

Commitment to Clients

When our customers insure their families against the unexpected or invest money for the future, they need a financial services company that is able to keep its promises. As one of North America's most successful life insurance companies and a global leader, Manulife has the strength, stability and experience to be there for its customers, not only today but years from now.

Strength

Our consistently strong financial performance has earned us top marks from the independent credit rating agencies that evaluate the financial stability and capacity of life and health insurance companies to meet their obligations to policyholders and creditors. We are one of only two publicly traded life insurance companies in the world whose life insurance subsidiaries hold Standard & Poor's AAA rating.

In the opinion of this and other independent rating agencies, Manulife's ability to honour its commitments to its policyholders is extremely strong.

Stability

Manulife has successfully diversified its businesses and holdings, offering a range of financial products and holding many different types of investments in markets around the world. Our stable track record is our customers' assurance we'll be there for them every step of the way.

Global presence

As the sixth-largest life insurance company globally, Manulife is a major player in the world's fastest-growing economies. We've been conducting business in Asia for more than 100 years and have one of the most extensive Asian operations of any life insurance company in the world. In North America, we are the second-largest life insurer based on market capitalization.

Our global presence brings diversity and stability to our earnings. It also brings a wealth of expertise, insight and innovative products to all our customers around the world.

Products

We draw on our global expertise to bring our customers the right solution at the right time in their lives. We've led the way with new products such as:

- IncomePlus – the first investment product in Canada to offer a guaranteed minimum withdrawal benefit that helps clients manage market and longevity risk;
- Long term care insurance – John Hancock was one of the first companies to help groups and individuals cope with the financial implications of a long term illness; and
- Manulife One – a unique and versatile banking solution to help customers save money and reduce debt.



Customer service awards

We have received several awards and acknowledgements for excellence in customer service, including:

2007 Call Audit Study

For the seventh consecutive year, Manulife Mutual Funds, a division of Elliott & Page Limited, was named best in its class in Canada for client service by Environics Research Group.

John Hancock Retirement Plan Services rated best-in-class in Chatham Partners Survey

In a survey conducted by Chatham Partners, John Hancock Retirement Plan Services was rated best in its class in more than 70 per cent of the categories.

Repeat winner of Hong Kong Quality Award

For the second year running, Manulife (International) Limited was recognized by readers of *East Week* magazine as Hong Kong's most top-quality insurance company.

Dalbar's 2007 Universal Life Policyholder Statement Analysis: First place ranking

As the only firm to achieve Dalbar's Excellent level for universal life policyholder statements, Manulife was named the leader in providing Canadians with informative, appealing and straightforward statements.

John Hancock Signature Services Unit named best-in-class by National Quality Review for 2007

John Hancock Signature Services, Inc., the transfer and shareholder services agent for John Hancock Funds, was awarded best-in-class honours and 5-star performer status for telephone customer service.

"Ensuring that we constantly innovate and bring fresh ideas to our customers, that we use technology wisely to deliver the highest-quality service to both our customers and producers, and that all of our products deliver value to our customers are features of all of our businesses everywhere in the world."

Dominic D'Alessandro
President and CEO
Manulife Financial

