

November 2011

About Manulife Malaysia

Background

Manulife Malaysia (the Company) was first established in February 1963 as a branch of Bahamas-based British American Insurance Co. It became a public limited company in 1981 and changed its name to British American (Malaysia) Insurance Berhad. In 1994, the Company was renamed John Hancock Life Insurance (Berhad) to reflect our association with John Hancock Mutual Life Insurance Company in USA. Later, the Company changed its name to Manulife Insurance (Malaysia) Berhad following the large-scale global merger between Canadian-based Manulife Financial Corporation and US-based John Hancock Financial Services, Inc. in 2004. Manulife underwent a restructuring exercise in 2008 and effective 1st October 2008, Manulife Insurance (Malaysia) Berhad became Manulife Holdings Berhad. The Company's core business is the provision of individual life insurance products to meet protection and financial needs of Malaysians.

Subsidiary companies under Manulife Holdings Berhad are: Manulife Insurance Berhad; Manulife Asset Management (Malaysia) Sdn Bhd (MAMM); and Manulife Unit Trusts Berhad (MUTB)

MAMM offers investment management services. Assets under management as at 30 September 2011 is over US\$1 billion. Funds include three feeder funds and two local funds. The feeder funds are "Manulife Investment – Global Resources Fund", "Manulife Investment – China Value Fund" and "Manulife Investment – India Equity Fund", while the local funds are comprised of "Manulife Malaysia Equity Fund" and "Manulife Malaysia Bond Fund". The two local funds are managed, and the three feeder funds overseen, by Manulife Asset Management (Malaysia) Sdn Bhd.

MUTB, a company licensed by the Securities Commission of Malaysia, started its operations with the launch of its first 5 funds on January 2010. In July 2010, MUTB introduced SmartSaver, a monthly regular savings plan that enables customers to invest a fixed amount of money into a particular fund / fixed group of funds on a regular basis.

Manulife Holdings Berhad has been listed on the Main Board of Bursa Malaysia since 1984.

Products

- Manulife products are available through our Manulife Agency channel, selected Financial Advisors and bank partners. The innovative product portfolio covers a broad range of needs, which include Life Protection, retirement planning, investment, health and medical, wealth management and income protection.
- Our new products launched in 2011 are:
 - CI Early Advantage – a regular premium non-participating critical illness plan that provides coverage for 68 severity-based events ranging from early to advanced stages of 36 critical illnesses.
 - MaxShield Retirement – a regular premium investment-linked insurance plan that provides flexible retirement savings.

- Manulife Saver – a packaged plan consisting of Manulife Saver Invest, a regular premium investment-linked insurance and Manulife Saver Safe, a 20-year term limited pay participating endowment plan with eight years premium payment term.
- InterGen Plus – a limited pay whole life plan with premium payment term of either 5, 8 or 12 years specially designed to fulfill life cycle needs of individuals.
- RetirePlan Plus – a limited pay whole life plan with premium payment term of either 5, 8 or 12 years. This plan is specially designed to meet retirement needs.

Corporate Social Responsibility

Manulife strongly believes in giving back to the communities where we do business and encourages our employees and agency members to do the same. Our support focuses on community-building in four main areas: healthcare, education, community service and local volunteering.

Among the Corporate Social Responsibility programs carried out by Manulife:

- Participation in the annual Terry Fox Run in aid of cancer research.
- Donations in kind and providing assistance to help improve the living environment of underprivileged children's homes, homes for the elderly and other deserving non-profit organisation homes including Amitabha Old Folk's Home, Persatuan Kebajikan bagi Orang Istimewa Kampar, Pusat Jagaan Diamond, Precious Gift Home and Sherun Old Folk's Home.
- Organized a movie day for over 100 children from three underprivileged children's homes: The Pure Life Society; Rumah Amal Kasih Bestari; and Praise Emmanuel Children's Home.

Manulife Malaysia At-a-Glance

Country General Manager	Michael Chan Yui Lung
Years in country / established date	48 years/ Feb 1963
Number of employees	234
Number of agents	Approximately 2,100
Number of policies/clients	Approximately 294,000
Business units / lines	Insurance, Unit Trusts, Asset Management
AUM	Over RM3.4 billion (USD 1 billion)
Number of offices	eight – head office in Kuala Lumpur. Also more than 70 agency offices.

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\$492 billion (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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