

## Real Estate Portfolio

### 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\$405 billion (US\$330 billion) as at December 31, 2008.

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

### Real Estate Division

Through its Real Estate Division, Manulife Financial is actively involved in the ownership, development and management of commercial real estate. The portfolio includes a diversified mix of prime office and industrial properties in key metropolitan centers throughout Canada, the United States and Asia. In addition to equity real estate, the Real Estate Division manages Manulife Financial's space requirements and own use facilities to accommodate the Company's 23,000 employees worldwide. As at December 31, 2008, Manulife Financial's real estate portfolio totals 29.2 million square feet and represents a carrying value of Cdn\$6.2 billion (US\$5.1 billion).

### Real Estate Portfolio

	<b>Total</b>	<b>Canada</b>	<b>United States</b>	<b>Asia</b>
Office	18,300,000 SF	9,200,000 SF	8,100,000 SF	1,000,000 SF
Industrial	9,700,000 SF	1,900,000 SF	7,800,000 SF	N/A
Retail	600,000 SF	500,000 SF	100,000 SF	N/A
Residential	600,000 SF	600,000 SF	N/A	N/A
<b>Real Estate Portfolio</b>	<b>29,200,000 SF</b>	<b>12,200,000 SF</b>	<b>16,000,000 SF</b>	<b>1,000,000 SF</b>
<b>Carrying Value of Real Estate Assets</b>	<b>Cdn\$6.2 billion (US\$5.1 billion)</b>	<b>Cdn\$2.1 billion (US\$1.8 billion)</b>	<b>Cdn\$3.7 billion (US\$3.0 billion)</b>	<b>Cdn\$.4 billion (US\$.3 billion)</b>

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