

Media Alert

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Money and life advice from millennial women on top of their game: Hidilyn Diaz, Sarah Geronimo and Heart Evangelista

*Manulife's brand ambassadors also share how Filipinos may achieve
financial independence and mental toughness amid the pandemic*

Manila, Philippines — The pandemic has made us rethink our priorities, realizing the importance of securing our health, finances, and our future. Due to uncertainties, however, many people may have been forced to put their dreams and goals on hold. To inspire Filipinos to rise up to these challenges, three of the country's most admired young female icons, who are also brand ambassadors of Manulife Philippines and Manulife Investment Management, shared their lessons on finding courage and strength to thrive in their personal and professional journeys.

In this special feature, Olympic record-breaker and gold medalist Hidilyn Diaz; singer and performer Sarah Geronimo; and artist and actress Heart Evangelista shared practical insights on life and finances amid the pandemic, and how making their every day better means responsible financial planning and investing in their overall well-being.

Strive to become a better version of yourself daily

Before taking home the Philippines' first-ever Olympic gold, 30-year-old Hidilyn shared that she faced a lot of struggles in life, both financially and mentally. "I thought I wouldn't get a shot at winning a gold medal because of the pandemic. Thankfully, through the help of my team, I did not give up on training, and still worked hard to be better day after day. It was a slow-but-sure process, but I persevered and powered through. Kasi ang mindset *namin talaga ay dapat araw-araw, maging* better athlete, better person, and better Filipino."

Being surrounded by trusted family, friends, and coaches really helped Diaz manage both her physical and mental health, and helped her focus on her Olympic journey. According to Manulife's recent study, "[*Know Your Ys and Zs: A closer look at the financial and mental well-being of Filipino Millennials and Generation Z in the time of COVID-19*](#)," declining mental health is one of the top stressors among young Filipinos during the pandemic. That's why they are taking active steps to better manage worries and stress. In fact, 62% of them stay physically active through exercise and other fitness activities, and 74% connect with their support system, like friends and family.

“With all the uncertainties, *nagpapasalamat ako sa Team HD. Napaka-importante na mayroon kang masasandalan at may mga taong naniniwala sa kakayahan mo, kahit noong mga panahon na walang kasiguruhan ang mga plano natin sa buhay.*”

Diaz also advised that when it comes to self-care and self-improvement, “make sure that you improve at least 1% every day. This is how I train my mind. Remember that 1% improvement is better than nothing at all.”

After finally fulfilling her Olympic dreams, Diaz’s next goal is to secure her family’s future. A young millennial herself, she acknowledged that being an athlete entails potential risks that can be detrimental to her career. “I have to accept the reality that I won’t be an athlete forever. *Kapag nagka-injury ako, mahirap na. Pagtanda ko, hindi na ako magiging kasing-lakas ng dati.* Good thing that Manulife is my partner to help guide me with my finances, so I can secure my future and ensure that my loved ones are also taken care of.”

Plan to help you achieve peace of mind

Before the success of her first virtual concert this year, 33-year-old Sarah Geronimo shared that the pandemic made her feel scared and anxious. “*Sobrang na-heighten ng pandemic ‘yung fear ko* about the uncertainty of the health of my loved ones, as well as the financial security that my work brings. My faith in God kept me going despite all the challenges, as well as my personal choice to be more strategic with my decisions.”

Geronimo shared that preparing ahead has given her peace of mind because it provides her financial security and stability. Despite the uncertainties, she knows that she and her family will be all right. “*Gusto ko mas makasiguro kahit paano na magiging maayos ang pamilya ko ano man ang mangyari sa akin, kaya kumuha ako ng Manulife insurance policies.*”

Geronimo also added: “Insurance is a must when planning for the future. Aside from life protection, may mga insurance plans that invest in funds, so I can also earn and set those earnings aside for medical emergencies, *na mahalaga lalo na ngayong pandemic. Sobrang na-appreciate ko ang pagtulong sa akin ng mga magulang ko, kaya gusto kong magabayan ko rin ang magiging anak ko* in the future. My family and I are also doing our best to take care of ourselves physically, mentally, spiritually, and financially.”

In the Philippines, 86% of millennials and Gen Zs acknowledge the importance of seeing where their money goes, and insurance remains the top financial product they own.

