

C.1	The rights of stakeholders that are established by law or through mutual agreements are to be respected.	Y/ N	Reference / Source document		
<i>Does the company disclose a policy that :</i>				LINK	
C.1.1	Stipulates the existence and scope of the company's efforts to address customers' welfare?	OECD Principle IV (A): The rights of stakeholders that are established by law or through mutual agreements are to be respected. In all OECD countries, the rights of stakeholders are established by law (e.g. labour, business, commercial and insolvency laws) or by contractual relations. Even in areas where stakeholder interests are not legislated, many firms make additional commitments to stakeholders, and concern over corporate reputation and corporate performance often requires the recognition of broader interests.	Y	Annual Report Customer Welfare Policy (p. 16) "The Company commits to offer real value to its customers by providing the highest quality products, services, advice and sustainable value. The Company also ensures that the customers receive excellent solutions to meet individual needs. Since customers depend on the Company to meet its financial promises, the Company maintains uncompromised paying ability, a healthy earnings stream, and superior investment performance results, consistent with prudent investment management philosophy."	
C.1.2	Explains supplier/contractor selection practice?	Global Reporting Initiative: Sustainability Report (C1.1 - C.15) International Accounting Standards 1: Presentation of Financial Statements	Y	The Company's local procurement policy is disclosed in the annual report. Annual Report Local Procurement Policy (p. 18) "The Company has put in place a framework of policies, processes and tools, as well as a team of sourcing and contracts experts, to assist all business units in meeting their procurement and expense management objectives. The purpose of the Procurement Policy is to provide guidance to employees and work area managers in their purchasing requirements in order to obtain maximum value for the Company for each and every spending decision. This requires all stakeholders to work collaboratively to ensure: 1. Compliance with related policies is achieved; 2. All dealings with Suppliers are consistent with Manulife's Code of Business Conduct and Ethics; 3. Procurement processes are competitive and transparent; 4. Manulife's business requirements are clearly stated; 5. Manulife's risk exposure is identified, assessed and effectively managed; 6. All contracts and supporting documents are reviewed and approved by appropriate officers; and, 7. Suppliers meet their contractual, pricing and service level commitments."	2016 Annual Report
C.1.3	Describes the company's efforts to ensure that its value chain is environmentally friendly or is consistent with promoting sustainable development?		Y	Manulife Philippines is the parent company and provides support to MCBL under the Shared Services Agreement. Thus, MCBL also has environmentally-friendly value chain policies as found in: https://www.manulife.com.ph/INotice	
C.1.4	Elaborates the company's efforts to interact with the communities in which they operate?		Y	With Manulife Philippines as parent company, MCBL also has community involvement as found in: https://www.manulife.com.ph/Community-Involvement	
C.1.5	Describe the company's anti-corruption programmes and procedures?		Y	Annual Report Anti-Bribery and Anti-Corruption Policy (p. 17) "Maintaining high standards of integrity is paramount to success at MCBL. As stated in the Company's Code of Business Conduct and Ethics, 'we must take special care to use our corporate positions responsibly when dealing with government agencies and representatives. This is especially true in relation to the political process. The Company recognizes the importance of complying with all relevant laws and regulations that apply when offering to provide entertainment, meals, gifts, gratuities, and other items of value to any employee or representative or local governments or when accepting such items of value from any employee or representative of national or local governments. The ensure that all its employees abide by Republic Act No. 3019 (Anti-Graft and Corrupt Practices Act), Revised Penal Code of the Philippines, National Internal Revenue Code, Presidential Decree No. 46 and IC Circular 12-2012 dated 1 June 2012 issued by the Insurance Commission, the Company promulgated its Anti-Bribery and Anti-Corruption Policy. The Company's Anti-Bribery and Anti-Corruption Policy aims to ensure that the Company's directors, officers and employees, as well as representatives, agents and third-party providers do not give or receive bribes and comply with all applicable laws and regulations at all times. As part of the policy, the Company implements a 'no gift policy' directly or indirectly to any public official. Moreover, to ensure compliance to the policy by business partners and third-party providers, the Company's anti-bribery and anti-corruption policy is made an obligatory provision to the agreements or contracts that the Company enters into. The Company also mandates that all financial transactions are recorded in a timely and accurate manner in accordance with accounting standards and principles to prevent off-the-book transactions such as bribes and kickbacks. The policy requires the Compliance Officer to report any violation of laws and regulations to the Board of Directors and recommend the imposition of appropriate disciplinary action on the responsible parties."	2016 Annual Report

