



Global Company Fact Sheet

Global Operations

Manulife Financial is a leading Canada-based financial services group operating in 21 countries and territories worldwide. Founded in 1887 in Toronto, Canada, the Company's first president was also Canada's first Prime Minister, Sir John A. MacDonald. With market-leading positions across North America and Asia, we leverage a diverse business platform that offers a range of financial products in both developed and developing markets around the world.



Financial Strength

As one of the largest life insurance companies in the world, our size and scale translate into strong capital levels, a diversified operating platform and the capacity to fund growth opportunities. Manulife and John Hancock have strong ratings from all five rating agencies – A.M. Best, DBRS, Fitch, Moody's and Standard & Poor's.

For more information on our countries, territories of operation, and financial strength, please visit our website at manulife.com

All currencies are in Canadian dollars unless otherwise stated.

*Manulife Financial's **vision** is to be the most professional financial services organization in the world, providing strong, reliable, trustworthy and forward-thinking solutions for our clients' most significant financial decisions.*

Our Divisions

Asia

Manulife Financial has significant market presence in many parts of Asia with a wide array of product offerings and a diversified network of distribution channels including more than 45,000 contracted agents, over 100 bank partnerships and more than 500 dealers, independent agents and brokers. As one of the few global life insurers with a pan-Asian presence, we provide a range of financial protection and wealth management products and services to both individual and group customers throughout Asia. manulife-asia.com

Canada

Manulife Financial's Canadian Division is well positioned to maintain a leadership role in Canadian financial services with a diverse portfolio of products, services and distribution channels to meet the needs of a broad marketplace. Life and living benefits insurance, as well as wealth management and banking products, are marketed to individuals and business owners. Specialty products, such as travel insurance, are offered through alumni and professional associations and other alternative distribution channels. Group life, health, disability and retirement products and services are marketed to Canadian employers. More than one in five Canadians are served by Manulife's leading businesses. manulife.ca

John Hancock (U.S.)

John Hancock, through its insurance companies, is one of the largest life insurers in the United States and holds a 94% brand awareness score among U.S. consumers¹. John Hancock offers a broad range of personal and family-oriented wealth management products and services focused on individuals and businesses. The Company also offers institutional-oriented products including the International Group Program, a provider of multinational pooling solutions in the international benefits market. John Hancock distributes its products through a multi-channel network, including John Hancock Financial Network, a national network of independent career agencies across the U.S. johnhancock.com

Investments

Manulife's Investment Division manages the Company's General Fund on-balance sheet assets and, through Manulife Asset Management, manages assets for institutional clients and investment funds in key markets around the world. Manulife Asset Management also provides investment management services to affiliates' retail clients through product offerings of Manulife and John Hancock. The Division manages a broad range of investments including public and private bonds, public and private equities, mortgages, real estate, oil and gas, infrastructure, timber, agriculture and asset allocation strategies. The Division has a physical presence in key international financial centres, including the United States, Canada, Hong Kong, Japan, the United Kingdom, Australia, and throughout south-east Asia. manulifeam.com

Products and Services

Our international network of employees, agents and distribution partners offers financial protection and wealth management products and services. We also provide asset management services to institutional customers worldwide as well as offering reinsurance solutions, specializing in property and casualty retrocession.

Asia

- Individual life insurance
- Group life & health
- Accident & health
- Mutual funds
- Variable & fixed annuities
- Group retirement
- Credit life insurance

Canada

- Individual life insurance
- Critical illness, disability and long-term care insurance
- Group life & health
- Mutual Funds
- Variable & fixed annuities
- Guaranteed investment certificates
- Group retirement
- High interest savings accounts
- Mortgages
- Investment loans
- Travel Insurance

John Hancock (U.S.)

- Individual life insurance
- Long-term care insurance
- Mutual funds
- 401(k) Retirement Savings plans
- Annuities
- 529 College Savings plans
- International Employee Benefits Management
- International Group Program

Investment Capabilities

- Public and private bonds
- Public and private equities
- Mortgages
- Real Estate
- Oil and Gas
- Infrastructure
- Timber
- Agriculture
- Asset Allocation

Reinsurance

- Property and Aviation Catastrophe Retrocession

¹ Chadwick Martin and Bailey, 2007

Helping Build Stronger Communities Around the World

At Manulife, we understand the importance of being there for the long-term – whether it’s for our customers or for important charitable organizations doing great work in our communities. We’re here – for your future.

