

Our *Impact* in Canada 2025

Our Impact Agenda guides how we put purpose into action. Rooted in our mission and values, it focuses on areas where we can create a meaningful difference and where progress in one area can spark positive change in others. It reflects the needs of the people we serve and the communities in which we live and work.

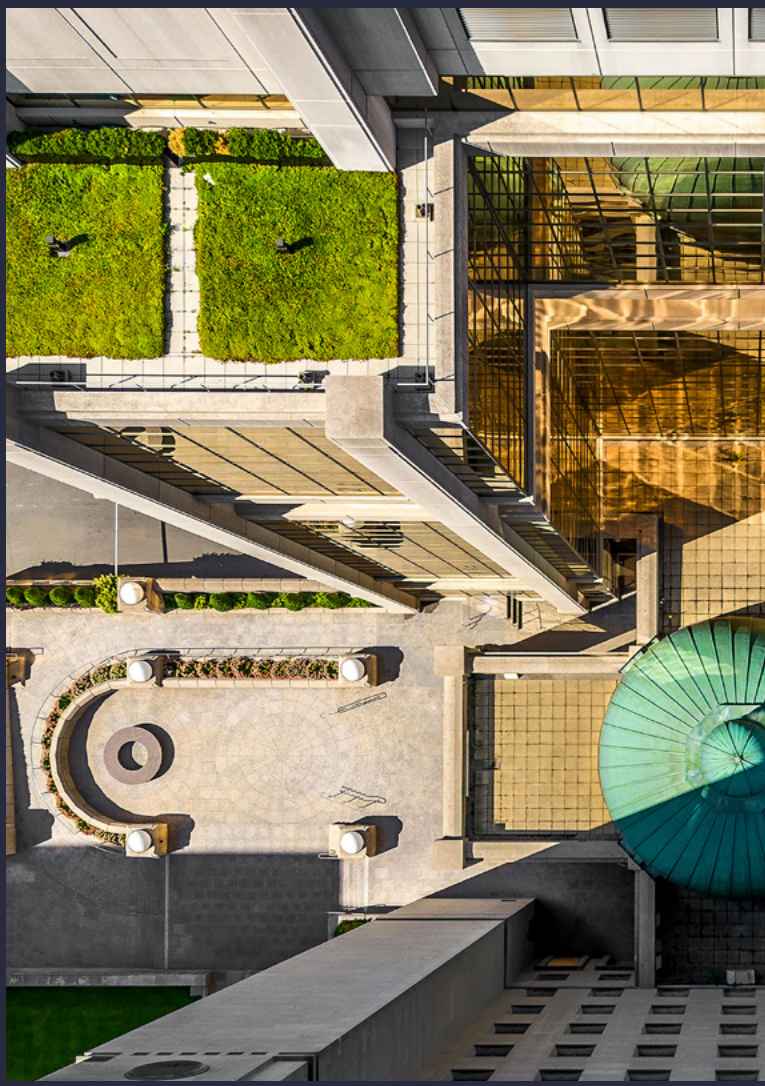
Our Impact Agenda Focus Areas

-  Prioritizing **health and well-being** unlocks life's potential, enabling people to live fuller and more prosperous lives at any age.
-  Supporting **financial resilience** fosters confidence, security, and pathways for growth across every unique life journey.
-  Contributing to a **healthier planet** strengthens the systems that sustain life and creates possibilities for generations ahead.

Together, we can build a *better* world.



In support of our strategic priority to empower customer health, wealth and longevity, we launched Manulife's Longevity Institute, a C\$350 million commitment through 2030 to drive action on helping people live longer, healthier and more financially secure lives.



