

Manulife (International) Limited, Taiwan Branch

About Manulife Taiwan

Manulife Taiwan opened in 1992 as a branch of The Manufacturers Life Insurance Company of America, a U.S.-based subsidiary of Manulife Financial. Today, Manulife Taiwan is a branch of Manulife (International) Limited and has around 200 employees and approximately 1200 agents.

Manulife is the leading brand of innovative product and professional agency force in Taiwan. Manulife Taiwan's strategy is designed to provide comprehensive product range to help meet our customers' needs – for example by providing innovative retirement solutions to help them secure a guaranteed retirement income for life.

Focus on Strategy

Manulife Taiwan's strategy focuses on building a team of highly qualified and professional financial planners and supporting staff to serve clients. Central to this strategy is a focus on growing the size of our agency force.

In view of aging population, we have increasingly focused on helping individuals to plan well for their retirement life by promoting the concept of "Mental, Health, and Economic wellness "by" Freedom 60 campaign"

Manulife has also expanded its bancassurance to complement agency group and build stronger presence in Taiwan.

Markets and Products

Manulife Taiwan's target market is defined as age 35+ with an above median level and above Income. To ensure focus on this market, agency recruits are carefully selected so their natural market corresponds with this target market.

There are three key areas of focus to Manulife Taiwan's product strategy:

1. Comprehensive product range to meet diverse consumer needs: savings, death, disability and medical products.
2. Wealth management products to increase funds under management, such as the investment-linked contracts.
3. Products to protect longevity: GMWB variable annuity and post-retirement medical products.

Developing Innovative Products

Manulife Taiwan has a strong record of developing innovative solutions and products to meet the changing needs of clients. For example:

- In November 2000, Manulife Taiwan received government approval for Fortune, the first ever Investment-Linked life insurance product in Taiwan.
- In March 2001, Manulife Taiwan launched the innovative Premier Lady product, designed to provide a broad range of benefits to married and single women.
- In November 2001, Manulife Taiwan was the first to launch Universal Variable Life (UVL) Insurance in the Taiwan market, offering flexible payments plus investment combinations on a range of funding vehicles.
- In July 2003, Manulife Taiwan launched three riders, including Rider of Family Income, Waiver Premium of Payer and Waiver Premium of Insured, thereby providing the best protection offerings for disabilities.
- In September 2003, Manulife Taiwan was the second life insurance company in the country to launch a Participating Whole Life product, based on new regulations put in place by the Ministry of Finance.
- In 2004, Manulife was the first company to declare policy dividends to participating policies in Taiwan.
- In 2005, Manulife was the first to launch a post-retirement whole life medical product.
- Manulife launched a new UVL with innovative loyalty bonus structure in 2006.
- In September 2007, Manulife Taiwan launched GWMB Variable Annuity product, which is the first of its kind in Taiwan, to serve the retirement needs of Taiwanese people.
- In March 2008, Manulife Taiwan launched “Manulife Whole Life Health Insurance for Critical Illnesses” covers 27 major injuries and illnesses and provides comprehensive medical protection.

Manulife Financial in Asia – Life Insurance Company of the Year 2007

In November 2007, Manulife Financial in Asia was named Life Insurance Company of the Year at the Asia Insurance Review Awards 2007. In naming Manulife as winners at the award ceremony on November 5, the judges cited the Company’s “continued commitment to professionalism, excellent customer service and innovation with first-to-market products.”

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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