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MANULIFE FINANCIAL CORP  
Form 13F-NT  
November 14, 2005

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, 2005

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: NOT YET ASSIGNED

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

Signature, Place and Date of Signing:

Richard A. Lococo ----- [Signature]	Toronto, Ontario, Canada ----- [City, Province, Country]	November 11, 2005 ----- [Date]
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Report Type (check only one.):

- [ ] 13F HOLDINGS REPORT. (Check here if all holdings of this reporting manager are reported in this report.)
- [ X ] 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:  
[If there are no entries in this list, omit this section.]

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Name

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28-4428

The Manufacturers Life Insurance Company

28-10490

MFC Global Investment Management (USA) Limited

28-03983

John Hancock Life Insurance Company

28-03222

John Hancock Advisers Inc.

28-01714

Independence Investment, LLC

28-03673

Sovereign Asset Management Corporation