To complement and reinforce our brand characteristics of being strong, reliable, trustworthy and forward-thinking, we focus our corporate giving efforts in three areas which are consistent with our business goals and our desire to make a meaningful difference. By concentrating our time, efforts and funds on these important and interdependent areas, we maximize the impact and influence of our giving.

- **Building stronger communities** – We believe our clients thrive when the cities, towns and neighbourhoods in which they live are safe, active and healthy. That’s why we focus on supporting community initiatives that help everyone to have the opportunity to work, learn and succeed.
- **Harnessing the power of volunteering** – We demonstrate our leadership not just with the dollars we donate, but also through the time our employees, advisors and customers donate as volunteers. By engaging directly in the communities where we work, we build a better world, one hour at a time. In 2010, more than 12,000 Manulife employees and distribution partners volunteered over 53,000 hours to a wide range of charities and causes. This gift of time is valued at \$1.96 million. Our employees’ donation of time is an important contribution and a way to extend the power of our corporate donations.
- **Promoting health and wellness** – As one of the largest financial institutions in the world, we have a direct interest in the promotion of health and wellness, which Manulife actively promotes for the entire community.

For more information on Manulife’s charitable giving and community initiatives, please visit our website at manulife.com/community

SOME OF OUR INITIATIVES WORLDWIDE

Supporting non-profit organizations worldwide

In 2010, Manulife donated approximately \$23 million to more than 600 non-profit organizations around the world. We continue to support many of the most respected, well-managed charitable organizations around the world, such as the Red Cross, Habitat for Humanity, and the United Way.

Helping children with learning disabilities in Hong Kong

2011 marked the 12th anniversary of the creation of the Manulife Centre for Children with Specific Learning Disabilities at the Polytechnic University of Hong Kong. The Centre is dedicated to helping children with specific learning disabilities (e.g. dyslexia, attention-deficit and hyperactivity disorders) and empowering parents to help their children reach their full potential. Over the past 12 years, the Centre has held more than 300 seminars and workshops for about 8,000 local students. In addition, training was provided to 6,000 parents, teachers and other in-service professionals.

Making a difference with the United Way in Canada

Supporting the United Way continues to be one of the most effective ways by which Manulife helps build stronger communities. Our annual United Way campaign is run entirely by employee volunteers who organize events, collect donations and inspire their colleagues to get involved. In 2010, employees in Canada contributed \$3.9 million (including corporate matching donations) to their communities through our Canadian United Way campaign.

Building brighter futures for Boston’s youth in the U.S.

Early work experience has been shown to raise earnings over a lifetime by 10 to 20 per cent. That’s one of the reasons John Hancock invested in the creation of MLK (Martin Luther King, Jr.) Summer Scholars, a unique summer jobs program for high school students. Through this initiative, John Hancock provides funding to employ a diverse group of young people at community-based organizations throughout the City of Boston. This program offers teenagers meaningful work experience in career-oriented jobs and the experience is supported by weekly professional life skills workshops in the John Hancock Student Village at Boston University on topics ranging from personal finance to leadership and responsibility. Over the last four years the program has served more than 2,000 Boston teenagers and is believed to be the largest, most comprehensive, corporate-based summer jobs program in the United States.

Awards and Recognition

CHINA

Manulife wins Member of the Year award from the Canada China Business Council

Manulife was awarded "Member of the Year – Silver" at the Canada China Business Council's Awards Gala. The award was based on the successful creation of a joint venture partnership in 2010, Manulife TEDA Fund Management Company Ltd. Manulife TEDA provides retail and institutional asset management services for clients across China.

HONG KONG

Manulife wins Silver Award at the 2011 HKMA Quality Award

With its strong commitment to delivering top-quality services, Manulife (International) Limited has won the Silver Award in the 2011 HKMA Quality Award. Organized by the Hong Kong Management Association, the Quality Award recognizes those firms that have achieved outstanding levels of quality and made a lasting commitment to the process of quality management. Winners are selected based on seven criteria: leadership; strategic planning; customer focus; measurement, analysis and knowledge management; workforce focus; process management; and results.

INDONESIA

Manulife Indonesia receives a "Very Good" rating from Infobank magazine

For the sixth consecutive time, PT Asuransi Jiwa Manulife Indonesia received a "Very Good" rating from Infobank magazine in the life insurance company category with gross premium income above IDR 1 trillion in 2010. Manulife earned the rating based on factors including gross premium income, which is considered an important indicator of an insurance company's business growth, and risk-based capital ratio.

