

Commitment to Clients

With you every step of the way.

Manulife gives top priority to meeting clients' needs. By understanding their point of view, the Company helps clients make financial decisions that are right – not only for today, but also for tomorrow.

Listening to clients enables us to develop and enhance products to meet their individual needs and situations at every life stage – products that are flexible and provide a wide variety of options. Communications are written and designed so clients can easily access the information they need, with Manulife's call centres ready to answer any additional questions. User-friendly and secure technological solutions let clients conduct an increasing number of financial transactions, including personal banking, group health plans and retirement planning and savings, from a home computer or telephone.

Whether purchasing Manulife's products through an advisor, banking consultant, broker, financial planner, affinity group or online, clients can rest assured that Manulife is with them every step of the way.

The Company has received several awards acknowledging its excellence in customer service, including:

Dalbar's 2007 Universal Life Policyholder Statement Analysis: First Place Ranking

As the only firm to reach Dalbar's "Excellent" designation level for universal life statements, Manulife was named the leader in providing Canadians with informative, appealing and straightforward statements. The Company's segregated fund statements also ranked first in the national survey.

2006 Call Audit Study: First Place Ranking

For the sixth consecutive year, Manulife Mutual Funds, a division of Elliott & Page Limited, has been named the best in Canada for customer service among its competitors, according to an ongoing study by Environics Research Group.

Top 10 Finish Among Canada's Most Respected Corporations

Manulife ranked sixth in the 11th annual survey of Canada's Most Respected Corporations, which included customer service as one of eight categories reviewed. The survey was conducted by Ipsos Reid for KPMG and the *Globe and Mail Report on Business*.

"There's an expectation, on everybody's part, that people understand what they are buying. Over time, this has emerged as an important part of our Company's policy to be more transparent. We want concise materials that explain the products in a way the customer understands, so their expectations are clear."

Jean-Paul Bisnaire

Senior Executive Vice President, Business Development and General Counsel, Manulife Financial

