

POLICY REFERENCE INFORMATION			
Category Operational Risk	Division(s) Manulife Singapore		Status Final
Sub Category Name Reputational	Executive Approval Required President & CEO		Link(s) Code of Business Conduct and Ethics
Sponsor SVP, Chief Marketing Officer	Committee Approval Senior Executive Committee		Attachments
Date Issued October 8, 2009	Effective Immediately	Review Cycle Yearly	Date Reviewed/Revised February 1, 2011
POLICY NAME: Customer PRIDE – Fair Dealing Policy			
MANULIFE SINGAPORE CUSTOMER PRIDE - FAIR DEALING POLICY			
<p>At Manulife Financial, our customers are at the heart of our core values. Our values guide everything we do - from strategic planning to day-to-day decision making, to the manner in which we treat our customers and other stakeholders. These values are represented globally by the acronym PRIDE and are summarized below.</p>			

MANULIFE PRIDE VALUES AND FAIR DEALING
<p>Professionalism - We will be recognized as having professional standards. Our employees and agents will possess superior knowledge and skill for the benefit of our customers.</p>
<p>Real Value to our Customers - We are here to satisfy our customers. By providing the highest quality products, services, advice and sustainable value, we will ensure our customers receive excellent solutions to meet their individual needs.</p>
<p>Integrity - The highest levels of honesty and fairness characterize all of our dealings with our customers and stakeholders. We develop trust by maintaining the highest ethical practices.</p>
<p>Demonstrated Financial Strength - Our customers depend on us to be here in the future to meet our financial promises. We earn this trust by maintaining uncompromised claims paying ability, a healthy earnings stream, and superior investment performance results, consistent with a prudent investment management philosophy.</p>

Employer of Choice - Our employees will determine our future success. In order to attract and retain the best and brightest employees, we will invest in the development of our human resources and reward superior performance.

The Manulife PRIDE values are at the core of our daily operations at Manulife Singapore. As within the entire Manulife group of companies globally, our customers are at the heart of our business. At Manulife Singapore, it was therefore seamless to incorporate the MAS Fair Dealing Guidelines into our operations and relationship with our customers in the form of our Customer PRIDE initiative. Simply put, Customer PRIDE has at its core the PRIDE values of Manulife which we believe are aligned with the Fair Dealing Guidelines. We have been and will continue to be committed to the following Fair Dealing Outcomes for our customers:

Culture - Instilling a culture which takes into account and places significant value on the interests of our customers.

Products and Services - Developing and providing suitable products and services to our customers.

Representatives and Advice - Engaging and training representatives to provide quality advice and appropriate investment recommendations to our customers that are consistent with our PRIDE values.

Communication - Providing clear, relevant and timely information to our customers to enable them to make informed financial decisions.

Service and Complaint Handling - Ensuring that we provide superior services to our customers throughout their relationship with us. We will respond to their needs and concerns in a timely, respectful and courteous manner.

Our Customers have the right to expect fair treatment from us and at Manulife Singapore, we ensure that this is their experience by adhering to the Manulife PRIDE values and the MAS Fair Dealing Guidelines as captured in our Customer PRIDE initiative.

The continuous development and growth of our customer centric culture expressed in the Manulife PRIDE values have always been a priority for Manulife Singapore. We take PRIDE in ensuring that our customers have a meaningful and lasting relationship with Manulife Singapore. To this end we endeavour to provide them with the right products, superior services, clear and transparent information in the various ways in which we communicate with them (e.g. policy documents, marketing materials, etc). This committed approach to our customers serves to establish and grow a relationship built on trust, understanding and a shared experience of mutual respect.

Our Board of Directors

Our Board of Directors has, over the years, been fully supportive of regulatory initiatives that focus on the fair treatment of customers within the financial services industry. This is reflected in their promulgation of our PRIDE values across all of Manulife Singapore. The Board has therefore been instrumental in ensuring the implementation and delivery of Fair Dealing Outcomes within Manulife Singapore by its expressed support of our Customer PRIDE initiative.

Our Senior Management Team

The Senior Management Team is committed to the implementation of Fair Dealing Outcomes and embedding these Outcomes into Manulife Singapore's day-to-day operations through our Customer PRIDE initiative.

We have taken great care to ensure that our Customer PRIDE initiative, which is predicated on Manulife's PRIDE values, is aligned with the MAS Fair Dealing Guidelines. To ensure that the Outcomes expressed in the Fair Dealing Guidelines and our Customer PRIDE initiative are uppermost in the minds of our employees and are successfully implemented, each member of Manulife Singapore's Senior Management Team has been assigned a particular Outcome. The Senior Management Team members are responsible for the delivery of the Outcomes and their continued implementation within Manulife Singapore. Appendix A sets out the responsibilities of the Senior Management Team in delivering the Fair Dealing Outcomes.

At Manulife Singapore, Fair Dealing is simply a matter of PRIDE!

USEFUL CONTACT INFORMATION

If you have any questions that you would like to raise or discuss regarding the Manulife Fair Dealing policy then you can contact the following:

Manulife Customers Services
Telephone (65) 6833 8188
Email: sgp_fairdealing@manulife.com

Financial Regulator and Insurance Associations

Monetary Authority of Singapore
www.mas.gov.sg

Financial Industry Disputes Resolution Centre
Telephone: (65) 6327 8878
Email: fcc@fidrec.com.sg

Life Insurance Association
Telephone: (65) 6438 8900
www.lia.org.sg

APPENDIX A

MANULIFE (SINGAPORE) PTE LTD FAIR DEALING ROLES & RESPONSIBILITIES

Board & Chief Executive Officer	- The leadership and direction of Fair Dealing within the company is led by our Board and Chief Executive Officer.
Chief Marketing Officer	- Our Chief Marketing Officer is responsible for the products, information and customer communications. This includes the information a customer receives before, during and after a purchase of one of our financial products or services.
Chief Distribution Officer	- Our Chief Distribution Officer is responsible for our advisory services and for maintaining high standards when we recruit, train, develop and supervise our financial planners and distribution partners.
Chief Financial Officer	- Our Chief Financial Officer oversees our performance with regard to risk management, product oversight and investment returns. Protecting the financial interests of our customers.
Chief Operating Officer	- Our Chief Operations Officer is responsible for ensuring the servicing of our new and existing customers meets or surpasses customer expectations.
Chief Human Resources Officer	- Our Chief Human Resources Officer ensures that the roles and responsibilities of staff are aligned with the needs of customers. Through internal communications, the Chief Human Resources Officer promotes staff engagement to ensure an understanding of how individuals influence our Fair Dealing performance.
Chief Legal & Compliance Officer	- Our Chief Legal & Compliance Officer is responsible for ensuring that we comply with all regulatory requirements and follow all company policies and procedures.