

November 2011

## About Manulife Life Insurance Company, Japan

### Background

Manulife Financial was one of the first foreign life insurance companies to establish operations in Japan, entering the market in 1901. Manulife re-entered Japan in 1999, laying the foundation for the establishment of Manulife Life Insurance Company (Manulife Japan).

### Products

Manulife Japan provides a range of financial protection and wealth management products designed to meet the changing needs of its customers throughout their lives. Manulife Japan capitalizes on Manulife's global strength in product innovation to bring new product concepts and features to the Japanese market. For example, Manulife Japan was among the first companies to introduce universal life products to Japan.

### Diversified Distribution Platform

Manulife Japan offers innovative financial protection and wealth management products through multiple distribution channels. Manulife Japan has its own sales force of more than 3,000 Plan Right Advisors, with an extensive network of eight regional offices and approximately 120 local sales offices across Japan. Plan Right Advisors tailor appropriate financial protection and wealth management products to meet their clients' needs, based on "Plan Right," Manulife Japan's unique needs-based sales methodology.

Manulife Japan also offers innovative products through financial institutions. Manulife Japan commenced over-the-counter sales of individual annuity products in 2002 and over-the-counter sales of other individual insurance products in 2009, in step with government deregulation of the insurance industry. Manulife Japan currently has sales alliances with over 40 financial institutions, including many of Japan's leading banks and securities companies.

Manulife Japan's Managing General Agents (MGA) Business Management Area, established in 2007, offers the Company's innovative products through independent agents. This channel focuses on the high net worth market segment, including business entrepreneurs and business owners.

Manulife Investments Japan Limited, a wholly owned subsidiary of Manulife Japan, specializes in the investment trust business in Japan. Established in 2007 as a second pillar of Manulife Japan's wealth management business, Manulife Investments Japan Limited has offered investment trust funds since 2008.

## Corporate Social Responsibility

Manulife Japan is committed to building local communities through four key priorities: healthy futures, leaders of tomorrow, partners in the community, and employee volunteerism.

Since 2005, Manulife Japan has partnered with the NPO Children's Health Forum, which promotes child-friendly environments and activities in children's health care facilities. Manulife Japan conducts annual internal fundraising campaigns to raise donations and awareness for the Forum's activities.

Since 2007, in conjunction with the Children's Health Forum, Manulife Japan has also supported the "Manulife Waku Waku Room Program", an initiative to promote the use of playrooms in Japanese hospitals to reduce hospitalization stress and aid in children's recovery.

Since 2006, in cooperation with Junior Achievement Japan, Manulife Japan has sponsored an annual nationwide Manulife CAPS Contest, one-day computer-based business competitions in which Japanese elementary school children operate virtual shops that manufacture and sell baseball caps. Students gain hands-on experience in teambuilding, decision-making and the fundamentals of running a business.

Since 2006, in conjunction with Central Community Chest of Japan, Manulife Japan has conducted internal fundraising campaigns to support recovery programs in Japanese communities affected by natural disasters. In addition, since 2008 Manulife Japan has sponsored the Manulife Waku Waku Charity Run and Ekiden, an annual community event featuring both running events and entertainment which raise donations for various children-related initiatives.

Manulife Japan employee volunteers take part each year in Manulife Japan's blood drive, held in cooperation with the Japan Red Cross Society, and other local charity initiatives.

Since 2010, Manulife Japan has also been a proud sponsor of the Pacific Baseball League regular season and the title sponsor of the Pacific Baseball League Climax Series.

## Manulife Japan At-a-Glance

<b>Country General Manager</b>	Craig Bromley
<b>Years in country / established date</b>	12 years / 1999
<b>Number of agents</b>	3,172
<b>Business units / lines</b>	- Individual insurance (life and medical) - Individual annuity
<b>Number of offices</b>	120 Sales Offices – Head office in Tokyo

All information current as of September 30, 2011 unless otherwise indicated.

## About Manulife Financial

Manulife Financial is a leading Canadian-based financial services group operating in 21 countries and territories worldwide. For more than 120 years, clients worldwide have looked to Manulife for strong, reliable, trustworthy and forward-thinking solutions for their most significant financial decisions. Our international network of employees, agents and distribution partners offers financial protection and wealth management products and services to millions of clients around the world. We provide asset management services to institutional customers worldwide as well as reinsurance solutions, specializing in life and property and casualty retrocession. Funds under management by Manulife Financial and its subsidiaries were \$492 billion (US\$473 billion) as at September 30, 2011. The Company operates as Manulife Financial in Canada and Asia and primarily as John Hancock in the United States. Manulife Financial Corporation trades as 'MFC' on the TSX, NYSE and PSE, and under '945' on the SEHK. Manulife Financial can be found on the Internet at [www.manulife.com](http://www.manulife.com).

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