				<p>Code of Business Conduct and Ethics Comply with Local Laws, Page 14 "To be professional, we must follow our corporate standards and ethical business conduct while appreciating the cultures and business customs of the countries and communities in which we operate. We must ensure compliance with applicable laws, rules and regulations in the jurisdictions where we do business."</p>	Code of Business Conduct and Ethics
C.1.6	Describes how creditors' rights are safeguarded?		Y	The Company has no creditors and we do not anticipate to incur debts in the future. If there is a need to incur debts in the future, its stockholders shall reimburse the amount in its contingency surplus fund deposited with the Insurance Commission.	
<p><i>Does the company disclose the activities that it has undertaken to implement the above mentioned policies?</i></p>					
C.1.7	Customer health and safety	OECD Principle IV (A) & Global Reporting Initiative	Y	<p>See website: "Enjoy every moment of your life no matter what life stage you are right now. It's possible to live in the present while preparing for the future. We all know that unforeseen events do happen, and this can hinder us from experiencing the best things in life. Planning for a secure future is something that not all people will seriously consider, but if you think about it right now, this can save you from stress and worry. Save up for more important matters, such as your health and investments. Having the right financial plan can protect you and your family from misfortunes. It's not about anticipating the negative, but preparing for a reliable safety net that can help reduce financial burdens. Think about your future today and make it a pleasant one."</p>	https://www.manulife-chinabank.com.ph/personal
C.1.8	Supplier/Contractor selection and criteria		Y	<p>Annual Report Supplier Selection Criteria (p. 18) "It is important for the Company that the supplier selection process must be both objective and transparent. The supplier selection decision should be based on evaluation criteria that include, but are not limited to, the supplier's: 1. Demonstrated ability to meet stated requirements; 2. Ability to provide competitive pricing (based on total cost of ownership); 3. Excellent customer service; 4. High quality products and/or services; 5. Financial stability 6. Technical skill and capacity to meet current and future needs; and 7. Willingness to agree to Manulife's contract terms and conditions."</p>	2016 Annual Report
				<p>Code of Business Conduct and Ethics Choose Suppliers Through Fair Competition, page 16 "Manulife Financial is committed to fair competition in all its dealings with suppliers. It is important to communicate the Company's requirements clearly and uniformly to all potential suppliers. Choose suppliers on the basis of merit, competitiveness, price, reliability and reputation. xxx xxx "</p>	Code of Business Conduct and Ethics
C.1.9	Environmentally-friendly value chain		Y	Manulife Philippines is the parent company and provides support to MCBL under the Shared Services Agreement. Thus, MCBL also has environmentally-friendly value chain policies as found in: https://www.manulife.com.ph/iNotice	
C.1.10	Interaction with the communities		Y	Manulife Philippines is the parent company and provides support to MCBL under the Shared Services Agreement. Thus, MCBL also has environmentally-friendly value chain policies as found in: http://www.manulife.com.ph/Community-Involvement	

C.1.11	Anti-corruption programmes and procedures		Y	<p>Ethics Hotline (The procedure for the the Ethics Hotline is set out in the Company's Code of Business Conduct and Ethics, page 8):</p> <p>"Unethical, unprofessional, illegal, fraudulent or other questionable behaviour may also be reported by calling a confidential toll free Ethics Hotline or at www.ManulifeEthics.com. Ethics Hotline telephone numbers can be found on the Manulife Ethics website. The Ethics Hotline system allows for two-way communication and you may also use this process to pose questions to the Global Compliance Office. Ethics Hotline communications may be anonymous if the reporter chooses.</p> <p>You may report suspected or potential illegal or unethical behaviour without fear of retaliation. The Company does not permit relation of any kind for good faith reports of illegal or unethical behaviour.</p> <p>If you feel that your questions or concerns have not been appropriately addressed, you should direct your complaint to the Global Compliance Chief or the General Counsel, whose contact information is on MF Central."</p>	Code of Business Conduct and Ethics
C.1.12	Creditors' rights		Y	The Company has no creditors and we do not anticipate to incur debts in the future. If there is a need to incur debts in the future, its sole stockholder shall reimburse the amount in its contingency surplus fund deposited with the Insurance Commission.	
C.1.13	Does the company have a separate corporate responsibility (CR) report/section or sustainability report/section?	<p>OECD Principle V (A): Disclosure should include, but not be limited to, material information on: (7) Issues regarding employees and other stakeholders.</p> <p>Companies are encouraged to provide information on key issues relevant to employees and other stakeholders that may materially affect the long term sustainability of the company.</p>	Y	See website	Community Involvement
C.2	Where stakeholder interests are protected by law, stakeholders should have the opportunity to obtain effective redress for violation of their rights.				
C.2.1	Does the company provide contact details via the company's website or Annual Report which stakeholders (e.g. customers, suppliers, general public etc.) can use to voice their concerns and/or complaints for possible violation of their rights?	<p>OECD Principle IV (B): Where stakeholder interests are protected by law, stakeholders should have the opportunity to obtain effective redress for violation of their rights.</p> <p>The governance framework and processes should be transparent and not impede the ability of stakeholders to communicate and to obtain redress for the violation of rights.</p>	Y	<p>See website: Contact Us "Our customers can trust us from the first point of contact up to the fulfillment of our promises and beyond. At Manulife Chinabank Life, we are here for your future, to listen to your needs, offer help and help you achieve your goals.</p> <p>We are also focused on delivering legendary customer experience across all touch points with us, as we want you to be able to do business with us easily and readily reach us through various ways."</p>	Contact Us
C.3	Performance-enhancing mechanisms for employee participation should be permitted to develop.				
C.3.1	Does the company explicitly disclose the health, safety, and welfare policy for its employees?	<p>OECD Principle IV (C): Performance-enhancing mechanisms for employee participation should be permitted to develop. In the context of corporate governance, performance enhancing mechanisms for participation may benefit companies directly as well as indirectly through the readiness by employees to invest in firm specific skills.</p> <p>Firm specific skills are those skills/competencies that are related to production technology and/or organizational aspects that are unique to a firm.</p>	Y	<p>Code of Business Conduct and Ethics Keep your Workplace Secure, page 11 "Manulife Financial must provide a safe and healthy work environment for all employees. Protection of employees from injury or occupational illness is a significant ongoing commitment on the part of the Company. All employees have a responsibility to help ensure that the Company is complying with health, safety and environmental laws and regulations by reporting accidents, potential hazards, and other concerns immediately to your manager of the facilities in your area."</p>	Code of Business Conduct and Ethics
C.3.2	Does the company publish relevant information relating to health, safety and welfare of its employees?	<p>Examples of mechanisms for employee participation include: employee representation on boards; and governance processes such as works councils that consider employee viewpoints in certain key decisions. With respect to performance enhancing mechanisms, employee stock ownership plans or other profit sharing mechanisms are to be found in many countries.</p>	Y	<p>Code of Business Conduct and Ethics Keep your Workplace Secure, page 11 "Manulife Financial must provide a safe and healthy work environment for all employees. Protection of employees from injury or occupational illness is a significant ongoing commitment on the part of the Company. All employees have a responsibility to help ensure that the Company is complying with health, safety and environmental laws and regulations by reporting accidents, potential hazards, and other concerns immediately to your manager of the facilities in your area."</p>	Code of Business Conduct and Ethics
C.3.3	Does the company have training and development programmes for its employees?		Y	<p>Code of Business Conduct and Ethics Employer of Choice, page 10 xxx xx Our employees will determine our future success. In order to attract and retain the best and brightest employees, we will invest in the development of our human resources and reward superior performance.xxx"</p>	Code of Business Conduct and Ethics

