1,460
First Quarter				
High	\$ 38.30	\$ 25.74	\$ 196.50	P 1,370
Low	\$ 33.90	\$ 21.80	\$ 174.00	P 1,150
Close	\$ 35.15	\$ 23.93	\$ 187.00	P 1,280
Year 2002				
Fourth Quarter				
High	\$ 40.62	\$ 25.79	\$ 195.00	P 1,325
Low	\$ 27.62	\$ 17.37	\$ 147.50	P 915
Close	\$ 34.39	\$ 21.71	\$ 174.00	P 1,150
Third Quarter				
High	\$ 43.16	\$ 28.65	\$ 215.00	P 1,410
Low	\$ 31.05	\$ 19.70	\$ 161.00	P 1,050
Close	\$ 33.48	\$ 21.01	\$ 168.00	P 1,080
Second Quarter				
High	\$ 46.85	\$ 29.99	\$ 234.00	P 1,480
Low	\$ 40.40	\$ 26.45	\$ 208.00	P 1,280
Close	\$ 43.65	\$ 28.60	\$ 213.00	P 1,390
First Quarter				
High	\$ 45.60	\$ 28.75	\$ 220.00	P 1,425
Low	\$ 39.85	\$ 25.05	\$ 202.00	P 1,260
Close	\$ 43.72	\$ 27.45	\$ 213.00	P 1,305

Common Share Dividends

(Canadian \$)	Record Date	Payment Date	Per Share Amount
Year 2003			
Fourth Quarter	February 17, 2004	March 19, 2004	0.21
Third Quarter	November 17, 2003	December 19, 2003	0.21
Second Quarter	August 15, 2003	September 19, 2003	0.21
First Quarter	May 15, 2003	June 19, 2003	0.18
Year 2002			
Fourth Quarter	February 14, 2003	March 19, 2003	0.18
Third Quarter	November 15, 2002	December 19, 2002	0.18
Second Quarter	August 15, 2002	September 19, 2002	0.14
First Quarter	May 15, 2002	June 19, 2002	0.14

Quick Reference Guide

**ANNUAL MEETING
OF SHAREHOLDERS**

Shareholders are invited to attend the annual meeting of Manulife Financial Corporation to be held on:

April 29, 2004

11:00 a.m.

**The International Room
200 Bloor Street East
Toronto, ON
Canada M4W 1E5**

**Manulife Financial Corporation
Head Office**

200 Bloor Street East
Toronto, ON
Canada M4W 1E5

Tel: (416) 926-3000
Fax: (416) 926-5454
Web site:
www.manulife.com

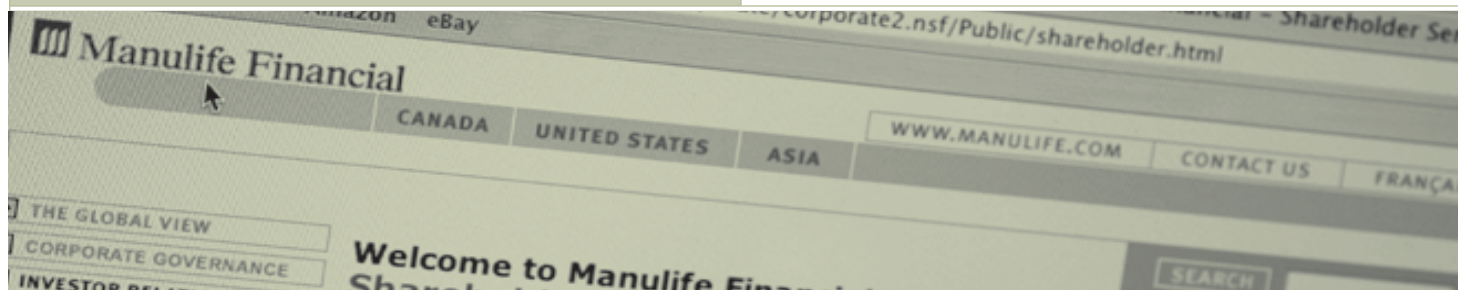
Investor Relations

Institutional investors, brokers, security analysts and other investors requiring financial information may contact our Investor Relations Department or access our Web site at www.manulife.com.
Tel: 1-800-795-9767
Fax: (416) 926-3503
E-mail:
investor_relations@manulife.com

STOCK EXCHANGE LISTINGS

Manulife Financial Corporation's common shares are listed on:

Toronto Stock Exchange (MFC)
New York Stock Exchange (MFC)
The Stock Exchange of Hong Kong (0945)
Philippine Stock Exchange (MFC)



This annual report is also available online at:

www.manulife.com

If your shares are in certificate or ownership statement form

E-Services now available from Manulife Financial!

Through our stock transfer agent, CIBC Mellon, we are now able to offer convenient and secure electronic services to our shareholders. Visit www.cibcmellon.com/investor and check out the services now available to you.

- Have your dividends deposited directly to your bank account! Simply go to www.cibcmellon.com/investorforms and you'll never misplace that dividend cheque again.
- Save paper, help our environment and assist Manulife to reduce shareholder related expenses. Sign up now for electronic document delivery. No more waiting for the mail. These Manulife Financial documents are now available electronically at www.cibcmellon.com/electronicdelivery:
 - Annual Reports
 - Notices of Shareholder Meetings
 - Quarterly Shareholder Reports
 - Proxy related information
- Watch for information about electronic access to your shareholder account – coming soon in 2004.

If your shares are in a brokerage account

Please contact your broker to ask about e-services available to you.