Manulife

Manulife Financial Corporation
2026 Annual Meeting of Shareholders
Notice of availability of Management Information Circular

You are invited to attend our 2026 annual meeting of common shareholders.

When: Thursday, May 14, 2026 at 11:00 a.m. (Eastern time)

Where: Our 2026 annual meeting will be held in person at Manulife Head Office, 200 Bloor Street East, Toronto, Canada, and by live webcast at **https://meetings.lumiconnect.com/400-072-467-950**.

Items of business at the meeting

- Receiving the consolidated financial statements and auditors' reports for the year ended December 31, 2025 (see page 12 of the circular)
- Electing directors (see page 15 of the circular)
- Appointing the auditors (see page 12 of the circular)
- Having a 'say on executive pay' (see page 41 of the circular)

Notice-and-access

As permitted by the Canadian Securities Administrators and pursuant to an exemption from the proxy solicitation requirement received from the Office of the Superintendent of Financial Institutions Canada, we are using notice-and-access to deliver our management information circular ("circular") to both our registered and non-registered (beneficial) shareholders.

Instead of receiving a paper copy of the circular, you are receiving this notice which tells you how to access our circular online. The circular contains information about the meeting, as well as information about our corporate governance practices and executive compensation program. We encourage you to read the circular before voting your shares. If you require a paper copy can be requested from our transfer agent by following the instructions on the reverse side.

Notice-and-access greatly reduces the amount of paper sent to shareholders and helps to reduce our environmental footprint.

Manulife

How to access the circular online

Our website:

www.manulife.com/annualmeeting

Our transfer agent's website:

www.meetingdocuments.com/TSXT/mfc

On SEDAR+:

www.sedarplus.ca

How to request a paper copy of the circular

Go to **www.meetingdocuments.com/TSXT/mfc** or call our transfer agent, TSX Trust Company ("TSX Trust"), at 1-888-433-6443 (toll free in Canada and the United States) or 1-416-682-3801 (rest of world), or via email at **tsxt-fulfilment@tmx.com**.

To receive the circular in advance of the voting deadline and meeting date, TSX Trust must receive your request no later than 5:00 p.m. (Eastern time) on Thursday, April 30, 2026. The circular will be mailed within 3 business days of receiving your request. If you submit your request after the meeting, the circular will be mailed within 10 calendar days of receiving your request.

If you have questions about notice-and-access please call TSX Trust at 1-800-783-9495 (Canadian residents), 1-800-249-7702 (U.S. residents) or 1-416-682-3864 (rest of world).

How to vote

There are two ways to vote – by proxy before the meeting, or during the meeting. Shareholders are encouraged to vote their shares by proxy before the meeting by following the instructions on the proxy form or voting information form included with this notice. The deadline for submitting your vote before the meeting is 5:00 p.m. (Eastern time) on Tuesday, May 12, 2026.

If you wish to attend and vote online at the meeting, there are additional steps you must take. Please refer to page 7 of the circular for more information on how to vote.

Go Digital

We want to provide you with information the way you want to receive it. You can choose to receive Manulife Financial Corporation's meeting materials online instead of in the mail.

If you received a proxy form, visit **www.tsxtrust.com/MFCdigital** to enrol for electronic delivery.

If you received a voting instruction form, visit **www.proxyvote.com** and use the control number provided on your voting instruction form. Select "Delivery Settings" and opt for email.

Manulife, Manulife & Stylized M Design, and Stylized M Design are trademarks of The Manufacturers Life Insurance Company and are used by it, and by its affiliates, including Manulife Financial Corporation, under license. MP2879033E 03/26