

Manulife Singapore Operations

Established in 1980, Manulife Singapore has grown from strength to strength and has built a renowned reputation as a product innovator in the ever-changing financial services market. We aim to provide one-stop financial solutions to meet the financial needs of our clients at different stages of their lives. Through a multi-channel distribution strategy and network, we have grown our business significantly in recent years. Manulife Singapore employs close to 200 staff and has a team of nearly 1,000 professional Financial Planners, serving more than 169,000 clients and over 276,000 policies.

- Manulife Singapore is among the leading insurers in the market. Besides an established agency force, the Company has an experienced team of partnership distribution specialists who have marketed a series of innovative products through banks and other channels.
- The Company's key strength lies in its team of professional Financial Planners, trained on needs-based selling. To aid this sales force, Manulife Singapore has a proprietary financial planning tool called PLAN RIGHT™. It is a unique financial planning tool that can help clients identify their goals and ensure that they make the right choices to meet their needs today, tomorrow and in the years to come.

Industry firsts

- Launched a new investment platform introducing 17 Elite Funds. Manulife Singapore is the first insurer to sell in-house and third party unit trusts with a wrap fee.
- Secure Retirement Plus (US\$) – the first-of-its-kind variable annuity with a guaranteed withdrawal benefit to be launched in Singapore. This was followed by Secure Retirement Plus (S\$) in respond to demand, as well as a version for high net worth clients known as Infinity.
- Another first for Manulife Singapore is the pro-family rider scheme – Critical Care Enhancer. It is the only product that provides 30 critical illnesses and an additional benefit – Serious Illness of a Child. Coverage is provided for the policyholder and his/her present and future children without incurring additional premiums.

New products and promotions

- Heritage – a US currency denominated Universal Life policy that is designed as an intelligent asset management, asset diversification and wealth protection strategy for high net worth individuals.
- Ultimate Saver, Ultimate Cash 100/200 – a series of endowment plans targeted at helping Singaporeans meet their saving needs while providing insurance coverage.
- To celebrate our 30th anniversary in Singapore, we organised the following:
 - Premium reduction promotion for policyholders who also received a free one year

personal accident plan with \$30,000 sum insured.

- o Gave away a special stored value card for food redemption at a local food court chain to 500 policyholders who sent in their suggestions regarding our services.
- o Raised money for The Straits Times Pocket Money Fund through our email collection campaign.

About Manulife Financial

Manulife Financial is a leading Canadian-based financial services group serving millions of customers in 22 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\$446 billion (US\$440 billion) as at March 31, 2010.

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 www.manulife.com.

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