

GLOBAL TRAVEL AND GROUP MEETING/EVENT POLICY SUPPLEMENT FOR ASIA REGIONAL OFFICE

ASIA REGIONAL OFFICE			
Effective date	Policy Contact	Approver	
July 11, 2019	Kathy Pang Head of Regional Travel, Asia Procurement Regional_travel@manulife.com	Kenneth Rappold, Asia Chief Financial Officer Inna Le Guen Vice President, Asia Procurement and Treasury	
Original Effective Date	Review Cycle 3 years	Date Last Formally Reviewed June 2nd, 2019	Date Last Revised Jul 5, 2019
GLOBAL			
Risk Category Operational Risk	Segment(s) Company-wide	Status Final	
Key Risk Category Execution, Delivery & Process Management	Executive Approval Required	Link(s) / Related Documents Alcohol and Drug Policy Asia Supplements, as applicable Charitable Contributions and Associations with Outside Organizations Code of Business Conduct and Ethics Gifts and Entertainment Policy Global Disbursement Approval Policy Global Expense Policy Global Procurement Policy Global Reputation Risk Policy Information Security Policy Payment, Commitment and Banking Authority Limits Policy	
Policy Sponsor Chief Procurement Officer	Committee Approval		
Global Risk Manager			
Original Effective Date	Review Cycle 3 years	Date Last Formally Reviewed May 22, 2019	Date Last Revised May 22, 2019
Except in those instances where Policies (as defined below) are to be shared with third-party vendors or business partners pursuant to a non-disclosure agreement or confidentiality agreement, Company policy documents are for internal use only and may not be shared outside Manulife, in whole or part, without prior approval from the Global Compliance Chief who will consult as appropriate with the Policy Sponsor and legal counsel when deciding whether to approve and the conditions attached to any approval.			



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Objectives and Scope

Travel and Group Meeting/Events are a significant business cost for Manulife. Business units and functions at Manulife are in the best position to determine their travel and meeting/event needs. This Policy has been written to ensure business units and functions deliver Manulife's Strategic Priorities in a cost-effective manner while making decisions easier and following expense management best practices. Employees are responsible for familiarizing themselves with this Policy and for complying with all requirements outlined in this document. Expense submissions outside of Policy will not be reimbursed unless approved by an Executive Leadership Team member. Refer to the Policy Exemption section for more details.

This policy is applicable equally to all Manulife employees globally who incur, authorize, and/or approve Travel and Group Meeting/Events expenditures while conducting Manulife business.

For questions regarding the Global Travel and Meeting/Event Policy:

- In North America: contact Procurement Client Support at ProcurementClientSupport@manulife.com
- In Asia: email regional_travel@manulife.com

Responsibilities

Employees

Employees are empowered to determine which trips, meetings and events best support achievement of the Strategic Priorities. Such empowerment requires that Employees understand this Policy and take utmost care to comply with the requirements outlined. Travel and Group Meeting/Event expenditures are made on behalf of Manulife and must support achievement of one or more of the following: a) portfolio optimization, b) expense efficiency, c) accelerated growth, d) digital customer leadership, e) high performing teams. Employees are expected to submit expense reports within 30 days of the transaction. See the Compliance and Reporting section of this Policy for details on reporting and employee expense audits. If expense submissions are outside of Policy, these submissions will be reported to divisional leadership as part of periodic Compliance Reporting.



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Approvers

Approvers are responsible for ensuring submitted expense claims are compliant with this Policy and with expense efficiency priorities. Approvers are in a unique position to ensure that travel expenditures are appropriate and reasonable given the business purpose of the trip. Approvers must use diligent care when reviewing expense reports and receipts to ensure accuracy as well as completeness. Expense items on the Non-reimbursable list, Appendix B, will not be reimbursed by Manulife. Final approval of compliant expense submissions must be completed in a timely manner. See the Compliance and Reporting section of this Policy for details on reporting and employee expense audits. If non-compliant expense submissions are approved, these approvals will be reported to divisional leadership as part of periodic Compliance Reporting.

If the amount of an expense claim exceeds the Approver's limit, the expense report will be submitted up the work area's hierarchical chain to meet the approval limit. Approval delegation, via TREC, may be granted during vacations or other absences. Approval can be delegated to an equal or higher-level manager, but not to a lower-level manager, within the same work area.

Travel Arrangers

Travel Arrangers are responsible for familiarizing themselves with the Global Travel and Groups Meeting/Events Policy and being compliant with all relevant expense processes.

