

A message to our clients during these challenging times

Hello. I'm Paul Lorentz, president and CEO of Manulife Investment Management.

I'm reaching out today to share how we're responding to the COVID-19 crisis that has affected the lives and livelihoods of so many around the world. As always, our first concern is ensuring the safety and well-being of our employees, clients, and business partners. We're also committed to providing you with the highest level of service and support possible during these unusual times. There are a few things I'd like to highlight about our business.

First, our business continuity plans are working smoothly. Over the years, we've developed an extensive continuity and disaster recovery program, and that's paid off in the current environment. Our workforce is global, so we're accustomed to using technology to connect across geographies and time zones. Today, that same infrastructure is enabling most of our employees—including portfolio managers, analysts, and traders—to work remotely. With full access to our internal systems, employees are equipped to address all client requests just as if we were working from our offices. We have a sizeable team in Asia who have been navigating the crisis there for several months, and we've been learning from their example and adopting best practices across the organization.

Second, we're staying closely connected to you. We know transparent communication is paramount in times like these, so we're providing our clients with regular updates on how markets are affecting their portfolios and the actions we're taking in response. We're also providing timely market insight from our strategists, economists, portfolio management teams, and other experts. You'll find these viewpoints on any one of our Manulife Investment Management or John Hancock Investment management websites.

It's too early to determine how long the crisis will last and what its full impact may be, but you can rest assured that we're assessing both the challenges and the

opportunities. At Manulife Investment Management, we're long-term investors. We have been serving clients around the world for more than a century, and our portfolio management teams are led by industry veterans, many with decades of experience managing their strategies through market cycles. We're prepared to weather this storm and committed to helping investors realize the possibilities along the way.

Thanks for watching.

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