

Commitment to Clients

When our customers insure their families against the unexpected or invest money for the future, they need a financial services company that is able to keep its promises through thick and thin. Throughout the recent economic downturn, Manulife remains one of the top-rated, most successful life insurance companies in the world with extremely well-positioned global franchises. An unrelenting focus on distribution excellence and product innovation has sustained our leadership in all of our key markets.

Our financial strength, prudent risk management practices, diverse business platform and high-quality investment portfolio ensure our ability to meet our commitments to our clients, now and in the future.

Financial Strength

Serving millions of customers in 19 countries and territories worldwide, Manulife is highly regarded for its track record of growth, leading corporate governance practices and strong management team. We are recognized among our peers as having demonstrated exceptional performance over time, driven by a continued focus on organic growth and opportunistic acquisitions.

Credit ratings are a comprehensive measure of financial strength. Our financial discipline and record of strong operational performance result in our key operating subsidiaries having among the highest ratings in the insurance industry from Moody's, A.M. Best, Fitch, DBRS and Standard & Poor's.

In addition, our size and scale translate into a higher capital base, a diversified operating platform and ample resources to fund growth opportunities – all factors illustrating our financial strength.

Prudent Risk Management

We have a rigorous risk management framework that is applied globally and ensures all the Company's risk-taking activities are measured, monitored and managed. This framework requires each individual product in every market to meet strict enterprise-wide criteria on its own stand-alone basis. In recognition of this approach, Manulife is among the five per cent of companies measured that have earned an Excellent Enterprise Risk Management designation from Standard & Poor's.

Diverse Business Platform

At Manulife, we have successfully built a diverse business platform offering a range of financial products in both developed and developing markets around the world. We address the needs of a wide range of clients in all 19 countries and territories we operate in with a mix of products and services relevant to different markets at varying development stages. Product and geographic diversity is a key contributor to our financial strength.

High-Quality Investment Portfolio

Our investment philosophy is rooted in a bottom-up approach to developing an asset mix matching the needs of our underlying liabilities. We don't limit our portfolio to fixed-income investments, but hold a blend of assets that drive superior returns and risk reduction for our stakeholders. Applying this disciplined approach across all of our segments, we do not chase yield in the riskier end of the fixed-income market. As a result, we enjoy a well-diversified, high-quality investment portfolio.



Excellence in Quality and Customer Service

We have received several awards and acknowledgements globally for excellence in quality and customer service, including:

- Sing Tao Excellent Services Brand award (China)
- *Next Magazine's* Top Service Award in the insurance company category (Hong Kong)
- Certification for Excellence by the National Quality Institute (Canadian Individual Wealth Management)
- Best Company for Financial Planning Excellence in the insurance sector of the SCMP/IFPHK Financial Planner Awards (Hong Kong)
- 2008 *Canada Awards for Excellence* Silver recognition for Quality (Canadian Individual Wealth Management)
- "Best-in-Class" ranking by National Quality Review (John Hancock Signature Services)
- Ranked in top 40 money managers worldwide by *Pension & Investments* magazine (MFC Global Investment Management)
- *Reader's Digest* Trusted Brands Gold award for fifth consecutive year (Hong Kong)

"Ensuring that we constantly innovate and bring fresh ideas to our customers, that we use technology wisely to deliver the highest-quality service to both our customers and producers, and that all of our products deliver value to our customers are features of all of our businesses everywhere in the world."

Dominic D'Alessandro
President and Chief Executive Officer
Manulife Financial

