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**For Immediate Release  
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## **MOVE more to get more, Singapore! Enjoy premium cashback every 6 months with step goals**

**SINGAPORE, 16 January 2018** – Manulife Singapore today announced the launch of **ManulifeMOVE**, a customer loyalty programme that rewards customers with premium cashback for being active and staying healthy. The launch follows the campaign roll-out across Asia, with Singapore being the first and only market to reward customers with premium cashback for achieving their set step goals.

### **The Cost Of Healthy Living In Today's World**

From gym memberships to fad diets, consumers today are spending more than ever on their health. A study conducted by Manulife, which surveyed more than 4,000 adults across four markets in Southeast Asia, found that Singapore is the most expensive country to lead a healthy lifestyle.

The survey found that Singaporeans spend an average of S\$406 a month on healthy living compared to their regional counterparts in Hong Kong (S\$389), Malaysia (S\$335) and the Philippines (S\$337)<sup>1</sup>. The spending covers different aspects of health and wellness including groceries, sports nutrition and supplements, fitness gear and gym memberships. In Singapore, close to 50% of the monthly spend goes into fresh groceries and over 17% is spent on fitness gym and club memberships. While staying healthy is important to Singaporeans, many are unwilling to spend more on healthy food. They also make less healthy food choices more frequently than other countries often because unhealthier options are tastier, more filling and less expensive.

With these findings, Manulife set out to reduce the cost of healthy living in Singapore with the **ManulifeMOVE** programme that seeks to reward and motivate customers to move more, in the simplest way, with premium cashback.

### **Be Rewarded With Premium Cashback Every 6 Months**

The **ManulifeMOVE** programme has been tailored to reflect everyday Singaporeans' lifestyle, fitness goals and rewards preferences. Based on our study, 4 in 5 Singaporeans choose to stay healthy through general everyday movements and activities such as walking up the stairs. Manulife also found out that Singaporeans are significantly more likely to want cashback as a reward compared to regional counterparts.

Based on these findings and aligned with the National Steps Challenge, **ManulifeMOVE** was localized so that customers who achieve an average of 10,000<sup>2</sup> steps daily will receive a recurring S\$50 cashback every 6 months till the end of their life insurance policy.

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<sup>1</sup> Values have been weighted to take into account the various countries' average cost of living.

<sup>2</sup> Members may earn premium cashback of: (a) S\$50, if they accumulate 10,000 average daily steps over the MOVE period; or (b) S\$25, if they accumulate 7,000 average daily steps over the MOVE period. Please visit [manulifemove.sg](http://manulifemove.sg) for full T&Cs.

Moreover, in line with how 1 in 2 Singaporeans track their sporting activity using apps or smartwatches, the simple, easy-to-join programme promotes regular, moderate exercise via a mobile app (**ManulifeMOVE**) for an active and healthy lifestyle. This free app is compatible across Android and Apple devices and/ or with FitBit, Misfit, and Apple Watch wearables.

Kwek-Perroy Li Choo, Chief Customer Officer of Manulife Singapore says, “At Manulife, we believe in partnering with customers to achieve physical, financial, and overall wellbeing. This is why we have made the proposition of **ManulifeMOVE** in Singapore simple, intuitive and attractive. Most Singaporeans are aware of the importance of walking 10,000 steps daily. Combining this familiar number with premium cashback is a win-win: if you’re already active, or are considering taking a more active role in your health, you can be rewarded for it. We want **ManulifeMOVE** to be a way to further incentivise and encourage Singaporeans to move more as they go about their usual daily steps.”

### **MOVE-ing With Customers**

A forward-thinking customer loyalty programme tailored for today’s increasingly digital-savvy and health conscious customer, **ManulifeMOVE** is a way to create more engaging and meaningful relationships with the customer.

Kwek-Perroy adds, “With **ManulifeMOVE**, we are able to continually engage with our customers through in-app interactions, providing them with a more holistic solution and reinforcing our position as a leading advocate for greater health and wellness.”

### **How it works**

- 1) Download the free **ManulifeMOVE** app to track your steps
- 2) To qualify to become a **ManulifeMOVE** member, customers need to purchase a Manulife Singapore insurance policy<sup>3</sup>
- 3) Register with your MOVE key which will be sent via SMS
- 4) Sync your mobile devices and/or fitness wearables with the app