Geronimo shared that seeking advice from experts can help you manage your finances better. “It helps to have professional financial advice, so my decisions are well-informed. With the support and guidance from loved ones, friends, and my Manulife financial advisor, I am confident that I can reach my personal and financial goals. For me, securing your future and that of your loved ones is the best investment you’ll ever make.”

Invest in your overall well-being

Manulife's recent study also revealed that 51% of Gen Zs and Millennials consider achieving overall wellness as their top immediate goal. That's why they are taking more proactive steps to care for their financial and mental well-being.

For 36-year-old Heart Evangelista, taking charge of your well-being is the first step towards achieving financial independence. She recounts that when she was in her early days in showbusiness, she faced financial struggles as she was still finding her footing as a young, independent woman. What motivated her was her interest and willingness to learn new things. "Sometimes, we tend to stay down when we are experiencing a setback. When you are down, there is no other way but up. The best way to learn is to stand on your own two feet."

Evangelista added: "You should invest in yourself – choose to be better and reinvent yourself. Think of new ways to earn. You have to invest not only in your financial future, but also in your emotional stability, intellectual capacity, and spiritual maturity. You'll be in the best position to overcome any challenge if *maganda na yung puhunan mo sa sarili mo.*"

Aside from her ongoing shoot for her new TV series, international projects and endorsement commitments, Heart shared that her investments and entrepreneurial ventures keep her busy. She is especially conscious about being smarter with money, which must yield both personal fulfillment and high earnings potential. "I invested in a resort in Boracay with my closest friends to entice local and foreign tourists to see how beautiful the island is. I also invested in global and local unit investment trust funds (UITFs) with Manulife Investment Management because investing in the world's biggest economies is a great opportunity to help me reach my financial aspirations."

Evangelista's advice for people who want to invest is: "start by having a good plan on how to manage your funds. As the adage goes, if you fail to plan, you plan to fail. By getting expert advice to help carve the path to meet my financial goals, and through the help of Manulife Investment Management, I am more confident to manage and grow my finances."

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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 country's leading life insurance companies. 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 Investment Management and Trust Corporation

Manulife Investment Management and Trust Corporation is a wholly-owned subsidiary of The Manufacturers Life Insurance Co. (Phils.) Inc. (Manulife Philippines). It acquired its trust and other fiduciary business license from the Bangko Sentral ng Pilipinas in 2017 and started operations in September 2017. It operates under the brand name of

Manulife Investment Management, the global wealth and asset management segment of Manulife Financial Corporation. For additional information, please visit www.manulifeim.com.ph.

About Manulife Investment Management

Manulife Investment Management is the global wealth and asset management segment of Manulife Financial Corporation. We draw on more than a century of financial stewardship and the full resources of our parent company to serve individuals, institutions, and retirement plan members worldwide. Headquartered in Toronto, our leading capabilities in public and private markets are strengthened by an investment footprint that spans 18 geographies. We complement these capabilities by providing access to a network of unaffiliated asset managers from around the world. We're committed to investing responsibly across our businesses. We develop innovative global frameworks for sustainable investing, collaboratively engage with companies in our securities portfolios, and maintain a high standard of stewardship where we own and operate assets, and we believe in supporting financial well-being through our workplace retirement plans. Today, plan sponsors around the world rely on our retirement plan administration and investment expertise to help their employees plan for, save for, and live a better retirement.

As of June 30, 2021, Manulife Investment Management's assets under management and administration, including assets managed for Manulife's other segments, totaled CAD \$1.0 trillion (US \$834 billion). Not all offerings are available in all jurisdictions. For additional information, please visit manulifeim.com.

About Manulife

Manulife Financial Corporation is a leading international financial services provider that helps people make their decisions easier and lives better. With our global headquarters in Toronto, Canada, we operate as Manulife across our offices in Canada, Asia, and Europe, and primarily as John Hancock in the United States. We provide financial advice, insurance, and our global wealth and asset management segment, Manulife Investment Management, serves individuals, institutions and retirement plan members worldwide. At the end of 2020, we had more than 37,000 employees, over 118,000 agents, and thousands of distribution partners, serving over 30 million customers. As of June 30, 2021, we had CAD\$1.3 trillion (US\$1.1 trillion) in assets under management and administration, and in the previous 12 months we made \$31.3 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 155 years. We trade as 'MFC' on the Toronto, New York, and the Philippine stock exchanges and under '945' in Hong Kong.

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