			See also website.	Working at MCBL
C.3.4	Does the company publish relevant information on training and development programmes for its employees?		Y Code of Business Conduct and Ethics (posted on the website. See also website- Careers) Employer of Choice, page 10 xxx xx Our employees will determine our future success. In order to attract and retain the best and brightest employees, we will invest in the development of our human resources and reward superior performance.xxx"	Code of Business Conduct and Ethics
C.3.5	Does the company have a reward/compensation policy that accounts for the performance of the company beyond short-term financial measures?		Y Code of Business Conduct and Ethics posted on the website. See also website- Careers) Reward Performance and Ability, page 11 "At Manulife Financial, we value diversity and treat all individuals with dignity. We hire and promote employees on the basis of ability and reward them on the basis of performance. We respect individual rights to privacy and comply with employment laws at all times."	Code of Business Conduct and Ethics

C.4	Stakeholders including individual employee and their representative bodies, should be able to freely communicate their concerns about illegal or unethical practices to the board and their rights should not be compromised for doing this.			
C.4.1	Does the company have procedures for complaints by employees concerning illegal (including corruption) and unethical behaviour?	OECD Principle IV (E): Stakeholders, including individual employees and their representative bodies, should be able to freely communicate their concerns about illegal or unethical practices to the board and their rights should not be compromised for doing this.	Y Code of Business Conduct and Ethics Where to go for help - Reporting and Auditing Complaints/Concerns, page 9 xxx Finally, please also note that all executives at the Vice President level and above are required to comply with the Clawback Policy, under which the Board has the discretion to cancel unvested incentive awards and/or clawback vested and/or paid incentive awards, as applicable, in the event of your fraud, theft, embezzlement or serious misconduct (which includes, but is not limited to, dishonesty or breach of company policy to the material detriment of Manulife's or John Hancock's business or reputation and any conduct that would qualify as cause for termination of employment at common law) irrespective of whether there was a financial restatement.xxx" For all directors, officers and employees, violation of the Code merits disciplinary action and/or termination including prosecution under applicable law. The Company requires all those covered by the COBE to report illegal or unethical behavior and implements a non-retaliation policy for reporting in good faith. An Ethics Hotline was also established for those who wanted to report unethical behavior anonymously.	Code of Business Conduct and Ethics
C.4.2	Does the company have a policy or procedures to protect an employee/person who reveals illegal/unethical behavior from retaliation?		Y The Company has a non-retaliation policy: See Code of Business Conduct and Ethics, page 30 xxx The Company requires all those covered by the COBE to report illegal or unethical behavior and implements a non-retaliation policy for reporting in good faith. An Ethics Hotline was also established for those who wanted to report unethical behavior anonymously.	Code of Business Conduct and Ethics