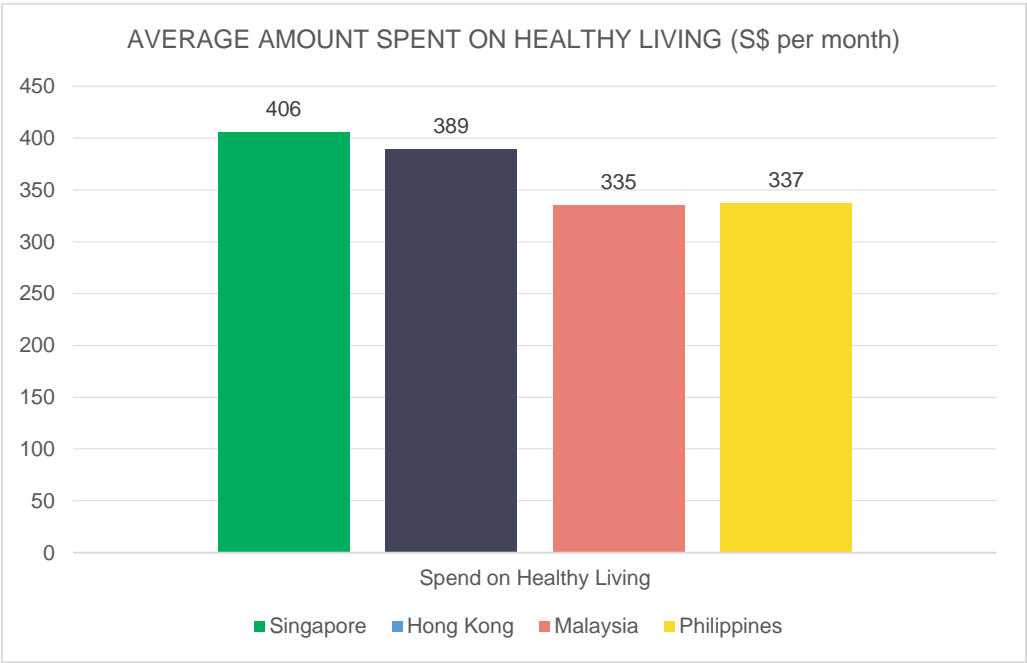
For more on **ManulifeMOVE**, please visit [manulifemove.sg](http://manulifemove.sg)

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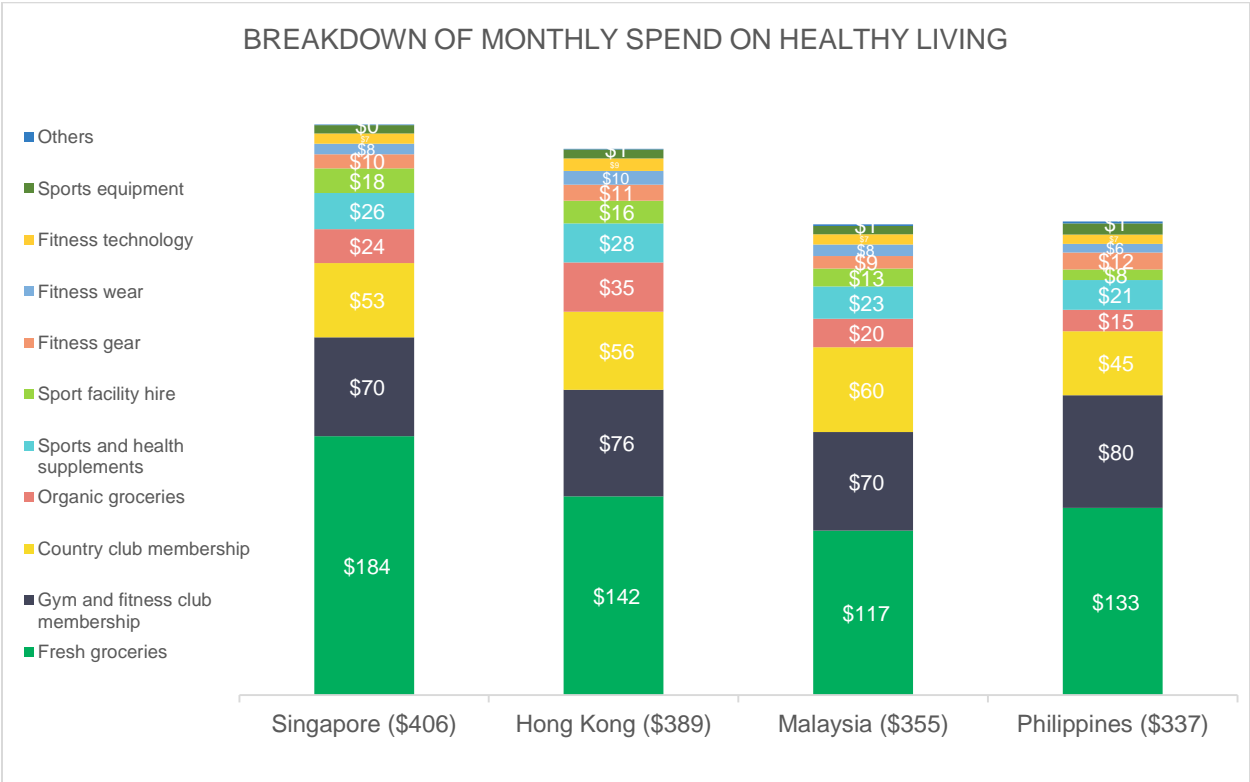
<sup>3</sup> To qualify, customers will need to be the life assured of at least one Manulife policy purchased on or after 16 January 2017, and where the policy is either: (a) a regular premium policy with a minimum annual premium of US/\$3,000; or (b) an Heirloom, Manusignature One or Signature Income policy. Please visit [manulifemove.sg](http://manulifemove.sg) for full T&Cs.