A Community of *Caring*

\$35.8M
in **total community**
investment globally

22,841
hours volunteered by
colleagues in *Canada*

\$4.1M
**contributed to charitable
and nonprofit organizations**
by our colleagues in Canada
donating \$2.2M and an
additional \$1.9M donated through
Manulife's matching program

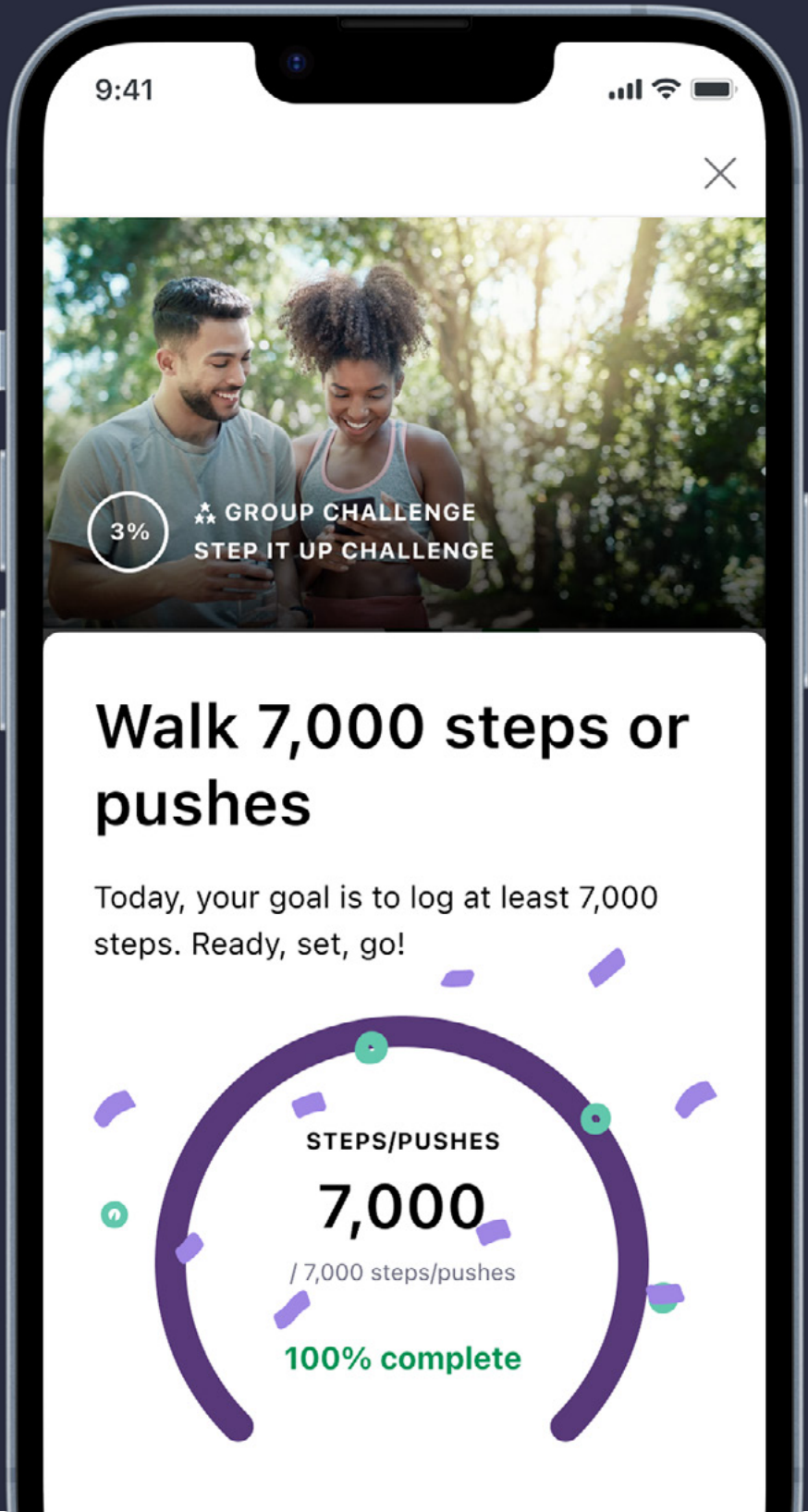
Prioritizing
health and well-being

unlocks life’s potential, enabling
people to live fuller and more
prosperous lives at any age.

 Look for the green
arrows to see some of
our customer solutions
and exclusive products

Partners in health

Cleveland Clinic Canada came on board as Medical Director for Manulife’s Group Benefits in 2023. Since then, they’ve helped us fine-tune our products, services, and messaging while helping our more than 5 million group benefits members manage their health issues and navigate the health care system. The insights shared by our Medical Director experts help interpret claims trends which allow sponsors and members to make better informed decisions about their health and wellness.



