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MANULIFE FINANCIAL CORP
Form 13F-NT
November 13, 2008

UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

Form 13F

Form 13F COVER PAGE

Report for the Calendar Year or Quarter Ended: September 30, 2008

Check here if Amendment ; Amendment Number: _____

This Amendment (Check only one.): is a restatement
 adds new holdings entries

Institutional Investment Manager Filing This Report:

Name: Manulife Financial Corporation
Address: 200 Bloor Street, East - NT 11
Toronto, Ontario, Canada M4W 1E5

Form 13F File Number: 028-11519

The institutional investment manager filing this report and the person by whom it is signed hereby represent that the person signing the report is authorized to submit it, that all information contained herein is true, correct and complete, and that it is understood that all required items, statements, schedules, lists and tables, are considered integral parts of this form.

Person Signing this Report on Behalf of Reporting Manager:

Name: Richard A. Lococo
Title: SVP & Deputy General Counsel
Phone: 416-926-6620

Richard A. Lococo Toronto, Ontario, Canada November 11, 2008

Report Type (check only one.):

- 13F HOLDINGS REPORT. (Check here if all holdings of this reporting manager are reported in this report.
- 13F NOTICE. (Check here if no holdings reported are in this report, and all holdings are reported by other reporting manager(s).
- 13F COMBINATION REPORT. (Check here if a portion of the holdings for this report manager are reported in this report and a portion are reported by other reporting manager(s).

List of Other Managers Reporting for this Manager:

Form 13F File Number	Name
028-04428	The Manufacturers Life Insurance Company
028-10490	MFC Global Investment Management (USA) Limited
028-03983	John Hancock Life Insurance Company

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028-03222
028-03673

John Hancock Advisers Inc.
MFC Global Investment Management (U.S.), LLC