

MANULIFE FINANCIAL CORP  
Form 6-K  
September 30, 2003

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SECURITIES AND EXCHANGE COMMISSION  
WASHINGTON, DC 20549

FORM 6-K

REPORT OF FOREIGN PRIVATE ISSUER  
PURSUANT TO RULE 13a-16 OR 15d-16 OF  
THE SECURITIES EXCHANGE ACT OF 1934

FOR THE MONTH OF SEPTEMBER, 2003

Commission File Number: 001-14942

MANULIFE FINANCIAL CORPORATION  
(Registrant)

200 BLOOR STREET EAST,  
NORTH TOWER 10  
TORONTO, ONTARIO, CANADA M4W 1E5  
(Address of principal executive  
offices)

Indicate by check mark whether the registrant files or will file annual reports  
under cover of Form 20-F or Form 40-F: Form 20-F    Form 40-F    X

Indicate by check mark if the registrant is submitting the Form 6-K in paper as  
permitted by Regulation S-T Rule 101(b)(1): \_\_\_\_\_

Indicate by check mark if the registrant is submitting the Form 6-K in paper as  
permitted by Regulation S-T Rule 101(b)(7): \_\_\_\_\_

Indicate by check mark whether by furnishing the information contained in this  
Form, the registrant is also thereby furnishing the information to the  
Commission pursuant to Rule 12g3-2(b) under the Securities Exchange Act of 1934:  
Yes\_\_\_\_ No X

If "Yes" is marked, indicate below the file number assigned to the registrant in  
connection with Rule 12g3-2(b): 82-\_\_\_\_\_

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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 by the undersigned, thereunto duly authorized.

MANULIFE FINANCIAL CORPORATION

By: /s/ Richard Lococo

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Name: Richard Lococo  
Title: Vice President and Deputy General  
Counsel

Dated: September 30, 2003

EXHIBIT INDEX

Exhibit Number -----	Description -----
99.1	Material Change Report