Employee Managers

If an employee is terminated, the Employee's Manager must ensure that all outstanding expense claims are submitted, and the employee's Company credit card is paid in full and cancelled prior to the individual's departure from Manulife.

Meeting Owners

Meeting Owners are responsible for pre-approving meeting/event expenditures to ensure such expenses are reasonable and in support of Manulife Strategic Priorities. The Meeting Owner is also the budget owner and approver.

Meeting Planners

Meeting/event planners are responsible for managing the overall meeting logistics, sourcing, and project management. The Meeting Planner identifies the requirements of the meeting/event, creates the project plan, maintains the budget, and helps to ensure compliance with Company policies. Meeting Planners may be internal or outsourced to a Company preferred meeting management vendor. The Meeting Planner must use the MeetSmart tool (where available) for managing all aspects of the meeting or event.

Definitions

Car Service: non-premium, pre-booked car with a cost comparable to a taxi fare and in select cases using Manulife Preferred Vendors.

Company: Manulife Financial Corporation, The Manufacturers Life Insurance Company and their respective subsidiaries and affiliates.

Contract: A legally-binding document that governs the relationship between contracting parties.

Essential Travelers: Employees who travel 50% or more as job requirement

Extended Travel: Business trips of ten or more consecutive days.

Group Meeting / Event: A gathering of 10 or more employees, requiring a contract with a vendor, where Manulife specific business is discussed, and the event is organized by a Meeting Planner.



Internal Meeting: A gathering of employees for Manulife specific business purposes that does not meet the criteria of a Group Meeting/Event.

Intercontinental Trips: Trips that involve two or more continents.

Itemized Receipt: Detailed receipt with line item information that indicates what was purchased (not a credit card receipt).

Lowest Logical Airfare: The least expensive airfare available at the time of reservation that meets the traveler's business needs. The traveler may take a non-stop flight if available.

MeetSmart: Manulife's online tool used to manage meetings and events. MeetSmart assists with budget development and reconciliation, venue sourcing, registration, attendee management and communication. A link to MeetSmart is available on MFCentral.

Preferred Vendor: A vendor with whom Manulife has negotiated a contract that provides for discounted pricing and other benefits.

Asia Regional Office Supplement

Preferred Vendor lists for airlines and hotels can be found in Business Travel- Asia SharePoint:

[https://mfc.sharepoint.com/sites/ProcurementConnect/Pages/Business%20Travel%20-%20Asia%20\(Sub%20community\)/business-travel-asia.aspx](https://mfc.sharepoint.com/sites/ProcurementConnect/Pages/Business%20Travel%20-%20Asia%20(Sub%20community)/business-travel-asia.aspx)

Private Car Service: a premium transportation service, with chauffeur.

Strategic Priorities: Projects in support of portfolio optimization, expense efficiency, accelerated growth, digital customer leaders and high performing teams.

Travel Arranger: An employee authorized to book travel on behalf of another employee.

Travel Management Company: Manulife's approved travel agency responsible for managing travel related reservations and support.

TREC: Manulife's online tool for travel booking and employee expense claims. Employees can find a link to TREC (not available in all countries) on MFCentral.

Company Credit Card

The Company credit card is a key component of Manulife's travel and group meeting/events program intended to improve employee expense submission experience and compliance to Policy. Manulife employees must use the Company credit card for all business travel expenses where available. Use of the Company card helps detect fraudulent activities. The card can only be used by the employee whose name is on the card for his/her own travel or business expenses and cannot be used for any personal expenses or by other employees or family members.

In circumstances when the Company credit card is not accepted by a vendor, incurring business expenses on a personal credit card or paying expenses in cash is permitted. Reimbursement of cash payments or expenses charged on a personal credit card will be made only after approval of a satisfactory expense claim.

Rules of Use for Company Credit Card

Employees must submit expense claims within 30 days of the transaction. Employees are also responsible for ensuring that expense submissions are appropriately classified in TREC and supported by evidence of pre-approval, if required.



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For expense claims related to a group or team events (e.g. department meals, group meeting/event), the most senior person in attendance must submit the expense claim. Employees are personally responsible for directly paying the Company credit card provider for delinquency charges and non-reimbursable expenses. Cash advances are not allowed on the Company credit card.

Itemized/detailed receipts

Itemized receipts are required for each company credit card expenditure greater than \$25.00 USD. Company credit card statements are not considered itemized receipts. In addition, itemized receipts are required for each non-Company credit card or cash related expenditure regardless of the amount.

