

For Immediate Release
May 6, 2009

Manulife Launches C.A.R.E. To Help Safeguard Singaporeans' Financial Interests

Singapore – Manulife Singapore today launched C.A.R.E., a comprehensive program that looks after our clients' protection and savings needs. It not only provides free insurance protection for one year, it also offers six months of premium deferment for regular premium plans should the policyholder face retrenchment.

"At Manulife, we understand how the current recession may be affecting some of our clients. We would like to assist these policyholders in keeping their dreams alive through our C.A.R.E. program," said Darren Thomson, President and Chief Executive Officer of Manulife Singapore. "Protecting our family from the risks in life should be our top priority and we should not compromise on this. Saving and investing to meet our family's future needs should remain a priority as well, and we should not let it slip off our radar."

C.A.R.E., which stands for **C**over, **A**ssessment, **R**etrenchment Aid and **E**nhance savings and investments, allows Manulife clients to get a free personal accident protection of \$10,000 for one year when they complete a personal financial review without any obligations. On top of that, they will also receive free term protection of \$20,000 for one year when they take up any regular premium plans with a monthly premium of \$100.

The Retrenchment Aid Scheme is a feature available on regular premium participating products[†] and unit-linked plans until 31 December 2009. Should policyholders face difficulty continuing with their premium payments due to retrenchment, they can opt to pay a small one-time premium to keep their death coverage while putting the existing policy on-hold for six months. For participating plans, once policyholders pay back the premiums, all benefits under the existing policy will resume and no underwriting will be required. For unit-linked plans, once premiums resume, so will their participation into the respective investment funds.

Manulife C.A.R.E.

Cover

Enjoy **free** \$20,000 Term Protection for one year when you take up any of our regular premium plans with a minimum monthly premium of \$100.

Assessment

Get a non-obligatory Financial Needs Analysis and receive a **free** \$10,000 Personal Accident Protection.

Retrenchment Aid

Should retrenchment unfortunately occur, you can maintain your protection and savings with our Retrenchment Aid Scheme.

Enhance your savings and investments

Grow your savings and maximise your investments with our innovative plans.

“Manulife is committed to stand by our clients during these unprecedented times and bring to them a world of care. This program will help our clients maintain a sound financial plan and safeguard their long-term protection and savings needs,” said Mr. Thomson.

About Manulife Financial

Manulife Financial is a leading Canadian-based financial services group serving millions of customers in 19 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\$405 billion (US\$330 billion) as at December 31, 2008.

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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