

October 2008

Manulife Singapore

Established in Singapore in 1980, Manulife has traditionally been a niche player in the life insurance industry, focusing on specialized services like estate planning.

Structure of Manulife Singapore

- In April 2004, Canadian-based Manulife Financial Corporation effectively merged with U.S.-based John Hancock Financial Services, Inc. Today, both John Hancock Life Assurance Limited in Singapore (“John Hancock Singapore”) and Manulife (Singapore) Private Limited (“Manulife (Singapore)”) are wholly owned subsidiaries of Manulife Financial Corporation.

Size, Market Share, Products

- Manulife Singapore employs close to 200 staff and has a team of 1281 professional Financial Planners. The Company’s products are also distributed through financial adviser firms and banks.
- Manulife Singapore markets a range of individual life insurance plans and currently carries more than 269,000 policies.
- The Company’s key strength lies in its team of professional Financial Planners, trained on needs-based selling. To aid this sales force, Manulife Singapore has a proprietary financial planning tool called PLAN RIGHT™. PLAN RIGHT is a unique financial planning tool that can help clients identify their goals and ensure that they make the right choices to meet their needs today, tomorrow and in the years to come.

Manulife also has an experienced team of partnership distribution specialists who have marketed a series of innovative products through banks and other channels.

Industry Firsts

2007

- Launched Secure Retirement Plus (US\$) – the first-of-its-kind variable annuity with a guaranteed withdrawal benefit to be launched in Singapore.
- Launched ChoiceCover, a yearly renewable term plan specially designed for policyholders who desire a tailored insurance plan to meet their specific needs. Unlike other level term plans, policyholders pay only for the insurance they need – giving them maximum protection at lower initial cost.
- Launched Manulife 3G, a short term paying participating whole life plan with yearly cash coupons that lasts a lifetime. With just 10 years premium payment commitment, Manulife 3G provides guaranteed cash coupons, growth potential and a gift that lasts for generations.

2005

- Introduced Manulink Investor – a 100 per cent investment focused plan with no insurance charges or policy fees.
- Launched Life Protector Plus, a hybrid of whole life and term policy that provides extra coverage of up to 140 per cent until age 65 with the lowest premium per \$1000 coverage in our market.
- Another first for Manulife Singapore is the pro-family rider scheme – Critical Care Enhancer. It is the only product that provides 30 critical illnesses and an additional benefit – Serious Illness of a Child. Coverage is provided for the policyholder and his/her present and future children without incurring additional premiums.

Official Life Insurance Partner of the Beijing 2008 Olympic Games

Manulife is the Official Life Insurance Partner of the Beijing 2008 Olympic Games. Our sponsorship provides a compelling platform to demonstrate how Manulife improves the quality of life in the communities in which we do business.

Manulife's Olympic Theme for the Beijing 2008 Olympic Games is **Bringing Dreams to Life**. Ultimately, Manulife's products and services provide peace of mind, and provide its customers with the resources to help them achieve their dreams. Beyond the net effect of our products and services, Manulife has also directly contributed to improving quality of life through numerous and on-going community programs.

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About Manulife Financial

Manulife Financial is a leading Canadian-based financial services group serving millions of customers in 19 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\$400 billion (US\$393 billion) as at June 30, 2008.

Manulife Financial is one of two publicly traded life insurance companies in the world whose rated life insurance subsidiaries hold Standard & Poor's Rating Services' highest "AAA" rating.

Manulife Financial Corporation trades as 'MFC' on the TSX, NYSE and PSE, and under '0945' on the SEHK. Manulife Financial can be found on the Internet at www.manulife.com.

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