

May 2008

Manulife Insurance (Malaysia) Berhad

Established in 1963, Manulife Malaysia is a leading provider of a wide range of products and services designed to meet the financial protection and savings needs of eligible individuals and organizations in Malaysia. It is one of the most progressive and financially sound life insurance companies in the country. Currently, the Company fulfills the needs of more than 270,000 policyholders.

Manulife Insurance (Malaysia) Berhad has a long history of operating in the Malaysian life insurance industry. Previously serving the insurance needs of Malaysians under the name John Hancock Life Insurance, Manulife's presence here is a result of a large-scale global merger between Canadian-based Manulife Financial Corporation and U.S.-based John Hancock Financial Services, Inc. The merger resulted in a change of majority share ownership in the local company, John Hancock Malaysia, and in January 2005 the name was officially changed to Manulife Insurance (Malaysia) Berhad.

Manulife Malaysia is a member of Manulife Financial Asia. Manulife Financial Asia was named the Life Insurance Company of the Year at the Asia Insurance Review Awards 2007 held in Singapore on November 5.

Structure of Manulife Malaysia

- The major shareholder of the Company is Canadian-based Manulife Financial Corporation, which has more than 115 years of experience in the life insurance business. The Company is listed on the New York Stock Exchange (NYSE), Toronto Stock Exchange (TSX), Stock Exchange of Hong Kong (SEHK) and the Philippine Stock Exchange (PSE). Locally, Manulife Malaysia has been listed on the Main Board of the Kuala Lumpur Stock Exchange since 1984.

Business Operations of Manulife Malaysia

- Manulife Malaysia currently has a dedicated agency force of 1,400 and 215 employees. An extensive network of 6 Regional Support Centre and more than 50 agency offices are strategically located throughout Peninsular Malaysia and East Malaysia.
- Manulife products are available through our Manulife Agency channel, our Bancassurance partners such as HSBC Bank Malaysia Berhad, Citibank Berhad, OCBC Bank (Malaysia) Berhad and Alliance Bank Malaysia Berhad as well as selected Financial Advisors. The innovative product portfolio covers a broad range of needs, which include:
 - Life Protection
 - Savings and Investment
 - Health & Medical
 - Retirement Planning

- Income and Protection
- Education Planning

New Products and Funds launched in 2007 include

- RetirePlan – a regular premium limited-payment participating whole life plan with guaranteed cash payments that are payable from the end of the 20th year until age 80. This will provide an annual income upon one’s retirement.
- RetireLink and RetireLink Plus – Investment-linked plan tailored to meet retirement needs. Customers can choose the age at which they start receiving the retirement income and the amount received.
- Two new off-shore investment-linked funds were launched – Manulife China Value Fund and Manulife Emerging Eastern Europe Fund. These funds are designed to offer policyholders additional fund choices and opportunity to invest in overseas markets.

Corporate Responsibility

Official Life Insurance Partner of the Beijing 2008 Olympic Games

Manulife is the Official Life Insurance Partner of the Beijing 2008 Olympic Games. Our sponsorship provides a compelling platform to demonstrate how Manulife improves the quality of life in the communities in which we do business.

Manulife's Olympic Theme for the Beijing 2008 Olympic Games is **Bringing Dreams to Life**. Ultimately, Manulife's products and services provide peace of mind, and provide its customers with the resources to help them achieve their dreams. Beyond the net effect of our products and services, Manulife has also directly contributed to improving quality of life through numerous and on-going community programs.

Since 1995, together with the Olympic Council of Malaysia, Manulife Malaysia has sponsored the unique Athlete of the Games program that rewards outstanding Malaysian athletes. The programme has rewarded more than 200 athletes for their performances at the SEA Games, Olympic Games, Asian Games and Commonwealth Games. Since 2006, Manulife Malaysia has sponsored an athlete in the sport of fencing. The athlete, who is the son of a Manulife employee, is an “Olympic Hopeful” vying for a place on the Malaysian fencing team to the Beijing Olympic Games.

As part of our effort to highlight the importance of education among needy and underprivileged children, Manulife has donated education related items to organizations such as Rumah Hope, Methodist Children’s Home, Agape Shelter, Kiwanis Day Care Centre, The Salvation Army Children’s Home, Hannah Home, Pusat Harian Tunas Harapan PEKTAS and Sekolah Rendah Jenis Kebangsaan (C) Lembing.

Apart from providing assistance to underprivileged children, Manulife has also donated items to help improve the living environment of the elderly in organisations such as Sibuh Benevolent Society, Miriam Home, Rumah Sejahtera Jelapang, Rumah Sejahtera Permatang Tinggi, Sarawak Hun Nam Siang Tng and Alzheimer’s Care Centre.

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\$400 billion (US\$389 billion) as at March 31, 2008.

Manulife Financial is one of two publicly traded life insurance companies in the world whose rated life insurance subsidiaries hold Standard & Poor's Rating Services' highest "AAA" rating.

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.

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