

## Manulife Insurance (Thailand) Public Company Limited

### About Manulife Thailand

Established in 1951, Manulife Insurance (Thailand) Public Company Limited (Manulife Thailand) is a nationwide provider of a broad range of products and services designed to meet the financial protection and savings requirements of eligible individuals and organizations in Thailand. Currently, the Company fulfills the needs of more than 40,000 policyholders.

In April 2004, the completion of a large-scale global merger between Canada-based Manulife Financial Corporation and U.S.-based John Hancock Financial Services, Inc. resulted in a change of share ownership in the local company, formerly known as Interlife John Hancock Assurance Public Co., Ltd (Interlife John Hancock). The Company's name was officially changed to Manulife Thailand on June 21, 2005.

Manulife Financial has more than 120 years of experience in the life insurance business and is the largest life insurance company in North America and among the largest in the world, based on market capitalization.

### Business Operations of Manulife Insurance Thailand

- In May 2007, Manulife Insurance Thailand announced the launch of Manulife Asset Management Thailand (MAMT). The new asset management company, which is wholly owned by Manulife Insurance Thailand, offers a range of Thai-registered, Thai-baht denominated funds to both retail and institutional investors.
- In May 2008, Manulife Asset Management (Thailand) launched a new fund, Manulife Strength – Global Resources FIF, a feeder fund that mainly invests in Manulife Global Fund – Global Resources Fund (Share Class AA), the master fund. The fund offers investors access to three commodity sectors – oil and alternative energy, gold and precious metals and raw materials. Total sales volume during the IPO period, May 9 to 15, 2008 was THB 118 MM.
- To realize its goal of becoming a significant player in Thailand, Manulife has invested approximately THB 200 million to improve its local operations, upgrading IT systems and renovating the Bangkok headquarters and branch offices.
- Manulife Thailand currently has an agency force of 500, with 150 employees based at the Bangkok Head Office. Twelve branch offices are located throughout the country.
- Manulife Thailand launched a new distribution channel – Telemarketing in February this year, starting with the popular plan “**Diamond Life**”, a whole life protection plan (up to age 90) with annual guaranteed cash payments for whole life (or to age 90). In May 2008, Manulife launched another new product for telemarketing channel named “**Manulife Savings 20/10**”, an endowment protection plan for customers aged between 20 to 55 years. The product is target for people looking for the future financial security of their families together with enjoying the benefits of savings with stable and quick returns starting from the first year. It is initially sold through the

Manulife Telemarketing Channel. In February 2009, Manulife launched the new product under telemarketing channel named “**Manulife Savings Plus 20/10**”, an endowment protection plan for customers aged between 20 to 55 years with guaranteed annual coupons during the cover period.

- Manulife Thailand received an award in the **Prime Minister’s Insurance Awards 2008** for Insurance Company with Outstanding Management Development. Manulife Thailand was selected for having the runner up approach in terms of excellence in overall management development based on a number of criteria including: State of Solvency & Healthy Financial Ratios; Market Share; Legal Compliance; Managerial Efficiency; Assets Management Efficiency; Marketing Management Efficiency; and Public Service & Public Charity.
- In April 2010, Manulife Insurance Thailand launched 3 new participating products including **Manulife Modern Saving 24/14 (PAR)**, a product that ensures more value of life protection and saving with guaranteed benefit; **Manulife Modern Life 99/20 (PAR)**, an insurance protection plan that ensures your family in the future with a reasonable premium rate; and **Manulife Modern Retirement 80/15 (PAR)**, a product that provides life coverage in long term with benefit at retirement.

### Commitment to the Community

- Manulife launched **Manulife Giving** on 25 January 2009 by organizing an activity at Children’s Life Foundation, Lopburi province to provide money and assistance to orphan children who are HIV infected.
- Manulife organized a “**Lovely Valentine’s Day, Happy Retirement**” program at Bann Bangkae, a retirement home for the elderly in Bangkok on 14 February 2009. This program comprised a range of social activities as part of the “Happy Retirement” campaign which integrated CSR activities into the launch of four new Manulife Thailand retirement products. The activities included the donation of 100 baht per new policy issued during 1 Nov – 31 Dec 2008 to the Bann Bangkae Foundation and the organization of a special lunch and concert at Baan Bangkae to entertain and bring cheer to elderly people at the home.
- Manulife donated 29 used computers and 3,000 baht to the “**Computers for Children Project**” from the charity group, the Mirror Foundation on 12 June 2009. The Mirror Foundation is a Thai non-profit organization that helps build awareness of social problems and looks for ways to alleviate the effects of poverty through volunteer teaching and second-hand clothing drives and with programs such as “Stop Children-Beggars” and “Computers for Children. This project was part of our corporate commitment to supporting the local community and helping to improve quality of education for students in the rural areas. This project also helped preserve the environment by keeping unwanted and obsolete computer equipment from entering the waste stream.
- Manulife Thailand also donated **5,000 protective medical face masks** to the Bureau of Emerging Infectious Diseases, Department of Disease Control in the Ministry of Public Health, to help prevent and control of the spread of influenza A (H1N1), commonly known as Swine Flu on 18 June 2009. The donation aimed to provide face marks to people in villages around Bangkok and vicinity who had influenza-like symptoms and could not afford them to help prevent and control of the spread of influenza A (H1N1).
- The management team, staff and agents of Manulife Insurance (Thailand) Public Company Limited together with the **Wishing Well Foundation**; a Thai non-profit organization that helps to improve the quality of life of children undergoing treatment for cancer, treated 20 children to a day at Siam Ocean World on September 19, 2009, under a program entitled: “Enjoy Your Life with Amazing Underwater World”.
- Manulife donated biological bins to the **Chumchonchai Foundation**, a Thai non-profit organization that helps build awareness of environment protection especially waste-water treatment systems. The activity, on October 2, 2009, also included the donation of sport

equipment to local students. This activity was aimed at raising the awareness among people living along the Premprachakorn Canal, Pathumthani Province of the issue of water pollution and to motivate them to protect the canal around the Communities of Wat Veruwan and Wat Daorueng, Pathumthani Province.

- The management, staff and agents of Manulife Insurance (Thailand) Public Company Limited joined forces with the **Chumchonchai Foundation**, a Thai non-profit organization that helps build awareness of environmental care and protection, to plant 999 trees as part of a Plant Conservation Project in Samutsakorn Province on November 27, 2009. In addition to sponsoring the 999 trees – 9 is a lucky number in Thailand indicating progress in life – Manulife Thailand also donated an additional 30,000 baht to the project. The tree planting is one of Manulife’s Green Campaigns aimed at making our community greener under the “Love Life Live Green” concept, as well as encouraging people to realize the importance of environmental care.

### **About Manulife Financial**

Manulife Financial is a leading Canadian-based financial services group serving millions of customers in 22 countries and territories worldwide. Operating as Manulife Financial in Canada and Asia, and primarily through John Hancock in the United States, the Company offers clients a diverse range of financial protection products and wealth management services through its extensive network of employees, agents and distribution partners. Funds under management by Manulife Financial and its subsidiaries were Cdn\$446 billion (US\$440 billion) as at March 31, 2010.

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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