Asia Regional Office Supplement

Refer to the Global Expense Policy Asia Supplement for Corporate Card eligibility and Credit Limits.

Business Travel

Before Booking a Trip

Manulife understands that business travel is an essential part of meeting business objectives. Before booking a business trip, the following requirements must be met – a) ensure that each business trip has a clear business purpose aligned with Manulife's Strategic Priorities, b) include on the trip those employees essential to achieving the planned business objectives, c) explore whether non-travel alternatives such as Skype or video conferencing can be used since such tools are an efficient use of employee time and Company costs (i.e. one-day trips). It is expected that team meetings will be held at locations with the highest volume of employees when practical and employees will select training courses in their home city when practical to reduce costs.

Asia Regional Office Supplement

- Asia Regional Office
 - Trips outside of Asia - Asia CEO or Asia CFO approvals are required
- Other BU/countries/territories in Asia
 - Refer to the Local Supplement to the Regional Policy

Advance booking: All business travel must be booked 14 days in advance to achieve best rates and well-planned business itineraries. If necessary, exceptions can be made for client facing meetings or urgent business needs as agreed to with an Employee's Manager.

Travel Management Company

All business travel must be booked through TREC or the Travel Management Company. This ensures Manulife can locate and assist traveling employees in case of emergency and provides access to Company negotiated rates with vendors. Booking with a non-approved travel agency or online travel site is prohibited unless there is no Travel Management Company designated within a jurisdiction. If a booking is made outside of approved channels, non-reimbursement of travel expense submissions may result.

Asia Regional Office Supplement

- List of appointed Travel Management Companies/travel agencies are available in Business Travel – Asia SharePoint:



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[https://mfc.sharepoint.com/sites/ProcurementConnect/Pages/Business%20Travel%20-%20Asia%20\(Sub%20community\)/business-travel-asia.aspx](https://mfc.sharepoint.com/sites/ProcurementConnect/Pages/Business%20Travel%20-%20Asia%20(Sub%20community)/business-travel-asia.aspx)

Simple Trips

To limit travel and transaction costs, domestic and trans-border trips must be booked through the online booking tool TREC. Reservations related to a single trip must be booked together.

Multi-segment Trips

Booking multi-segment trips can be too complex to be managed online. Booking of multi (3+) city domestic or multi (2+) city international trips must be made by contacting the Travel Management Company as travel agents are trained to book multi-segment trips simply and cost efficiently. For Asia, please email regional_travel@manulife.com for instructions.

Asia Regional Office Supplement

- Booking of 2+ flights and domestic trips within a country should be made by contacting the Travel Management Company, whenever possible.
- All other travel bookings must be made via Manulife approved Online Booking Tool: Concur Travel/TREC, whenever possible.

Safety and Security: The Company is concerned with the safety of everyone traveling on Manulife business and with ensuring ongoing business continuity. Manulife encourages employees not to disclose travel arrangements on social media.

Employees are required to book all travel reservations through the Company's designated Travel Management Companies to enable Manulife to locate and support employees as needed. When booking travel to higher risk countries or regions, Manulife's Travel Management Company will provide the employee with travel and safety tips applicable to the area. These tips include information about climate, safety, health concerns, etc.

Booking with a non-preferred Travel Management Company is prohibited.

Duty of Care: Refer to Appendix A for duty of care travel concentration limits.

Reimbursable Travel Expenses

Preferred Vendors (Air, hotel and car rental vendors)

Preferred vendors have been selected as part of Manulife's Travel and Meeting/Events program to deliver overall value taking into consideration factors such as quality, delivery capabilities, past performance, financial stability, and pricing to Manulife.

Reimbursable travel expenses are outlined below. Non-reimbursable items are listed in Appendix B.

Air Expenses	
Lowest Logical Fare	<ul style="list-style-type: none"> • Use TREC or Travel Management Company for making reservations unless one or the other is not available. • Book the Lowest Logical Airfare



