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Cash Dividend Announcement for Equity Issuer	
Issuer name	Manulife Financial Corporation
Stock code	00945
Multi-counter stock code and currency	Not applicable
Other related stock code(s) and name(s)	Not applicable
Title of announcement	Manulife declares common share dividend
Announcement date	12 November 2025
Status	Update to previous announcement
Reason for the update / change	Update to FX Rate
Information relating to the dividend	
Dividend type	Third Quarter
Dividend nature	Ordinary
For the financial year end	31 December 2025
Reporting period end for the dividend declared	30 September 2025
Dividend declared	CAD 0.44 per share
Date of shareholders' approval	Not applicable
Information relating to Hong Kong share register	
Default currency and amount in which the dividend will be paid	HKD 2.426292 per share
Exchange rate	CAD 1 : HKD 5.5143
Ex-dividend date	25 November 2025
Latest time to lodge transfer documents for registration with share registrar for determining entitlement to the dividend	26 November 2025 16:30
Book close period	Not applicable
Record date	26 November 2025
Payment date	19 December 2025
Share registrar and its address	Tricor Investor Services Limited 17/F, Far East Finance Centre 16 Harcourt Road Hong Kong
Information relating to withholding tax	
Details of withholding tax applied to the dividend declared	

	<table><tr><th>Type of shareholders</th><th>Tax rate</th><th>Other relevant information (if any)</th></tr><tr><td>Non-resident Canadians</td><td>25%</td><td>Lower rate may apple with applicable tax treaty with Canada</td></tr></table>
Information relating to listed warrants / convertible securities issued by the issuer	
Details of listed warrants / convertible securities issued by the issuer	Not applicable
Other information	
Other information	Not applicable
Directors of the issuer	
Philip Witherington, Nicole Arnaboldi, Guy Bainbridge, Julie Dickson, Michael Durland, Donald P. Kanak, Donald Lindsay, May Tan, Leagh Turner, Anna Manning, John Wong, Nancy Carroll and John Montalbano	