

**Manulife (Singapore) Pte. Ltd.****About Manulife Singapore**

Established in 1980, Manulife Singapore has, for over two decades, grown from strength to strength and has built a renowned reputation as a product innovator in the ever-changing financial services market. We aim to provide one-stop financial solutions to meet the financial needs of our clients at different stages of their lives. Through a multi-channel distribution strategy and network, we have grown our business significantly in recent years. Manulife Singapore employs close to 200 staff and has a team of nearly 1,300 professional Financial Planners, serving more than 169,000 clients and over 276,000 policies.

**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.

- Manulife Singapore employs over 200 staff and has a team of 1300 professional Financial Planners. The Company also has an experienced team of partnership distribution specialists who have marketed a series of innovative products through banks and other channels.
- Manulife Singapore is in the top 5<sup>th</sup> position based on total new business written in Q1 2009. Our bancassurance has been growing from strength to strength taking Manulife to the top 3<sup>rd</sup> position in the bancassurance ranking.
- 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.

**Industry Firsts**

- Launched Secure Retirement Plus (US\$) – the first-of-its-kind variable annuity with a guaranteed withdrawal benefit to be launched in Singapore. This was followed by Secure Retirement Plus (S\$) in respond to demand, as well as a version for high net worth clients known as Infinity.
- 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.
- 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.

### **Life Insurance Company of the Year 2007**

Manulife Financial Asia was named Life Insurance Company of the Year at the 11<sup>th</sup> Asia Insurance Industry Awards held on 5 November 2007. Our continuing commitment to professionalism, excellent customer service and innovation with first-to-market products like Secure Retirement Plus (US\$), impressed the judges who also recognized us for the considerable achievements that we have made over the past few years.

### **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](http://www.manulife.com).

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