

MANULIFE FINANCIAL CORP  
Form 6-K  
September 21, 2004

**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 September 2004

**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:      September 20, 2004

By: /s/ Richard Lococo

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Name: Richard Lococo

Title: Vice President and Deputy General Counsel

EXHIBIT      INDEX

Exhibit      Description of Exhibit

99.1      Q1 Certification Dominic D'Alessandro

99.2      Q1 Certification Peter H. Rubenovitch