

NON-ISSUER FORM OF SUBMISSION TO JURISDICTION AND APPOINTMENT OF AGENT FOR SERVICE OF PROCESS

1. Name of issuer (the “Issuer”):

Manulife Financial Corporation

2. Jurisdiction of incorporation, or equivalent, of Issuer:

Canada

3. Address of principal place of business of Issuer:

200 Bloor Street East, North Tower 10, Toronto, Ontario, M4W 1E5

4. Description of securities (the “Securities”):

Debt Securities, Class A Shares, Class B Shares, Class 1 Shares, Common Shares, Subscription Receipts, Warrants, Units

5. Date of the prospectus (the “Prospectus”) under which the Securities are offered:

September 25, 2025

6. Name of person filing this form (the “Filing Person”):

John W. P-K. Wong

7. Filing Person’s relationship to Issuer:

Director

8. Jurisdiction of incorporation, or equivalent, of Filing Person, if applicable, or jurisdiction of residence of Filing Person:

Hong Kong

9. Address of principal place of business of Filing Person:

House 112, Portofino, 88-188 Pak to Avenue, Clearwater Bay, Sai Kung, Hong Kong

10. Name of agent for service of process (the “Agent”):

Manulife Financial Corporation

11. Address for service of process of Agent in Canada (which address may be anywhere in Canada):

200 Bloor Street East, Toronto, Ontario, Canada, M4W 1E5

12. The Filing Person designates and appoints the Agent at the address of the Agent stated above as its agent upon whom may be served any notice, pleading, subpoena, summons or other process in any action, investigation or administrative, criminal, quasi-criminal, penal or other proceeding (the "Proceeding") arising out of, relating to or concerning the distribution of the Securities made or purported to be made under the Prospectus, and irrevocably waives any right to raise as a defence in any such Proceeding any alleged lack of jurisdiction to bring the Proceeding.
13. The Filing Person irrevocably and unconditionally submits to the non-exclusive jurisdiction of
- (a) the judicial, quasi-judicial and administrative tribunals of each of the provinces and territories of Canada in which the Securities are distributed under the Prospectus; and
 - (b) any administrative proceeding in any such province and territory,
- in any Proceeding arising out of or related to or concerning the distribution of the Securities made or purported to be made under the Prospectus.
14. Until six years after completion of the distribution of the Securities made under the Prospectus, the Filing Person shall file a new submission to jurisdiction and appointment of agent for service of process in this form at least 30 days before termination of this submission to jurisdiction and appointment of agent for service of process.
15. Until six years after completion of the distribution of the Securities under the Prospectus, the Filing Person shall file an amended submission to jurisdiction and appointment of agent for service of process at least 30 days before a change in the name or above address of the Agent.
16. This submission to jurisdiction and appointment of agent for service of process shall be governed by and construed in accordance with the laws of the Province of Ontario.

Dated: September 25, 2025

(s) John W. P-K. Wong

John W. P-K. Wong

Agent

The undersigned accepts the appointment as agent for service of process of John W. P-K. Wong under the terms and conditions of the appointment of agent for service of process stated above.

Dated: September 25, 2025

MANULIFE FINANCIAL CORPORATION

by: (s) Scott MacIntosh

Name: Scott MacIntosh

Title: Assistant Corporate Secretary