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Advanced Booking	<ul style="list-style-type: none"> Book a minimum of 14 days in advance. International trips must be booked well in advance to allow time to obtain travel documents (usually more than 14 days). Shorter advanced booking times are allowed but only for essential business needs and with Manager approval Asia Regional Office Supplement <ul style="list-style-type: none"> Shorter advanced booking times for essential business reasons are pre-approved for ADEC members.
Fare Type	<ul style="list-style-type: none"> Book a non-refundable fare for cost effectiveness Asia Regional Office Supplement <ul style="list-style-type: none"> Book refundable fare if it is more cost effective.
Class of Service	<ul style="list-style-type: none"> Book economy class fare Business class fares are allowed for continuous flights greater than five hours. A trip is considered continuous if there are no planned stops for business or other purposes during travel. Asia Regional Office Supplement <ul style="list-style-type: none"> ADEC members and Country General Managers <ul style="list-style-type: none"> Business Class is allowed for all flights.
Fees	<ul style="list-style-type: none"> Baggage In-flight internet access charges Airport parking Seat selection is only allowed in the following instances with approval from General Manager: <ul style="list-style-type: none"> Employees designated as Essential travelers or Employees in which adherence to the policy would create a hardship due to medical or physical circumstances
Flight Passes (North America)	<ul style="list-style-type: none"> Flight passes are only intended for teams and/or individuals who frequently are required to fly for business purposes, with limited advanced notice. Purchases must be approved by an Executive Leadership Team member. Flight passes must be purchased and redeemed via Manulife's centrally managed program with its Travel Management Company Selection of Lowest Logical Fare is required even when using flight passes

Hotel Expenses

Preferred Hotels	<p>Book a Preferred hotel with lowest logical cost unless:</p> <ul style="list-style-type: none"> There is no Preferred hotel in the destination city, no space is available in a Preferred hotel or strong business rationale exists for staying at a non-Preferred hotel. In these cases, a cost-effective alternative hotel can be booked. In Asia, if a Preferred hotel has no standard rooms available, upgrading to the next available room category (excluding club/executive floor rooms or suites) is allowed in lieu of changing hotels. A hotel has been reserved specifically for conference attendees
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Room Category	<ul style="list-style-type: none"> Book a standard room Upon check-in, confirm the room rate matches the rate on your itinerary Asia Regional Office Supplement <ul style="list-style-type: none"> Immediate next-tier room where corporate rate applies (e.g. Deluxe room) is allowed if there is no space for standard room or if there is a promotional rate which is not greater than rate of standard room. Other higher tier room is prohibited unless its rate is not greater than rate of standard room.
Laundry/Dry Cleaning	<ul style="list-style-type: none"> Dry cleaning charges are only allowed for trips of five or more consecutive days and must be reasonable

Daily Meal Limits (inclusive of taxes, service fees, and gratuities, room service and mini-bars)	
Canada, United States (excl. New York City), United Kingdom (excl. London)	\$65 USD
Cambodia, Vietnam, Malaysia, China, Indonesia, Philippines, Taiwan, Thailand	\$70 USD
Hong Kong, Japan, Singapore, New York City, London	\$100 USD
Other countries	Use reasonable discretion

Daily Employee Meal Limits: Manulife will reimburse employees up to the daily meal limits listed in the chart above. Anything over the daily meal limit must be paid by the employee.

Team Meals: Team lunches are an important part of celebrating work-related accomplishments and creating high performing teams. Employee Managers should ensure the total cost and frequency of such events are reasonable and must consolidate events to contain costs. Team breakfast/lunches will be reimbursed up to a limit of \$30 USD (exclusive of tips and taxes) per employee and team dinners up to a limit of \$50 USD (exclusive of tips and taxes) per employee. The purpose of the team meal and the names of all employees must be submitted as part of an expense claim. The most senior person in attendance is responsible for incurring and submitting the expense claim. (Outside North America: additional \$10 USD for lunch and additional \$15 USD for dinner greater than the team meal allowance indicated above)

Annual Holiday Festivities: Annual holiday celebrations are allowed and are reimbursed up to a limit of \$30 USD (exclusive of tips and taxes) per employee.

Business Meals: Employee Managers are expected to ensure that the purpose, frequency and the cost of business meals are reasonable and support Manulife Strategic Priorities. The purpose of the event and names of all individuals, including attendees' companies' name, must be submitted as part of an expense claim. The most senior person in attendance is responsible for incurring and submitting the expense claim. Business and team meals must be consistent with Manulife's **Code of Business Conduct and Ethics Policy**. Expense submissions outside of policy will be reported as outlined in the Compliance and Reporting section.

Ground Transportation: Employees should use the safest and lowest cost ground transportation, whether that be a Preferred car rental, personal vehicle or other means of transportation. Many conference events provide transportation to the venue as part of the Group Meeting and Event program.



