

# Commitment to Employees

Employees are at the heart of Manulife's success.

Manulife works hard finding, attracting and retaining exceptional individuals. Employees enable the Company to realize its vision of being the most professional life insurance company in the world through their commitment to customers and corporate values. In turn, Manulife invests in the development of its people and rewards superior performance. Compensation levels and benefits are competitive and Manulife provides one of the most comprehensive employment packages in the industry.

The key to attracting and retaining top talent is ensuring employees find fulfillment in their work while reaching their potential and realizing their aspirations. Support for employees includes innovative learning opportunities and continuous learning subsidies; open and constructive communication; recognition programs; and a variety of services such as financial counselling. The Company rigorously maintains safe and accessible workplaces, supports diversity and provides opportunities for employee advancement.

Employees benefit from:

- Manulife's sustained financial success and industry leadership as the largest life insurance company in Canada, the second-largest in North America, and the sixth-largest in the world.
- The Company's commitment to innovation through the development of flexible, creative and intelligent solutions backed by unparalleled industry experience and financial strength.
- Opportunities to demonstrate initiative and engage in projects and activities that will have a direct impact on the Company's future performance.

- The chance to take on new and exciting challenges within one business unit or gain exposure to different parts of the business in other operating units of what is a multinational company.
- Geographic diversity, with operations in 19 countries and territories worldwide, offering a unique mix of products and services.

Manulife demonstrates its commitment to employee health and wellness through a dynamic health promotion and injury prevention program. The program consists of individual, group and online support for employees in partnership with community resources and the Company's Employee and Family Assistance Provider. Some examples of individual support include one-on-one interventions such as ergonomic assessments and health counselling. The group programs cover diverse topics such as office ergonomics, stress management, parenting, work-life management, parental return to work and annual flu immunization clinics.

Regular full-time and part-time employees in Canada have the opportunity to participate in a global share ownership program, benefiting directly from the success of the Company, as well as a Group RRSP and generous pension plan. A variable incentive plan offers a yearly bonus structure to regular full-time employees and a flexible benefits plan allows staff to customize their benefits to meet their needs. In addition, employees in Canada have access to free on-site financial planning advice from qualified financial planners and an educational assistance program offering 100 per cent payment of tuition costs for approved career-related courses.



Manulife is a global employer, with approximately 47,000 employees, independent contractors and agents located in 19 countries and territories. In Canada, its workforce numbers more than 10,000 people in eight provinces.

## Workforce Data

For the year ended December 31, 2006

### WORKFORCE – IN CANADA

PROVINCE	FULL-TIME	PART-TIME	TOTAL
British Columbia	144	7	151
Alberta	380	22	402
Saskatchewan	53	1	54
Manitoba	39	1	40
Ontario	7,626	559	8,185
Quebec	622	44	666
New Brunswick	3	0	3
Nova Scotia	696	25	721
<b>TOTAL</b>	<b>9,563</b>	<b>659</b>	<b>10,222</b>

Outside Canada, Manulife has more than 10,500 employees and independent contractors. In addition, almost 26,000 career agents – who sell Manulife products and services exclusively – work for Manulife throughout Asia.

### WORKFORCE – OUTSIDE CANADA

LOCATION	FULL-TIME	PART-TIME	TOTAL
United States	5,206	108	5,314
Asia, excluding Japan	4,131	118	4,249
Japan	911	163	1,074
Other*	76	7	83
<b>TOTAL</b>	<b>10,324</b>	<b>396</b>	<b>10,720</b>

\*Caribbean, Europe and India



# STARs of Excellence Award

The STARs of Excellence Award was commissioned by Manulife Financial and designed by Canadian artist Colin Gibson. Created to recognize and inspire accomplishment, the Award honours a select group of Manulife Financial employees and sales associates from around the world for their outstanding professional achievements and contributions to the Company's success.

## STARs of Excellence Award for Citizenship

Each year, Manulife selects one employee from around the world for a special honour, the STARs of Excellence Award for Citizenship. Established in 2000, the award recognizes the outstanding volunteer contributions of an individual to his or her community.

Employees are nominated for the award by their colleagues according to specific criteria. Nominees must go above and beyond the call of duty, supporting others through outstanding volunteer service and demonstrating leadership, dedication and a caring spirit. They must demonstrate sustained and significant service to others while maintaining a standard of excellence in their own lives and work. Their volunteer work must significantly enhance the quality of life of those they serve. Nominees are also expected to demonstrate strong and innovative leadership as they both inspire and encourage others, while marshalling support for their cause.

## 2006 Citizenship Award honouree

The recipient of the 2006 Citizenship Award is Donald McIntosh, Banking Consultant, Calgary, Canadian Division, Manulife Bank.

Don has been an extremely active volunteer for over 20 years, providing humanitarian aid to underdeveloped countries with such non-profit agencies as Samaritan's Purse, Operation Christmas Child, Global Friendship International Aid and Health Partners International of Canada. As often as twice a year, Don travels to Mexico or Nicaragua to help build orphanages and volunteer at free medical clinics. On many of his trips he leads groups of high school students and their sponsors on volunteer missions.

His plans for 2007 include a Global Friendship mission to Nicaragua and Operation Christmas Child shoebox distribution trips to Chile and Bolivia.

This is only a small glimpse of the humanitarian work that Don has been involved in over the past six years. Not only does he devote endless hours and energy to his international humanitarian efforts, but he is also the first to step up and help someone in need locally.

### STAR Attributes

- Superior Knowledge and Skill
- Trust and Integrity
- Action Orientation
- Responsiveness

