

**For immediate release
January 17, 2017**

Manulife helps parents save for college education through first-of-its-kind mobile app

Makati City, Philippines – Saving for college has just become easier. Manulife Philippines has launched GradMaker, the first mobile application in the industry that is specially designed to help young parents start saving for their children's college education. With this new app, saving for college is now at your fingertips.

GradMaker enables customers to invest with a few easy clicks on their mobile devices. It was designed to meet the needs of parents who want to start planning for their child's college education, but may be too busy to meet with investment counselors or financial advisors or think that investing is expensive. Parents can get started with GradMaker for only P10,000 and there is no lock-in period. This gives customers the flexibility to decide when they want to invest. With GradMaker, parents can learn about projected education costs at their preferred local university by the time their child goes to college; then the app helps calculate how long and how much they need to save to get there. When they are ready to invest, they can purchase the GradMaker plan in app.

In 2016, Manulife commissioned a regional study to look into key trends in connectivity, digital, and social media to get a deeper understanding of its customers across 56 markets. In the Philippines, most Filipinos have at least two digital devices, one is usually a smartphone, and spend an average of 3.2 hours a day online, 74% of the time using mobile internet. The study also shows that 89% of the respondents own at least one digital device and still intend to get another.

"Being relevant comes from a deep understanding of our customers and allowing them to decide when and on which platform to engage with us," said Ryan Charland, President & Chief Executive Officer of Manulife Philippines. "GradMaker is intuitive, simple, and designed from the customer's perspective."

GradMaker invests in professionally-managed funds comprised of stocks and bonds to help customers achieve long-term growth. It also gives life insurance coverage of at least 125% of the customer's single premium.

"Education is one of the most significant investments many families will make, and, on average, tuition fees increase by 10% annually according to the Bangko Sentral ng Pilipinas," said Charland. "Through GradMaker, we aim to help parents be prepared by providing visibility on how much and how long they need to invest for their child's college education."

As you save for your child's education, GradMaker will also allow you to help children in need. For every investment made through GradMaker, Manulife will donate 1% to Cartwheel Foundation, a non-stock and non-profit organization that seeks to nurture Filipino indigenous heritage through education.

“As we start the New Year, Manulife is proud to mark this milestone with something that will help secure the future of young Filipinos,” concluded Charland.

GradMaker is available for download on Google Playstore and the Apple App Store for select Android and iOS devices.

For more information about GradMaker, visit www.manulife.com.ph/GradMaker.

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About Manulife Philippines

The Manufacturers Life Insurance Company opened its doors for business in the Philippines in 1907. Since then, Manulife's Philippine Branch and later The Manufacturers Life Insurance Co. (Phils.), Inc. (Manulife Philippines) has grown to become one of the leading life insurance companies in the country. Manulife Philippines is a wholly-owned domestic subsidiary of Manulife Financial Corporation, among the world's largest life insurance companies by market capitalization. Learn more about Manulife Philippines by visiting their website www.manulife.com.ph and following them on Facebook (www.facebook.com/ManulifePH), Twitter (@ManulifePH), and Instagram (@manulifePH).

About Manulife

Manulife Financial Corporation is a leading international financial services group that helps people achieve their dreams and aspirations by putting customers' needs first and providing the right advice and solutions. We operate primarily as John Hancock in the United States and Manulife elsewhere. We provide financial advice, insurance, as well as wealth and asset management solutions for individuals, groups and institutions. At the end of 2016, we had approximately 35,000 employees, 70,000 agents, and thousands of distribution partners, serving more than 22 million customers. As of September 30, 2017, we had over \$1 trillion (US\$806 billion) in assets under management and administration, and in the previous 12 months we made \$27.1 billion in payments to our customers. Our principal operations are in Asia, Canada and the United States where we have served customers for more than 100 years. With our global headquarters in Toronto, Canada, we trade as 'MFC' on the Toronto, New York, and the Philippine stock exchanges and under '945' in Hong Kong.

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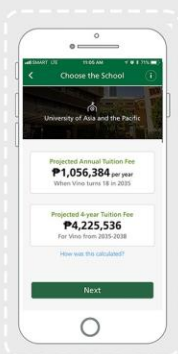
Investing in your child's future, made easy.

A Digital-to-Consumer Innovation by



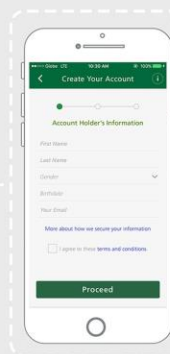
Get Started in Three Easy Steps

STEP 1: CALCULATE



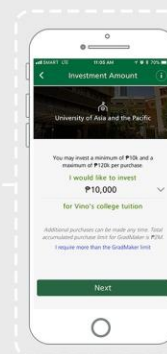
Select a university from the list, and see the estimated tuition fee by the time your child turns 18.

STEP 2: SIGN UP



Sign up and fill out the simple in-app form to get you started on your investment.

STEP 3: PAY ONLINE



Start with as little as P10,000 using your credit or debit card powered by Visa or MasterCard.

GRADMAKER PRODUCT



Investment



Life Insurance

You are not only invested but you are also insured, in case anything happens.

PAY IT FORWARD



GradMaker's vision is to create a world where all children get access to education. For every GradMaker investment you make, 1% is matched by Manulife to be donated to Cartwheel Foundation.

www.manulife.com.ph/GradMaker

Securing your child's college education fund can be completed in three easy steps with Manulife's GradMaker mobile app.