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Ground Transportation	
Taxi	<ul style="list-style-type: none"> When traveling on business trips, taxis are to be used if this is the most cost-effective option and the safest mode of transportation. When working late, employees may use a taxi to travel from the office to home if this is the safest mode of transportation Asia Regional Office Supplement <ul style="list-style-type: none"> Refer to Global Expense Policy Asia Supplement for criteria on this expense claim.
Ride Sharing Services (Uber, Lyft, etc.)	<ul style="list-style-type: none"> In locations where ride sharing services are legal, an employee may use these services if this is a safe mode of transportation
Hotel Car Services	<ul style="list-style-type: none"> Outside North America, employees may use hotel car services if this is the safest mode of transportation available
Rail or Ferry	<ul style="list-style-type: none"> Business Class is allowed for all rail travel Ground transportation such as rail or ferry must be booked using the Travel Management Company
Car Service	<p>Car Service is allowed on a limited basis under the following situations:</p> <ul style="list-style-type: none"> In Asia, for countries where this is the safest mode of transportation For inter-city business travel when necessary Travel from/to the airport for business trips, provided that the cost of the car service is comparable to a taxi fare Non-premium, pre-booked car services are allowed if the cost is comparable to a taxi fare and in select cases using Manulife Preferred Vendors
Personal Vehicles	<ul style="list-style-type: none"> Use of an employee's personal car for business is allowed if other ground transportation alternatives are costlier. Reimbursement will be at Manulife's approved mileage rate posted on Procurement Connect under Travel Tolls are reimbursable Travel to/from and parking at the airport during business trips are reimbursable Asia Regional Office Supplement <ul style="list-style-type: none"> Maximum of 3 days' parking at the airport can be reimbursed.
Home City Expenses	<ul style="list-style-type: none"> Meals and mileage when commuting between Manulife buildings are reimbursable when attending team or client events Asia Regional Office Supplement <ul style="list-style-type: none"> Refer to Global Expense Policy Asia Supplement for Home City Expense rules.



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<p>Rental Cars</p>	<ul style="list-style-type: none"> Preferred car rental companies must be used unless: <ul style="list-style-type: none"> There is no Preferred Vendor in the destination city It is materially less expensive to use another vendor Car size up to an intermediate vehicle may be booked. A larger vehicle can be booked for groups (three or more persons) or client events/tours The rental expense of a GPS is reimbursable Employees should familiarize themselves, at the time of reservation, with the rental car company's policies and restrictions, including pick-up/drop-off stipulations, hours of operation, and refueling requirements. When reserving a vehicle with a Preferred Vendor in North America and using a North America-based Company credit card, employees should not purchase additional insurance as third-party liability insurance is provided through Manulife's rental car contract and Company credit card. When reserving a vehicle with a non-Preferred Vendor, employees need to ensure they have third party liability insurance coverage. <p>Asia Regional Office Supplement When reserving a vehicle with a Preferred Vendor in North America and using an Asia corporate credit card, employees may purchase additional insurance if it is not provided through corporate credit card. Manager's approval must be obtained before purchasing the insurance.</p>
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Extended Travel	
<p>Meal Reimbursement</p>	<p>Employees on extended travel can select one of two options for daily meal expense reimbursement:</p> <ul style="list-style-type: none"> Option 1: Reimbursement will be based on the daily meal limits in this Policy and the employee will submit itemized receipts for every meal expenditure greater than \$25 USD or local equivalent if the company credit card is used or submit an itemized receipt for every meal regardless of the amount if using a non-company credit card or cash Option 2: Reimbursement will be 75% of the daily meal limits in this Policy, with no requirement to maintain receipts regardless of the amount spent. In advance of planned travel, notify both your manager as well as ProcurementClientSupport@manulife.com in North America or regional_travel@manulife.com in Asia.

Business-Related Supplies	
<p>Office Supplies</p>	<ul style="list-style-type: none"> If office supplies are needed during a trip, supplies can be purchased from cost effective locations using a Company credit card
<p>Computer Peripherals</p>	<ul style="list-style-type: none"> In travel emergency situations, computer peripherals such as a battery pack, phone charger or mouse can be purchased using the Company credit card



Business Travel-Related Fees

Travel-Related Fees	<ul style="list-style-type: none"> • Visa applications • Vaccinations, if required by local health institutions • Work permits • Notary and other processing fees, excluding passport processing fees, related to business travel <p>Asia Regional Office Supplement Cancellation fees incurred without reasonable business reason will not be reimbursed.</p>
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Global Mobility Program

Employees participating in the Global Mobility Program should reference the terms and conditions within their applicable expatriate, relocation, or short-term assignment agreement or consult the Global Mobility & Rewards team for reimbursement details.

