

Manulife (International) Limited, Taiwan Branch

About Manulife Taiwan

Manulife started operation in Taiwan in 1992. Today, Manulife Taiwan is a branch of Manulife (International) Limited and has about 200 employees and approximately 1,100 agents.

Manulife is the leading brand with innovative insurance products and a professional agency force in Taiwan. Manulife Taiwan's strategy is to offer a comprehensive and innovative product range to meet customers' needs.

Strategy Focus

Manulife Taiwan's strategy focuses on building a team of highly qualified and professional financial planners, and supporting staff with a customer-oriented mentality. Central to this strategy is a focus on growing the size of our agency force.

In view of the aging population, we have increasingly focused on helping individuals to plan for their retirement by promoting the concept of "Mental, Health, and Economic Wellness by Freedom 60" campaign.

Manulife has also expanded into bancassurance channels in order to build a stronger presence in Taiwan.

Markets and Products

Manulife Taiwan targets client groups with insurance and wealth management needs. The product strategy is to offer a comprehensive product range with innovation being the key theme.

Developing Innovative Products

Manulife Taiwan has a strong record of developing innovative solutions and products to meet the changing needs of clients. For example:

- In November 2000, Manulife Taiwan received government approval for Fortune, the first ever Investment-Linked life insurance product in Taiwan.
- In February 2001, Manulife Taiwan launched the innovative Premier Lady product, designed to provide a broad range of benefits to women.
- In November 2001, Manulife Taiwan was the first to launch Universal Variable Life (UVL) Insurance in the Taiwan market, offering flexible payments plus investment combinations on a range of funding vehicles.
- In September 2003, Manulife Taiwan was among the first life insurance companies in the country

to launch a Participating Whole Life product, based on new regulations put in place by the Ministry of Finance.

- In 2004, Manulife was the first company to declare policy dividends to participating policies in Taiwan.
- In 2005, Manulife was the first to launch a post-retirement whole life medical product.
- In 2006, Manulife launched a new UVL with innovative loyalty bonus structure.
- In 2007, Manulife Taiwan launched a GWMB Variable Annuity, the first of its kind in Taiwan, to serve the retirement needs of Taiwanese people.
- In 2009, Manulife Taiwan launched the first USD denominated participating policy that focuses on lifetime coupon income.

Manulife Financial in Asia – Life Insurance Company of the Year 2007

In November 2007, Manulife Financial in Asia was named Life Insurance Company of the Year at the Asia Insurance Review Awards 2007. In naming Manulife as winners at the award ceremony on November 5, the judges cited the Company's "continued commitment to professionalism, excellent customer service and innovation with first-to-market products."

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 \$440 billion (US\$ 420 billion) as at December 31, 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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