

November 2011

About PT Asuransi Jiwa Manulife Indonesia

Background

Manulife Financial is the majority stakeholder of PT Asuransi Jiwa Manulife Indonesia (Manulife Indonesia), a joint venture operation established in Indonesia in 1985. Today, Manulife Indonesia is one of the largest life insurance companies in Indonesia. Manulife Indonesia operates two main business units: individual insurance and employee benefits (pension, group savings & group life and health). Headquartered in Jakarta, Manulife Indonesia operates its business through a network of sales offices in 24 cities throughout Indonesia. Manulife carries this out with the support of more than 8,000 staff and professional agents, serving more than 1.5 million customers.

Products

Manulife Indonesia is committed to becoming the most professional financial services organization providing life insurance and wealth management solutions in Indonesia, offering a range of forward-thinking products & services, such as:

- *ProHealth*: this is the first-of-its-kind stand-alone health insurance product, providing comprehensive medical coverage for all illnesses, including dread diseases, for the insured up to age 99.
- *Golden Protector*: this is a financial planning program for those in retirement or their golden years that provides a lump sum benefit at target pension age and then an annual income up to age 70. Additional benefit is payable for death due to accident.

Achievements

- On October 18, 2011, Manulife Indonesia signed a strategic partnership with PT Bank Danamon Indonesia Tbk (Danamon). Bank Danamon Indonesia will exclusively distribute Manulife Indonesia insurance products to Danamon's large customer base.
- Manulife Indonesia has recorded a profit for over 20 consecutive years during its 26 years of operation in Indonesia.
- Recent awards include:
 - **"Very Good" rating for the 6th time** from Infobank magazine in the life insurance company category with gross premium income above IDR 1 trillion based on 2010 performance result.
 - **1st Best Life Insurance Company in 2011** for two years in a row from ABAI (Asosiasi Broker Asuransi & Reasuransi Indonesia – Indonesian Insurance & Reinsurance Brokers Association)
 - **Service Quality Award 2011 with "Gold" rating for Health Insurance Service** from the Service Excellence magazine, Marketing magazine and Center for Customer Satisfaction & Loyalty.
 - **Best Customer Choice of Health Insurance, Best Customer Choice of Unit Link Insurance, and Most Popular Brand of Health Insurance** at Indonesia Brand Champion 2011, which was initiated by MarkPlus Inc.
 - **"Good" rating in Life Insurance category** at the Net Promoter Loyalty Awards 2011 from Hachiko-Net Promoter® Solutions and SWA magazine

- The **Best Insurance Company of the Year** at ASEAN Business & Company Award 2011, which was initiated by the International Achievement Foundation (IAF)

Corporate Social Responsibility

On October 28, 2011, Manulife Indonesia made a significant investment for the community by expanding and modernizing an elementary school, 'Manulife Public Elementary School 28' ('*Sekolah Dasar Negeri 28*' in Bahasa Indonesia, or 'SDN 28 Manulife') in Kampung Keuramat, Banda Aceh. It is one of five school buildings across Indonesia whose construction or renovation was funded by the company and administered through Manulife Care Foundation, the company's corporate social responsibility arm.

As part of Manulife Indonesia's 26th Anniversary, Manulife Care Foundation held a "Baby Weight Scaling & Dental and Oral Check Up" at PAUD Kenanga, Cikini Kramat, on July 26, 2011. This activity was used by one hundred children (aged four-six) and 293 toddlers (under three). At the same event, the foundation also gave free medical check ups and dental health education, as well as providing free vitamins and toothbrushes, to the students of PAUD Junior High School.

Manulife Care Foundation was founded in 1998 to carry out Manulife Indonesia's corporate and social responsibility programs. It has three main areas of focus: education, health, and social activities. The foundation also provides natural disaster relief, with hundreds of volunteers Manulife employees and agents being dispatched for various social activities such as renovation of Manulife Schools, blood donation, fund raising and more.

Manulife Indonesia At-a-Glance

Country General Manager	Alan Merten
Ownership	Manulife Financial Corporation 95% stake, PT Tirta Dhana Nugraha 5%
Years in country / established date	26 / 1985
Number of employees	1,156
Number of agents	6,975
Number of policies	More than 1.5 million
Business units / lines	Life and health insurance, group insurance, and pension
AUM	IDR 20 trillion (USD 2,317 million). (According to Indonesian accounting standards, AUM excludes assets from mutual fund and pension businesses)
Number of offices	24 marketing offices; head office in Jakarta

All information current as of September 30, 2011 unless otherwise indicated

About Manulife Financial

Manulife Financial is a leading Canada-based financial services group operating in 21 countries and territories worldwide. For more than 120 years, clients have looked to Manulife for strong, reliable, trustworthy and forward-thinking solutions for their most significant financial decisions. Our international network of employees, agents and distribution partners offers financial protection and wealth management products and services to millions of clients. We provide asset management services to institutional customers worldwide as well as reinsurance solutions, specializing in property and casualty retrocession. Funds under management by Manulife Financial and its subsidiaries were C\$492billion (US\$473 billion) as at September 30, 2011. The Company operates as Manulife Financial in Canada and Asia and primarily as John Hancock in the United States. 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 manulife.com.

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