



Fact Sheet

TSX/NYSE/PSE: MFC SEHK: 0945

Manulife Life Insurance Company, Japan

About Manulife Japan

Manulife Financial was one of the first foreign life insurance companies to establish operations in Japan, entering the market in 1901. Manulife re-entered Japan in 1999, laying the foundation for the establishment of Manulife Life Insurance Company (Manulife Japan).

The vision of Manulife Japan is to be the most professional life insurance company in Japan, providing leading financial protection and wealth management products and services, and learning from and quickly adapting to its customers' changing needs.

Craig Bromley is President & CEO of Manulife Japan and Executive Vice President & General Manager, Japan of Manulife Financial Corporation, Manulife Japan's parent company.

Innovative Product Offerings

Manulife Japan provides a range of financial protection and wealth management products designed to meet the changing needs of its customers throughout their lives. Manulife Japan capitalizes on Manulife's global strength in product innovation to bring new product concepts and features to the market. Manulife Japan was among the first companies to introduce universal life products into Japan.

Diversified Distribution Platform

Manulife Japan offers its innovative financial protection and wealth management products through multiple distribution channels.

Manulife Japan has its own sales force of more than 3,500 Plan Right Advisors, with an extensive network of eight regional offices and approximately 120 local sales offices across Japan. Plan Right Advisors tailor appropriate financial protection and wealth management products to meet their clients' needs, based on "Plan Right," Manulife Japan's unique needs-based sales methodology.

Manulife Japan also offers its innovative products through financial institutions, commencing sales of individual annuity products in 2002 and sales of other individual insurance products in 2009, in step with government deregulation of over-the-counter sales of life insurance products by banks and securities companies. Manulife Japan currently has sales alliances with over 40 financial service institutions, including many of Japan's leading banks and securities companies.

In February 2007, Manulife Japan established a Managing General Agents (MGA) Department as part of a strategic initiative to meet the needs of high net worth customers and to begin insurance sales via independent agents. Through this new department, Manulife Japan established a new agent channel in addition to its Plan Right Advisor and financial institution sales channels, with a focus on the high net worth market segment, including business entrepreneurs, business owners and other persons of means.

In November 2007, Manulife Japan established Manulife Investments Japan Limited, a wholly owned subsidiary, as part of a strategic initiative to enter into the investment trust business in Japan. Through this subsidiary Manulife Japan has established a second pillar of its wealth management business. Manulife Investments Japan launched its first investment trust fund in 2008.

Financial Strength

As a key operating subsidiary of Manulife Financial Corporation, Manulife Japan has among the highest ratings for financial strength in the Japanese life insurance industry. These superior ratings reflect Manulife Financial's consistent and diversified earnings, a well-balanced investment portfolio, a conservative approach to risk management, and a strong capital position.

Technological Advancements

Manulife Japan's sophisticated administrative systems for its financial protection and wealth management products ensure efficient, effective product and service development and delivery to its clients. Manulife Japan uses "ManuTouch," an intranet sales support system that provides its sales force with web-based sales support tools, policy illustration system, real-time product information, and e-mail service. As part of Manulife Japan's technology enhancements, the Company's website includes customer transaction capabilities, allowing existing policyholders to perform a variety of transactions online. Manulife Japan also has a state-of-the-art customer call center to provide prompt, superior service to its clients nationwide.

Activities Which Contribute to Society

Manulife Japan is committed to building local communities through four key priorities: healthy futures, leaders of tomorrow, partners in the community, and employee volunteerism.

Since 2005, Manulife Japan has partnered with the NPO Children's Health Forum, which promotes child-friendly environments and activities in children's health care facilities. Manulife Japan conducts annual internal fundraising campaigns to raise donations and awareness for the Forum's activities. Since 2007, in conjunction with the Forum, Manulife Japan has also supported the "Manulife Waku Waku Room Program", an initiative to promote the use of playrooms in Japanese hospitals to reduce hospitalization stress and aid in children's recovery.

Since 2006, in cooperation with Junior Achievement Japan, Manulife Japan has sponsored an annual nationwide Manulife CAPS Contest, one-day business competitions in which Japanese elementary school children operate virtual hat shops. Students gain hands-on experience in team-building, decision-making and the fundamentals of running a business.

Since 2006, in conjunction with Central Community Chest of Japan, Manulife Japan has conducted internal fundraising campaigns to support recovery programs in communities affected by natural disasters in Japan. In addition, since 2008 Manulife Japan has also sponsored the Manulife Waku Waku Charity Run Day, an annual community event featuring both running events and entertainment which raises donations for various children-related initiatives.

Manulife Japan employee volunteers take part each year in Manulife Japan's blood drive, held in cooperation with the Japan Red Cross Society, and other local charity initiatives.

About Manulife Financial

Manulife Financial is a leading Canadian-based financial services group serving millions of customers in 22 countries and territories worldwide. Operating as Manulife Financial in Canada and Asia, and primarily through John Hancock in the United States, the Company offers clients a diverse range of financial protection products and wealth management services through its extensive

network of employees, agents and distribution partners. Funds under management by Manulife Financial and its subsidiaries were Cdn\$421 billion (US\$362 billion) as at June 30, 2009.

Manulife Financial Corporation trades as 'MFC' on the TSX, NYSE and PSE, and under '945' on the SEHK. Manulife Financial can be found on the Internet at www.manulife.com.

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