+5
million

Group Benefits
members

 Manulife Group Benefits

The Manulife Mobile app is making it easier for members to access their coverage and submit claims; it provides educational programs to help members better understand their benefits and balances, increase their knowledge about healthy habits and lifestyles, and includes a live chat feature to connect with customer service agents.

Empowering Health Through Community-Led *Prevention* and *Connection*

PaRx

Manulife became the first life and health insurer globally to support a national nature prescription program. **PaRx, the BC Parks Foundation's** globally recognized initiative, enables healthcare professionals to prescribe time in nature to improve patient health. Through the partnership, **more than 670,000** participants have already been connected to nature for their health, which has been proven to bring an improved sense of belonging, resilience, and stronger social connection.

La Fondation Jeunes en Tête

The Quebec-based organization is dedicated to preventing psychological distress among youth aged 11 to 18 through education, awareness, and community support. Powered by Manulife, **Jeunes en Tête** created and launched a four-episode podcast in collaboration with two other Quebec-based LGBTQ+ nonprofits exploring the themes of inclusion, belonging and identity for LGBTQ+ teens, generating **3.5 million impressions**. Ongoing funding will help expand the foundation's Mental Health Awareness program across Quebec.

Diabetes Canada

A national program presented by Manulife, **In the Kitchen with Diabetes Canada**, delivered a high-quality, no-cost educational experience focused on practical behaviours for long-term diabetes management through free virtual cooking classes. The program engaged more than **10,200 participants** and drove meaningful outcomes—90% plan to improve their diabetes management, 86% feel confident planning healthy meals, and 91% have made or plan to make the recipes that they learned—reinforcing the impact of Manulife-supported, community-driven education.

FitSpirit

We support FitSpirit's mission to help young women and girls live more physically active lives through extracurricular, multisport teams, offered in high schools across Quebec. As the **presenting sponsor of the FitSpirit Celebrations**, Manulife is part of bringing together more than **7,000 teenage girls across five Quebec cities** to discover a wide range of physical activities. Our partnership places a strong focus on First Nations programming, making sport and exercise more accessible to Indigenous girls aged 12 to 17, and supporting inclusive opportunities for movement and well-being.

Phoenix Youth Programs

The nonprofit, community-based organization is dedicated to helping youth aged 11 to 24, along with their families and communities, across multiple locations in Halifax. Through our partnership with **Phoenix Youth and Family Therapy**, Manulife helps provide free, early mental health support to young people experiencing emotional and social challenges. The program focuses on therapeutic care through close collaboration with families and schools, helping youth build resilience, strengthen support networks, and foster healthier, more connected communities.

To learn more about all of the organizations we support visit [our community investment page](#)



