

MANULIFE FINANCIAL CORP

Form 6-K

February 10, 2005

**SECURITIES AND EXCHANGE COMMISSION  
Washington, D.C. 20549**

**FORM 6-K**

**Report of Foreign Issuer  
Pursuant to Rule 13a-16 or 15d-16 of  
the Securities Exchange Act of 1934**

For the month of February 2005

**MANULIFE FINANCIAL CORPORATION**

200 Bloor Street East,  
North Tower 10  
Toronto, Ontario, Canada M4W 1E5  
(416) 926-3000

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

Form 20-F  Form 40-F

Indicate by check mark whether the registrant by furnishing the information contained in this Form is also thereby furnishing the information to the Commission pursuant to Rule 12g3-2(b) under the Securities Exchange Act of 1934.

Yes  No

**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**

Date: February 10, 2005

By: /s/ Richard Lococo  
Name: Richard Lococo  
Title: Senior Vice President and Deputy  
General Counsel



**EXHIBIT INDEX**

Exhibit	Description of Exhibit
99.1	Annual and Quarterly Results News Release