Personal Travel

If an employee makes personal detours or weekend “stay-overs” on a business trip they must obtain prior approval from their manager.

Spouse/Partner Travel

Employees do not have access to the Travel Management Company or Preferred Vendor airline discounts for partner/spouse travel except in the following limited instances:

- A partner/spouse is accompanying an employee on a business trip where the employee is expected to bring their partner/spouse to a Company sponsored function or event; or
- A partner/spouse is accompanying an employee on a trip related to a foreign assignment.

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- Spouse/ family member travel is not reimbursable unless it is being part of a relocation process, ex-patriate terms, or specifically approved by the ADEC member for business purposes.

When a partner/spouse is accompanying an employee for approved business, travel arrangements must be made by directly calling the Travel Management Company.

Group Meetings and Events

Before attending Group Meetings/Events

Prior to making meeting and event arrangements, employees should explore non-travel alternatives such as Skype or video conferencing. Such tools are an efficient use of employee time and achieve prudent cost management for Manulife. If it is determined that a meeting/event must be attended in person, then Managers should always prioritize holding the meetings at Manulife-owned facilities, as no additional charges will be incurred. If a Manulife-owned facility is not available, then a reasonably priced alternative arrangement is allowed. Consideration should be given to the home location of attendees to minimize travel.

The Policy applies to meetings and events which satisfy both of the following criteria:

- A minimum of 10 employees gathering in the same location



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- A contract with a vendor(s) is needed to complete the meeting

Meeting Request

Upon determination that a meeting or event is required, the Meeting Owner will request assistance with meeting planning using MeetSmart, where available.

The Meeting Planner is responsible for ensuring that meeting and event related vendor contracts and all business expenses follow this Policy and the **Global Procurement Policy** including requirements for competitive bidding of airline, hotel, and event venues as well as contract approvals, records management, and payments. Use of Preferred Vendor airlines and hotels is recommended when available and cost-effective options must be selected. Security and other risk factors will be considered when selecting a site and event contracts will include minimum insurance requirements dependent on the service required. All air arrangements must adhere to the Duty of Care section outlined in Appendix A of this Policy.

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- Attending internal/external conference/event/training requires an approval from the respective Function Head ADEC member.
- All meetings and events should be recorded by completing Meeting Request Form in the following MeetSmart link:
https://www.cvent.com/events/SMMForm/MeetingRequest/MeetingMain.aspx?smm_form_sub=a6ef4804-25b6-4baa-9f3a-f3dc9da37056

Meeting and Events Guiding Principles

All Meeting Owners and Meeting Planners must follow **Manulife's Code of Conduct and Ethics Policy** when booking meetings and events. Acceptance of incentive points, tickets, rewards, and gifts is not permitted. Hotel reward points offered in exchange for booking event/meeting business must be credited to the event/meeting master bill or credited to Manulife's established account with that provider for future use and not to an individual employee.

Compliance and Reporting

Manulife's **Code of Business Conduct and Ethics Policy** requires, among other things, full and accurate records. Making false, fictitious, misleading or inappropriate entries with respect to any transaction of Manulife or the disposition of any of Manulife's assets is prohibited. Use of the Company credit card for non-business expenses is prohibited.

Compliance with this Policy is closely monitored. Employees and Approvers are expected to understand the Policy and comply with established mandates. Procurement will perform compliance monitoring activities where tools are in place that allow Procurement to perform oversight responsibilities. In areas where no tool is available, oversight activities will be performed locally. Monitoring includes:

Audits: Expense claims are subject to audit for compliance with this Policy. Non-compliance is identified, and follow-up corrective action is required by the Employee and/or Employee's Manager.

Management Reporting: Detailed reporting on non-compliant employee transactions and manager approval of such transactions will be provided to divisional senior management monthly. Questionable travel spending will also be reported to divisional leadership.



Analytics: Data analytics are run to identify suspicious trends and potential fraud. Investigative Services is informed of suspicious trends or potential fraud for follow-up actions.

Consequences: Monitoring will be ongoing and failure to follow this Policy could result in -- a) suspension of Company credit card, b) disciplinary actions, c) employee termination.