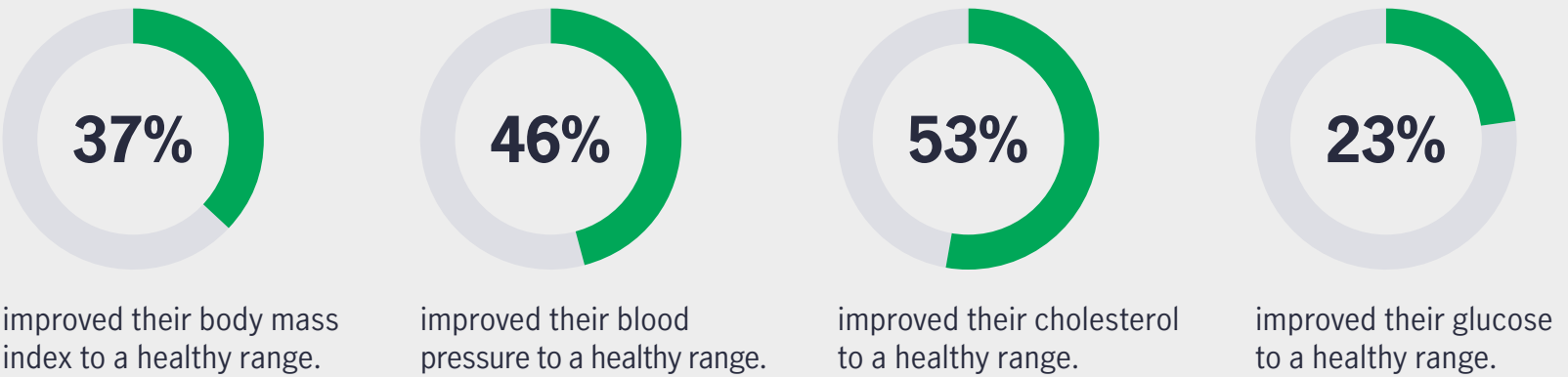
Photo Credit: FitSpirit

Manulife Vitality

Available on select individual insurance products in Canada, Manulife *Vitality* is a health and wellness program that rewards members for making healthier decisions. In 2025, we made several enhancements to increase engagement and bring better health to even more Canadians:

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| Added 4 new partners
focused on prevention and early detection, including Cronometer, KixCare, NiaHealth and access to the GRAIL Galleri® multi-cancer early detection blood test through Medcan. We also added PKG Carry Goods as a lifestyle goods partner. | Launched a dedicated Vitality concierge team
in June to deliver smooth onboarding for our customers, and tailored support for all programmatic questions. | Introduced the inaugural Vitality Beyond Age conference in Toronto, welcoming advisors to a day filled with longevity and prevention focused speakers and activations. | Added exclusive discounts for Oura Rings, upgraded the complimentary Garmin device to a Vivosmart 5 for better tracking and recording of healthy activities, bringing cutting-edge technology and more wearables choice to our members. |
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For *Vitality* members that reported a biometric measure in their first year and their latest year*:



Click [here](#) to learn more.

* Based on verified Vitality Health Check data as of March 2026

Supporting *financial resilience*

fosters confidence, security,
and pathways for growth across
every unique life journey.

Manulife's Financial Resilience and Longevity Report

For the past five years, we've surveyed workers and retirees to gain insight into how people feel about their finances today and their ability to fund and enjoy their retirement. We shared this insight with our financial partners and plan sponsors, so that together we can help individuals take steps to build financial resilience throughout their lives.

Click [here](#) to learn more.

Close to

\$1M

awarded to 86
students over the
past eight years

Manulife Life Lessons Scholarship Program

This program provides financial support to students who have lost a parent or legal guardian with little or no life insurance. These \$10,000 scholarships help cover the cost of post-secondary education at a critical time in these students' lives. Now in its eighth year, this Manulife program has awarded close to \$1M in post-secondary funding to 86 Canadian students.

Click [here](#) to learn more.



University of Waterloo

We've partnered with the **University of Waterloo**, a global leader in experiential learning, with a strong focus on advancing diversity and inclusion in technology. A key part of our support is the Women in Computer Science (WiCS) program, which provides mentorship, learning opportunities, and community to help increase the number of women pursuing and thriving in technology and AI careers.

To advance this goal, Manulife's Campus Recruitment team, Community Investment team and our Women in Tech colleague group, worked with the university to host the *Empowering Future Innovators Connect* event, where colleagues shared their career journeys to inspire emerging tech talent.

Toronto Region Immigrant Employment Council

We support the Toronto Region Immigrant Employment Council (TRIEC), which is rooted in the belief that when immigrants prosper, everyone benefits. TRIEC helps employers with meaningful employment opportunities across the Greater Toronto Area connect with skilled newcomers to make the most of a culturally diverse workforce by leveraging their experience and talent.

Manulife colleagues participate in TRIEC's mentoring program, and our funding helps expand resources and create additional mentoring opportunities—particularly within the healthcare sector. TRIEC and Manulife co-organized a Women-Only Networking Event, welcoming newcomer professionals to gain firsthand insights from Manulife leaders—many of whom are immigrant women themselves—through a panel discussion about career growth, leadership, and inclusion.

Anishnabeg Outreach

Anishnabeg Outreach (AO) is a centre for Indigenous healing through culturally grounded programs that teach best practices for economic development, training and employment on reserves. Through funding, we helped establish an Indigenous Farm Training Program. It advances Indigenous food sovereignty, land reclamation, and local food security by equipping individuals with the knowledge, skills and resources to become successful farmers. Over the long term, the program contributes to meaningful employment, healthier food options, and sustainable farming practices.

