

Commitment to Employees

Employees are at the centre of Manulife's success. Manulife prides itself on attracting and retaining exceptional individuals. With their commitment to our Company values and customers, employees make our vision of being the most professional life insurance company in the world a reality. In turn, Manulife invests in the development of its people and rewards superior performance.

The key to attracting and retaining top talent is ensuring that employees enjoy challenging work while reaching their potential and realizing their aspirations. Support for employees includes innovative learning opportunities and continuous learning subsidies; open and constructive communication; recognition programs; and a variety of services such as financial counselling and development seminars. We rigorously maintain safe and accessible workplaces, support diversity and provide opportunities for employee advancement.

Employees benefit from:

- our sustained financial success and industry leadership as one of the top five life insurers in the world;
- our reputation as an employer of choice – Manulife won a number of awards in 2008 for outstanding corporate culture and corporate governance;
- our commitment to innovation through the development of flexible, creative and intelligent solutions backed by unparalleled industry experience and financial strength;

- opportunities to demonstrate initiative and engage in projects and activities that will have a direct impact on the Company's future performance;
- the Company's dedication to bias-free employment practices and to the attraction and retention of employees with diverse backgrounds reflecting the many communities and markets we serve throughout the world;
- the chance to take on new and exciting challenges within one business unit or gain exposure to different parts of the business in other operating units of our multinational company; and
- geographic diversity, with operations in 19 countries and territories worldwide.

Manulife demonstrates its commitment to employee health and wellness through dynamic health-promotion and injury-prevention programs. Individual, group and online support is provided for employees in partnership with community resources and Manulife's dedicated employee and family assistance provider. Some examples of individual support include one-on-one interventions such as ergonomic assessments and health counselling. The group programs cover such diverse areas as stress management, parenting, work-life management, parental return to work and annual flu immunization clinics.



Regular full-time and part-time employees in Canada have the opportunity to participate in a global share ownership program, benefiting directly from the Company's overall success, as well as a group RRSP and pension plan. A variable incentive plan offers a yearly bonus structure to regular full-time employees. Enhancements and changes made to our competitive and flexible benefits plan in 2008 were aimed at providing even more flexibility for our employees.

In addition, employees in Canada have access to free on-site financial planning advice from qualified financial planners; an educational assistance program offering 100 per cent payment of tuition costs for approved career-related courses; and backup and extended daycare services through Manulife's association with a leading child care provider. In 2008, these services were extended to include eldercare and a commuting program called Smart Commute.

Manulife-sponsored Staff Associations operate out of many offices with the goal of promoting camaraderie among employees through the planning and organization of social, cultural and recreational events.

Workforce Data

Manulife is a global employer with operations in 19 countries and territories. As at December 31, 2008, our workforce was distributed as follows:

Employment – Canada

Province	Full-time	Part-time	Total
British Columbia	171	4	175
Alberta	398	18	416
Saskatchewan	78	2	80
Manitoba	44	1	45
Ontario	8,299	464	8,763
Quebec	681	55	736
Nova Scotia	715	19	734
Newfoundland and Labrador	–	1	1
Prince Edward Island	1	–	1
Total	10,387	564	10,951

Employment – Outside Canada

Location	Full-time	Part-time	Total
United States	5,764	168	5,932
Asia, excluding Japan	5,513	118	5,631
Japan	1,167	162	1,329
Other*	87	8	95
Total	12,531	456	12,987

* Caribbean, Europe and India

Total Workforce	22,918	1,020	23,938
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STARs of Excellence Award

The STARs of Excellence Award was commissioned by Manulife and designed by Canadian artist Colin Gibson. Created to recognize and inspire accomplishment, the award honours a select group of Manulife employees and sales associates from around the world for their outstanding professional achievements and contributions to our success.

STARs of Excellence Citizenship Award

Each year, Manulife selects one employee from around the world for a special honour, the STARs of Excellence Citizenship Award. Established in 2000, the award recognizes the outstanding volunteer contributions of an individual to his or her community.

Employees are nominated for the award by their colleagues according to specific criteria. Nominees must go above and beyond the call of duty, supporting others through outstanding volunteer service and demonstrating leadership, dedication and a caring spirit.

2008 Citizenship Award Recipient

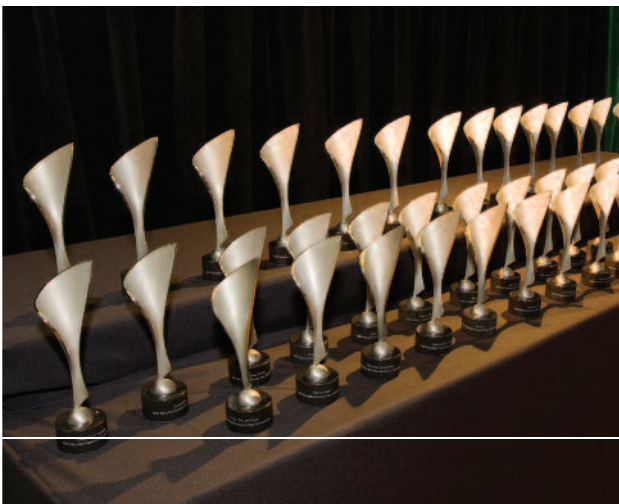
The recipient of the 2008 Citizenship Award was Mauryanne Remondini, Relationship Manager, Community Relations, John Hancock. For the past 15 years, Remondini has dedicated much time and effort helping at-risk children in Massachusetts at the Ron Burton Training Village (RBTv).

Established by the late Ron Burton Sr., a former NFL player and John Hancock employee, the camp helps disadvantaged youth develop leadership, self-determination and respect. Each year, Remondini takes two weeks of her vacation to attend the camp and assist with cooking, teaching and training the campers. She is also heavily involved with RBTv's annual fundraiser and volunteers evenings and weekends to ensure its success.

"Having Ron Burton as a mentor, and working with him at camp, the campers became part of my life as well," said Remondini. "It's really important for me to give back, especially when I've been so blessed. Ron made sure that each camper had a chance even though, like himself, they came from disadvantaged backgrounds."

"I have been very fortunate to have had several wonderful mentors throughout my career at John Hancock who invested a great deal of time in my growth and development for no other reason than they cared."

Mauryanne Remondini
Relationship Manager, Community Relations
John Hancock



STARs of Excellence attributes:

- Superior knowledge and skill
- Trust and integrity
- Action orientation
- Responsiveness



2008 Citizenship Award Recipient
Mauryanne Remondini