

For Immediate Release
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Manulife launches Ultimate – one flexible plan to meet all saving needs

Singapore – Manulife Singapore introduced a series of endowment plans today – Ultimate Saver, Ultimate Cash 100 and Ultimate Cash 200 – all targeted to helping Singaporeans meet their saving needs while providing insurance coverage.

“Steadfast and regular savings is a sure way of achieving our financial goals. However, with the current economic environment, people may find themselves putting savings plans on hold because of financial burdens or worries about making long-term financial commitments,” said Darren Thomson, President and CEO of Manulife Singapore. “To meet Singaporeans’ saving needs, the Ultimate series offer customers greater flexibility so that they can save at a pace more comfortable to them.”

Ultimate flexibility – options at a glance¹:

- Saving terms from 13 to 28 years, giving customers a wide-term range for maximum control over their financial resources.
- Customers can choose to double their insurance coverage to enhance their protection needs.
- Customers can choose to receive yearly payouts over 3, 10, 15 or 20 years.
- For the 10, 15 and 20 yearly payouts, customers have the further option to either leave 100 or 50 percent of the maturity benefits with Manulife. This will give customers a stream of guaranteed income through yearly payouts as well as a non-guaranteed bonus² on the yearly Guaranteed Payout amount.

Below is an illustration of regular cash payouts based on a maturity benefit of S\$200,000 left with Manulife Singapore for over 20 years.

Payout Term	Guaranteed	Non-Guaranteed Payout Bonus@38% ²	Total
Yearly Payout for 1-20 years	S\$10,000	S\$10,000 x 38%= S\$3,800	S\$13,800
Total Payout over 20 years	S\$200,000	S\$76,000	S\$276,000

“Singaporeans have a very strong saving culture. People save for their children’s education, save to secure a comfortable retirement or simply to accumulate wealth. With the Manulife Ultimate endowment plans, we are confident Singaporeans will find them to be attractive saving vehicles helping them to achieve their financial goals.” continued Mr. Thomson.

Other features of the Ultimate endowment plans include coverage against death, total permanent disability, as well as terminal illnesses. For policyholders who take up Ultimate Cash 100/200 and choose to leave their maturity benefits with Manulife Singapore, they will receive an additional death benefit value that is equivalent to 10 percent of the maturity benefit.

The Ultimate series of endowment plans are available through Manulife’s agency channel, Financial Advisors firms, Citibank and the State Bank of India.

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.

¹ *Options vary according to different Ultimate plans. Please contact Manulife for more details.*

² *As an example this would be 38% based on projected rate of return at 5.25% for a 20-year payout term. As bonus rates are not guaranteed, the actual payout bonus may vary according to the future performance of the participating life fund.*

Media Contact:

Cindy Cheng
Manulife (Singapore) Pte Ltd
Tel: (65) 6833 8162
cindy_cheng_ac@manulife.com