

6-K Â Â UNITED STATES SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549 Â Â Form 6-K Â Â REPORT OFFOREIGN PRIVATE ISSUER PURSUANT TO RULE 13a-16 OR 15d-16 UNDER THE SECURITIES EXCHANGE ACT OF 1934 For the month of November, 2024 Commission File Number: 1-14942 Â Â MANULIFE FINANCIAL CORPORATION (Translation of registrantâ€™s name into English) Â Â 200 BloorStreet East North Tower 10 Toronto, Ontario, Canada M4W 1E5 (416) 926-3000 (Address of principal executive office) Â Â Indicate by check mark whetherthe registrant files or will file annual reports under cover of Form 20-F or Form 40-F. Form 20-Fâ€ ,â€â€fâ€fâ€fForm40-Fâ€ ,â€~ Â Â Â DOCUMENTS FILED AS PART OF THIS FORM 6-K The following documents, filed as exhibits to this Form 6-K, are incorporated by reference as part ofthis Form 6-K: Â Exhibit Â Â Description of Exhibit 99.1 Â Â News release dated November 20, 2024 announcing Dividend Rates on Non-cumulative Rate Reset Class 1 Shares SeriesÂ 17 and Non-cumulative Floating Rate Class 1 Shares Series 18 SIGNATURES Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf bythe undersigned, thereunto duly authorized. Â MANULIFE FINANCIAL CORPORATION By: Â /s/ Scott MacIntosh Name: Â Scott MacIntosh Title: Â Assistant Corporate Secretary Date: November 20, 2024 EX-99.1 Exhibit 99.1 Â News Release Â C\$ unless otherwise stated Â Â TSX/NYSE/PSE: MFCâ€fSEHK: 945 For Immediate Release Â Â NovemberÂ 20, 2024 Â Â Manulife Financial Corporation announces Dividend Rates on Non-cumulative Rate Reset ClassÂ 1 Shares Series 17 and Non-cumulative Floating Rate ClassÂ 1 Shares SeriesÂ 18 TORONTO â€“ Manulife Financial Corporation(â€œManulifeâ€) today announced the applicable dividend rates for its Non-cumulative Rate Reset ClassÂ 1 Shares Series 17 (the â€œSeries 17 Preferred Sharesâ€) (TSX:Â MFC.PR.M) andNon-cumulative Floating Rate ClassÂ 1 Shares SeriesÂ 18 (the â€œSeriesÂ 18 Preferred Sharesâ€). Withrespect to any Series 17 Preferred Shares that remain outstanding after DecemberÂ 19, 2024, holders thereof will be entitled to receive fixed rate non-cumulative preferential cash dividends on a quarterlybasis, as and when declared by the Board of Directors of Manulife and subject to the provisions of the Insurance Companies Act (Canada). The dividend rate for the five-year period commencing on DecemberÂ 20, 2024, and ending onDecemberÂ 19, 2029, will be 5.54200% per annum or \$0.346375 per share per quarter, being equal to the sum of the five-year Government of Canada bond yield as at NovemberÂ 20, 2024, plus 2.36%, as determined in accordance with the terms ofthe SeriesÂ 17 Preferred Shares. With respect to any Series 18 Preferred Shares that may be issued in connection with the conversion of the SeriesÂ 17Preferred Shares into the SeriesÂ 18 Preferred Shares, holders thereof will be entitled to receive floating rate non-cumulative preferential cash dividends on a quarterly basis, calculated on the basis ofthe actual number of days elapsed in each quarterly floating rate period divided by 365, as and when declared by the Board of Directors of Manulife and subject to the provisions of the Insurance Companies Act (Canada). The dividend rate forthe three-month period commencing on DecemberÂ 20, 2024, and ending on MarchÂ 19, 2025, will be 1.44025% (5.84100% on an annualized basis) or \$0.360063 per share, being equal to the sum of the three-month Government of Canada Treasury billyield as at NovemberÂ 20, 2024, plus 2.36%, as determined in accordance with the terms of the SeriesÂ 18 Preferred Shares. Beneficial owners of Series 17Preferred Shares who wish to exercise their right of conversion should instruct their broker or other nominee to exercise such right before 5:00 p.m. (Toronto time) on DecemberÂ 4, 2024. Conversion inquiries should be directed to Manulifeâ€™sRegistrar and Transfer Agent, TSX Trust Company, at 1-800-783-9495. The Toronto Stock Exchange (â€œTSXâ€) has conditionally approved the listing of the SeriesÂ 18 Preferred Shares effective upon conversion. Listing of theSeries 18 Preferred Shares is subject to Manulife fulfilling all the listing requirements of the TSX and, upon approval, the SeriesÂ 18 Preferred Shares will be listed on the TSX under the trading symbol â€œMFC.PR.Sâ€. The Series 17 Preferred Shares and the Series 18 Preferred Shares have not been and will not be registered in the United States under the United States Securities Actof 1933, as amended (the â€œSecurities Actâ€), or the securities laws of any state of the United States and may not be offered, sold or delivered, directly or indirectly in the United States or to, or for the account or benefit of, aâ€œU.S. personâ€ (as defined in Regulation S under the Securities Act) absent registration or an applicable exemption from such registration requirements. This press release does not constitute an offer to sell or a solicitation to buysecurities in the United States and any public offering of the securities in the United States must be made by means of a prospectus. About Manulife ManulifeFinancial Corporation is a leading international financial services provider, helping people make their decisions easier and lives better. With our global headquarters in Toronto, Canada, we provide financial advice and insurance, operating asManulife across Canada, Asia, and Europe, and primarily as John Hancock in the United States. Through Manulife Investment Management, the global brand for our Global Wealth and Asset Management segment, we serve individuals, institutions, andretirement plan members worldwide. At the end of 2023, we had more than 38,000 employees, over 98,000 agents, and thousands of distribution partners, serving over 35Â million customers. We trade as â€~MFCâ€™ on the Toronto, NewÂ York,and the Philippine stock exchanges, and under â€~945â€™ in Hong Kong. Not all offerings are available in all jurisdictions. For additional information,please visit manulife.com. Â Media Contact Â Anne Hammer Â Manulife Â 201-925-1213 Â ahammer@manulife.com Â Â Investor Relations Â Hung Ko Â Manulife Â 416-806-9921 Â hung_ko@manulife.com