Policy Exemptions: Only Executive Leadership Team members have the authority to grant employee exemptions to this Policy, based on business needs. Executive Leadership exemptions can be granted by the Chief Executive Officer. Exemptions will be granted on a limited basis and be reasonable. Approved exemptions must be forwarded to ProcurementClientSupport@manulife.com

Review and Approval

The Global Travel and Group Meeting/Event Policy must be reviewed and approved at least once every three (3) years. The Chief Procurement Officer is authorized to change the Global Travel and Group Meeting/Event Policy as needed to maintain its effectiveness.

Communication and Implementation

Procurement is responsible for communicating this Policy to all appropriate Manulife personnel.

For training aids about this Policy and related tools, refer to Procurement Connect. For additional information, email the Procurement Client Support team in North America at ProcurementClientSupport@manulife.com or in Asia email regional_travel@manulife.com

Questions related to the Policy

If you have a question in relation to this Policy or require additional training, please contact Procurement Client Support at 617-572-0014 (Ext. 720014) or by email at ProcurementClientSupport@manulife.com in North America or regional_travel@manulife.com in Asia.

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All the travel expenses, including air fare and hotel booked via Company appointed Travel Companies/Travel Agencies must be documented and submitted as part of the expense claims.



Version History

Date	Description of change	Approved by
May 22, 2019	<ul style="list-style-type: none"> Added language regarding when travel should be undertaken Strengthened language regarding booking 14 days in advance Single segment trips should be booked online Per diems updated and itemized receipt requirements revised. Caps on team lunches and dinners Caps on holiday festivities Senior management travel section removed Added language indicating that taxis should be used for getting to work when traveling Management reporting will be generated on non-compliant expense submissions Added language regarding Policy Exemption process 	Chief Procurement Officer
January 30, 2018	<ul style="list-style-type: none"> Updated the Policy and added Group Meetings and Events section Reviewed and updated reimbursable expenses Updated daily meal limits Added extended travel options Moved non-reimbursable expenses to Appendix B 	Chief Procurement Officer
August 2015	<ul style="list-style-type: none"> Updated the Senior Executive Travel section to clarify eligibility 	Chief Procurement Officer
July 30, 2015	<ul style="list-style-type: none"> Updated Travel Concentration Limits for Employees and Board Members 	Chief Procurement Officer



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Appendix A – Duty of Care

Travel Concentration Limits

To ensure business continuity, the Company has established limits on the number of senior executives and members of the board of Manulife Financial Corporation who may travel together. The overall concentration limits apply to all forms of travel (air, rail, ground, etc.). Additional limits only apply to travel on private aircraft or overseas flights.

Exceptions to these limits will be considered in exceptional circumstances only and must be approved in advance by the Chief Risk Officer. The individual requesting the exception must communicate any approved exceptions to Procurement.

MFC Executives and Board of Directors	Overall Limit
Members of the board of directors	3
Senior Officers+ (not on ELT)*	4

CEO and Board/Committee Chairs	Additional Limits for Travel on Private Aircraft or Overseas Flights Only
CEO	May not travel with the CFO or the Chair of the board of directors.
Board Chair and Committee Chairs	No more than 2 may travel together

	Additional Considerations
All Employees	In all cases, senior leadership should exercise judgement in developing travel plans. Where employees of a particular business or function are required to travel at the same time or to the same destination, consideration should be given to creating separate travel plans for key leaders to ensure business continuity.

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- *In Asia, Senior Officers+ (not on ELT) are defined as ADEC members
- The Asia Chief Risk Officer will approve exceptions for Asia employees.
- The individual requesting the exception must email regional_travel@manulife.com within 1 working day after exceptions approved.



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Appendix B - Non-Reimbursable Travel Expenses

Listed below are non-reimbursable items that must be mark as personal when processing expense submissions in TREC. This list is not meant to be all inclusive.