PHILIPPINES

Manulife Financial Corporation recognized for outstanding corporate governance

Manulife Financial Corporation, one of two foreign companies listed on the Philippine Stock Exchange, was recognized by the

Institute of Corporate Directors (ICD) as being among the publicly listed corporations with the highest scores in ICD's 2010 Corporate Governance Scorecard. MFC received a Silver Award by earning an average score of 94.9 per cent.

SINGAPORE

Manulife Singapore earns highest score in a national Customer Satisfaction Index

Manulife Singapore earned the highest score for 2010 for the financial services sector in a national Customer Satisfaction Index conducted by the Institute of Service Excellence of Singapore Management University. Manulife's score surpassed the average in the finance and insurance sectors, as well as the national average across all industries. The index is based on an extensive survey measuring customers' satisfaction with businesses across Singapore.

THAILAND

Manulife Thailand receives the prestigious Prime Minister's Insurance Award for the third consecutive year

Prime Minister Yingluck Shinawatra presented a Prime Minister's Insurance Award for 2010 to Manulife Thailand for the category "Insurance Company with Excellent Management Development." This is the third consecutive year Manulife Thailand has won a Prime Minister's Award. Manulife Thailand was selected for its excellence in overall management development based on key business principles that are crucial for business success including: State of Solvency and Healthy Financial Ratios; Market Share; Legal Compliance; Managerial Efficiency; Assets Management Efficiency; Marketing Management Efficiency; and Public Service and Public Charity.

VIETNAM

Ministry of Finance grants Manulife Vietnam an "Award for Achievements in Contribution to the Life Insurance Industry"

Manulife Vietnam was presented with an "Award for Achievements in Contribution to the Life Insurance Industry in Vietnam." This prestigious award recognizes Manulife's

continuous contributions to the development of the life insurance industry for the period of 2006-2010. Among the many life insurers in the country, Manulife Vietnam is one of two to receive this award from the Ministry of Finance.

U.S.

John Hancock Strategic Income Opportunities Fund #1 Global Bond Fund

The John Hancock Strategic Income Opportunities Fund (JIPAX) won the #1 spot among global bond funds as determined by Bloomberg Markets Magazine. In addition, the John Hancock Strategic Income Fund (JHFIX) placed third among the top global bond funds and the John Hancock Global Opportunities Fund (JGPAX) ranked sixth in global equities. Each of these funds is managed by Manulife Asset Management.

CANADA

Manulife Mutual Funds Wins Four Canadian Lipper 2011 Fund Awards

Manulife Mutual Funds won four individual awards at the 2011 Canadian Lipper Fund Awards ceremony. The awards celebrate strong fund performance on a risk-adjusted basis. Manulife's Strategic Income Fund won two awards for both the one-year and three-year categories while the Manulife Structured Bond and Manulife Global Opportunities Balanced funds were recognized in the five-year and one-year categories, respectively.

CANADA

Manulife recognized as Top 100 Employer in Canada

Manulife Financial was recognized by the *Globe and Mail* as one of Canada's Top 100 Employers for 2012. The annual competition identifies the best companies to work for in the country, with a focus on attracting and retaining employees. More than 12,000 companies were invited to participate in the competition, which evaluated eight key areas in the workplace: physical workplace; work and social atmosphere; health, financial and family benefits; vacation and time off; employee communications; performance management; training and skills development; and community involvement.

For a complete listing of Manulife's awards and recognition, please visit our website at manulife.com/awards

Manulife at a Glance

President and Chief Executive Officer	Donald A. Guloien
Established	1887
Number of Employees	Worldwide workforce – approximately 25,000 ^{2,3}
Geographic Reach	With operations in 21 countries and territories worldwide, Manulife Financial serves millions of clients across the globe.
Primary Product and Service Offerings	Manulife provides a broad range of financial services, including individual life insurance, group life and health insurance, long-term care insurance, retirement products, annuities, mutual funds and banking products. We also provide asset management services to institutional customers worldwide and offer reinsurance solutions, specializing in property and casualty retrocession.
Funds Under Management	C\$492 billion (US\$473 billion) as at September 30, 2011
Stock Symbol	Manulife Financial Corporation trades as 'MFC' on the TSX, NYSE and PSE, and under '945' on the SEHK.
Corporate Headquarters	200 Bloor Street East Toronto, Ontario, Canada M4W 1E5
Corporate Website	manulife.com
Corporate Communications	corporate_communications@manulife.com Call Corporate Communications toll free within North America at 1 877 308-7714 If you are calling from outside North America, please call 416 852-1189

²Global workforce as of December 31, 2010

³Annual Information Form, March 2011