➤ Our personalized member engagement program

Available to retirement plan members, the engagement program delivers a robust, personalized experience with timely education, relevant recommendations, and targeted guidance—helping members improve their overall financial well-being and strengthen their retirement readiness. Going beyond basic account check-ins and notifications, we are able to connect with almost 1 million members every quarter.

 SmartSense

It's never too early to teach kids about money and help them build financial knowledge. That's why we created, SmartSense, an age-appropriate resource that helps kids aged 6 to 18 years learn financial basics and build the foundation for positive money habits.

Click [here](#) to learn more.

 Manulife Bank

In 2025, Manulife Bank focused on reducing common barriers and improving access to everyday banking services to help customers act on their financial needs. Advisors were supported through streamlined digital processes, making it easier to serve their clients.

Online and Mobile banking are now at 95% alignment, helping create a more cohesive experience. And throughout the year, we resolved 107 customer and advisor irritants, up from 32 in 2024, and introduced 144 digital enhancements. Key highlights include:

Advisors can now open non-registered GICs digitally on behalf of their clients.

Customers can now request official cheques for up to \$100,000 online, without contacting the call centre.

Customers can now send domestic wire transfers through online banking, expanding access beyond mobile.

Click [here](#) to learn more.



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**digital enhancements making
banking more convenient and secure**

Contributing to a
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Climate Action

We recognize the threats posed by climate change to our business, public health and the livelihoods of the communities in which we operate. We are taking steps to reduce our environmental footprint, support the transition to a net zero future, and invest in climate change mitigation and resilience.

In 2021, we released our Climate Action Plan. Since then, we’ve made progress across all three pillars of our plan— our Operations, our General Account Investments, and our Products and Services. We also released our Climate Action Implementation Plan Report, which details our approach to implementing decarbonization efforts across these three pillars, and outlines specific steps we are taking to achieve our targets.

Click [here](#) to learn more.

Concordia University

Through our partnership with Concordia, we fund the Manulife Sustainable Investment Practicum, which aims to become the national leader in the delivery of sustainable finance training for students and practitioners. The Practicum provides undergraduate business students with hands-on experience in managing a \$4-million virtual equity portfolio that integrates environmental, social, and governance factors into its investment strategy.



Photo Credit: Images captured by participants during NCC's 2025 Big Backyard BioBlitz

Nature Conservancy of Canada (NCC)

We partnered with the Nature Conservancy of Canada (NCC) on the **Big Backyard BioBlitz**, giving people the opportunity to connect with nature while contributing valuable citizen-science data by reporting the flora and fauna around them. More than **6,000 participants** generated more than **59,000 observations** of at least **6,000 species**. All of this data strengthens NCC’s conservation tools and allows experts to map species distributions, track ecological change, and identify potential climate-driven shifts in plants and wildlife.

Evergreen Canada

The national nonprofit transforms public spaces in cities across Canada to create healthier, more connected communities for people and the planet. Manulife supports several **Evergreen** initiatives to help build a more sustainable future, including a bike repair, reuse, and education program; nature-based programming at Evergreen Brick Works; and the development of Evergreen's Public Space Evaluation (Placemaking) Toolkit. This free toolkit gives communities practical, data-based guidance to measure impact, assess opportunities, and better understand the real value of public spaces.

Vancouver Food Runners

We support the **Vancouver Food Runners**, a community-driven organization that believes good food belongs on plates, not in landfills. Through an innovative app, the organization connects businesses that have surplus food with nonprofit partners and mobilizes volunteers to efficiently transport it to communities in need. Together, these efforts strengthen community connections and support a more sustainable, equitable food system.

Grounded in the principles of longevity, at Manulife, better means longer, healthier lives for our customers and our planet. We believe collective action can accelerate change, and by collaborating with like-minded partners, we know we can drive meaningful impact. Together, we can build a better world. To learn more, visit our [community investment page](#) here.



Photo Credit: Evergreen Canada