Non-reimbursable Travel Expenses	
Airfare	<ul style="list-style-type: none"> No show charges Seat selection fees unless an exemption has been granted Class or seat upgrades Priority boarding fees In-flight pillows or blankets In-flight movies or headsets Frequent flyer / affinity programs Airport/airline lounge fees Flight passes purchased directly from an airline or online site
Hotel	<ul style="list-style-type: none"> No show charges Room upgrade charges In-room entertainment / movies
Rental Car	<ul style="list-style-type: none"> No show charges Car upgrade charges Pick-up or drop-off fees due to non-compliance to the rental car agreement Moving violations / parking tickets Optional peripherals (roof rack, etc.)
International Travel	<ul style="list-style-type: none"> Passport application or renewal fees
Personal Vehicle	<ul style="list-style-type: none"> Commuting to work in the Employee's home city Gas, repairs, maintenance Moving violations / parking tickets Insurance coverage
Private cars	<ul style="list-style-type: none"> Private cars with chauffeurs
Daily Meal Limits	<ul style="list-style-type: none"> Amounts in excess of the daily breakfast, lunch and dinner limits
Home City Expenses	<ul style="list-style-type: none"> Meals and mileage when commuting between Manulife buildings except for team or client events
Laundry/Dry Cleaning	<ul style="list-style-type: none"> Cleaning for trips less than five consecutive days
Delinquency charges	<ul style="list-style-type: none"> Credit card delinquent chargesOther delinquency chages such as late membership fees
Miscellaneous	<ul style="list-style-type: none"> Other expenses not related to a business need or pre-approved by an Approver

**Private car service usage will be reported monthly to the Executive Leadership Team.*



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1. Asia Regional Office Supplement

a. Preferred Vendor

Preferred Vendor lists for airlines and hotels can be found in Business Travel- Asia SharePoint:

[https://mfc.sharepoint.com/sites/ProcurementConnect/Pages/Business%20Travel%20-%20Asia%20\(Sub%20community\)/business-travel-asia.aspx](https://mfc.sharepoint.com/sites/ProcurementConnect/Pages/Business%20Travel%20-%20Asia%20(Sub%20community)/business-travel-asia.aspx)

b. Corporate Credit Card

Refer to the Global Expense Policy Asia Supplement for Corporate Card eligibility and Credit Limits

c. Business Travel

Pre-approval must be obtained from employee's manager before booking travel.

- Asia Regional Office
 - Trips outside of Asia - Asia CEO or Asia CFO approvals are required
- Other BU/countries/territories in Asia
 - Refer to the Local Supplement to the Regional Office Policy.

d. Travel Management Company

- List of appointed Travel Management Companies/travel agencies are available in Business Travel –Asia SharePoint:
[https://mfc.sharepoint.com/sites/ProcurementConnect/Pages/Business%20Travel%20-%20Asia%20\(Sub%20community\)/business-travel-asia.aspx](https://mfc.sharepoint.com/sites/ProcurementConnect/Pages/Business%20Travel%20-%20Asia%20(Sub%20community)/business-travel-asia.aspx)

e. Multi-segment Trips

- Booking of 2+ flights and domestic trips within a country should be made by contacting the Travel Management Company.
- All other travel Bookings must be made via Manulife approved Online Booking Tool such as Concur Travel/TREC whenever possible.

f. Advance booking

- Shorter advanced booking times for essential business reasons are pre-approved for ADEC members.

g. Fare Type

Book refundable fare if it is more cost effective.

h. Class of Service

- ADEC members and Country General Managers:
 - Business Class is allowed for all flights.

i. Room Category



- Immediate next-tier room where corporate rate applies (e.g. Deluxe room) is allowed if there is no space for standard room or if there is a promotional rate which is not greater than rate of standard room.
- Other higher tier room is prohibited unless its rate is not greater than rate of standard room.

j. Taxi

Refer to Global Expense Policy Asia Supplement for criteria on this expense claim.

k. Personal Vehicles

Maximum of 3 days' parking at the airport can be reimbursed.

l. Home City Expenses

Refer to Global Expense Policy Asia Supplement for Home City Expense rules.

m. Rental Cars

When reserving a vehicle with a Preferred Vendor in North America and using an Asia corporate credit card, employees may purchase additional insurance if it is not provided through corporate credit card. Manager's approval must be obtained before purchasing the insurance.

n. Business Travel-Related Fees

Cancellation fees incurred without reasonable business reason will not be reimbursed.

o. Partner /Family Travel

Spouse/ family member travel is not reimbursable unless it is being part of a relocation process, ex-patriate terms, or specifically approved by the ADEC member for business purposes.

p. Meeting Request

- Attending internal/external conference/event/training requires an approval from the respective Function Head ADEC member.
- All meetings and events should be recorded by completing Meeting Request Form in the following MeetSmart link:
https://www.cvent.com/events/SMMForm/MeetingRequest/MeetingMain.aspx?smm_form_stub=a6ef4804-25b6-4baa-9f3a-f3dc9da37056

q. Review and Approval

All the travel expenses, including air fare and hotel booked via Company appointed Travel Companies/Travel Agencies must be documented and submitted as part of the expense claims.

r. Duty of Care



Refer to Appendix A



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