

a global leader

United States

- 32% growth in premiums and deposits in 2000
- #2 in small plan 401(k) pension products (based on new and transfer plans) focused on companies with 250 or fewer employees
- #6 in non-proprietary broker-dealer variable annuity market (based on new deposits), selling to affluent individuals
- a leader in life insurance and customized financial and estate planning solutions for high net-worth individuals with an average face value of new life insurance of U.S. \$1.1 million, the highest in the industry
- 2.5% share of total individual life premiums

Canada

- 10% growth in premiums and deposits in 2000⁽¹⁾
- #1 provider of life and health insurance to alumni associations
- #1 in group life and disability insurance business
- #2 in individual life insurance market (based on new premiums)
- #2 in annuity market (based on total premiums)
- #3 in segregated fund-based annuity sales
- #6 in total pension assets
- among the top 5 in life and health insurance sales to associations, retailers and financial institutions

Hong Kong & Macau

- 19% growth in premiums and deposits in 2000
- #2 in life insurance market (based on new premiums); 12% market share
- #2 in defined contribution pension plans for small and medium-sized businesses
- 22% market share in group pensions
- ranked in top 5 in group life and health plans for small and medium-sized organizations

Philippines

- #4 in total life insurance premiums, selling to upper- and middle-income individuals with 5.0% market share (based on total premiums)

Indonesia

- #4 in total life insurance premiums, selling to upper-income individuals, with 6.9% market share (based on total premiums)
- #3 in mutual fund sales with 15% market share
- #5 in group life and health insurance premiums, with 4.5% market share

Taiwan

- aggressive growth of agency force selling products to support family market, wealth creation and estate planning
- first company in Taiwan to be granted approval for an investment-linked product.

Reinsurance

- #1 life retrocessionaire in North America
- niche player in financial and property and casualty reinsurance
- selective participant in personal accident reinsurance

Investment

- manages all of Manulife Financial's general fund assets
- offices located throughout North America, as well as London, Hong Kong and Tokyo
- Canada's largest commercial mortgage lender
- one of the largest Canadian direct owners and managers of real estate, ranked by assets and square footage

Elliott & Page

- one of Canada's oldest registered investment counselors
- one of Canada's largest managers of investment grade corporate bonds

(1) Excluding the one-time assumption reinsurance premium from Confederation Life of \$766 million recorded in the second quarter of 1999.

Japan

- first direct Canadian insurance investment in Japan
- 2.1% market share (based on number of new policies)
- agreement signed to acquire Daihyaku's inforce business

Singapore

- #8 life insurer with approximately 1.9% share of individual life insurance market

China

- second foreign insurer to be granted a licence in China
- #5 in market share in Shanghai
- first company approved to sell participating life insurance, in 2000

Vietnam

- first 100% foreign-owned life insurance company in Vietnam
- commenced operations October 1999; opened second office in Hanoi in January 2000
- more than 32,000 policyholders, 1,700 agents and 100 staff