

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 115 years of experience in the life insurance business and is the largest life insurance company in North America and the fourth largest Insurer in the world, based on market capitalization (as at October 31, 2009)

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 9-15, 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 - 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 - 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.

Commitment to the Community

The marketing & branding strategy of Manulife Thailand is based on improving the quality of life for the local community under the slogan of "**Bringing Dreams to Life**", the theme for the Company's sponsorship of the Beijing 2008 Olympic Games:

Manulife Thailand launched its "**Bringing Dreams to Life**" campaign with Habitat for Humanity (Thailand) on 13 September 2007, centered around building affordable housing for the poor. The company also supported the **Cancer Care Run** on Sunday November 4, 2007 at Lumpini Park Bangkok, helping to raise vital funds for the Oncological (Cancer) Society of Thailand, a centre specializing in cancer research.

The Company's "**Love Life, Live Green**" project was launched on November 10, 2007. The management team and staff joined with local people and students of Amphawa District School in planting 100 trees to help spread the color green in this district, located in Samut Songkram Province. As part of the initiative, Manulife Thailand is also supporting a vegetable-planting project at the school, further demonstrating our commitment to help protect the local environment.

Meanwhile, Manulife Thailand continues its "Love Life Live Green" campaign to help educate people in Thailand regarding protecting the environment. A Green Rally with car-free activities was organized as part of the building opening ceremonies on March 27 to encourage people to use less energy by walking, bicycling and using public transport. A Green Policy has also been launched together with the Thai Environmental Corporation Foundation to plant trees on behalf of new policy-holders, contributing towards building a greener and more sustainable future for us all.

Manulife still continued the campaign of "Love Life Live Green" by launching the initiative activity on 1 November 2008, called "**Love Life Love Chiang Mai - Give Clear Water Back to Mae Kha**". The project aimed to establish a waste-water treatment system and biological bins in order to find a solution to water pollution and to educate and inform communities in the area. The project also aimed to raise the awareness of people living along the Mae Kha Canal and in the Municipality of the issue of water pollution and to motivate them to protect the canal around the Community of Chang Moi Champoo in Chiang Mai Province.

In addition, we have made recent donations to various schools - Ban Wang Krajae School at Kanjanaburi province on Feb 22 -Kokmuang School at Ayuthaya province on Feb 27 – Ban Pong Wai School on June 7. The funds have enabled the purchase of sports and other necessary equipment for students.

Manulife also donated funds to support the Infant Medical Department at Rama Thipbodi Hospital. The donation will assist in purchasing a touch screen computer which provides information in order to educate the general public regarding infant sicknesses, care and prevention. In addition to the new computer, the donated amount will go towards research and analysis work undertaken at the Out Patients Department.

Manulife also launched **“Green Heroes”** on June 26. They are a troop of Green Heroes who go out onto the streets giving plants to people and encouraging them to see the importance of the environment and promote environmental protection. The heroes will also collect donations for the Thai Environmental Corporation Foundation, who aim to increase green areas in Thailand.

Manulife launched **Manulife Giving** on 25 January 2009 by organizing the activity at Children’s Life Foundation, Lopburi province to donate money and bring necessary matters for orphan children who are HIV infected. Moreover, there were special activities to share them with love and warm atmosphere through painting activity and giving them a lunch.

Manulife organized a **“Lovely Valentine’s Day, Happy Retirement”** program at Bann Bangkae, a rest home for elderly people in Bangkok on 14 February 2009. This program comprises a range of social activities as part of the **“Happy Retirement”** campaign which integrates CSR activities into the launch of four new Manulife Thailand retirement products. The activities include 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 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 Chumchonhai Foundation**, a Thai non-profit organization that helps building awareness of environment protection especially a waste-water treatment system on October 2, 2009. The activity also included the donation of sport equipment to students in local area. This activity aimed to raise the awareness of 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.

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 customers 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\$437 billion (US\$407 billion) as at September 30, 2009.

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.

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