**Key Findings: Manulife Cost of Health Study**

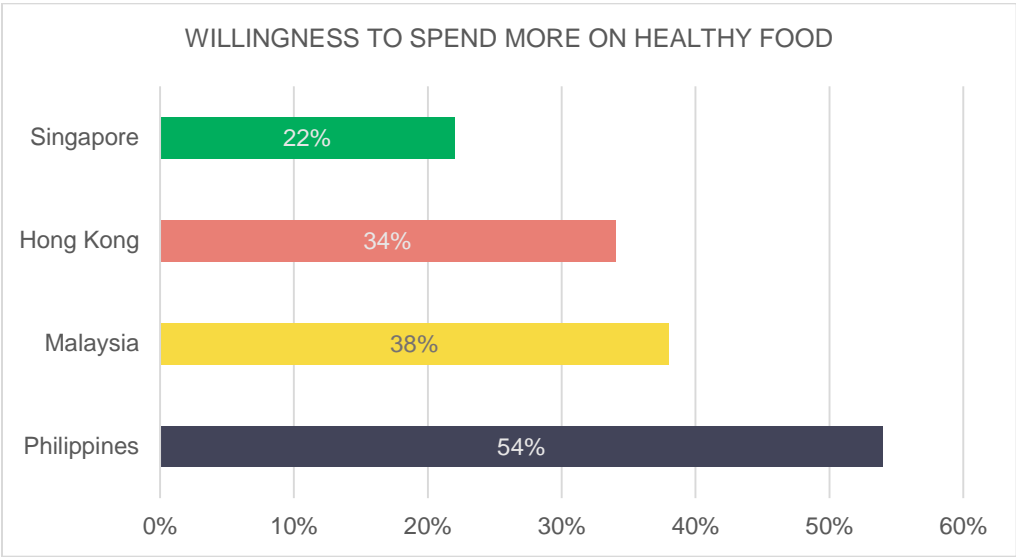
Singaporeans spend more on health than their counterparts in other countries.



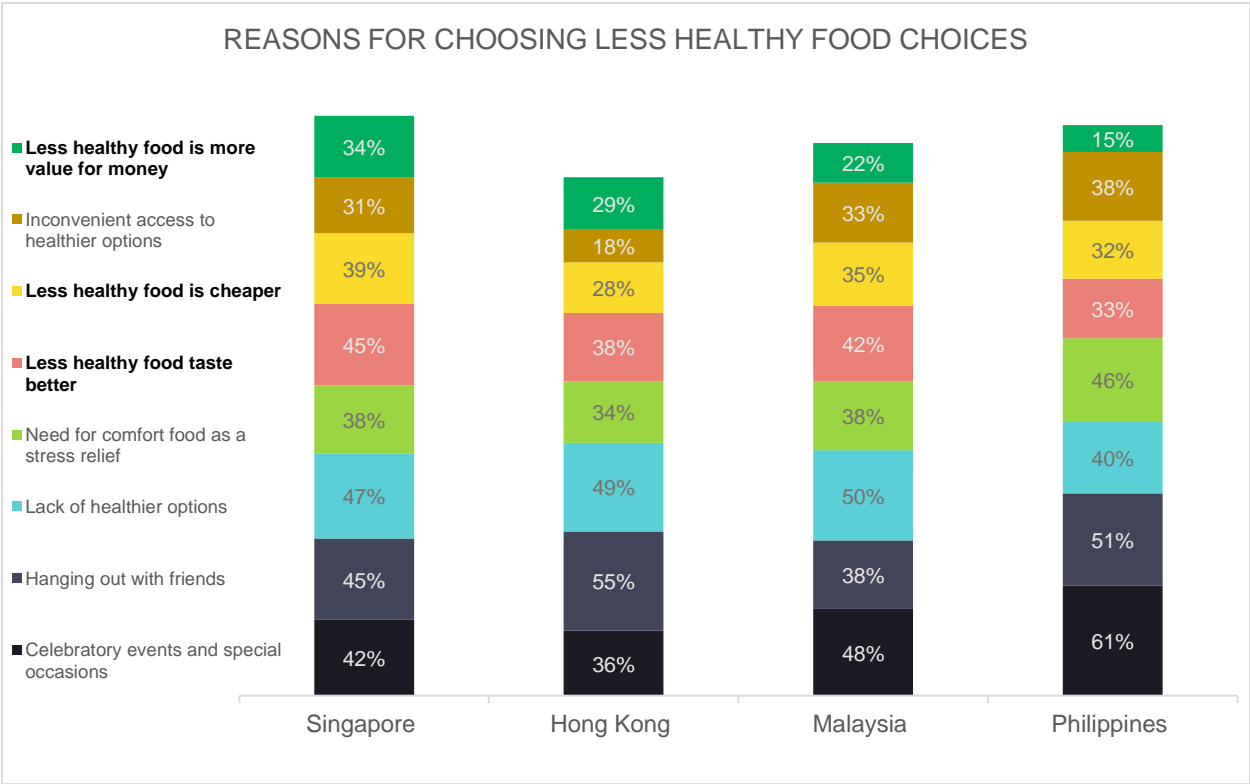
Singaporeans spend significantly more on fresh groceries than in any other countries. Gym and sports club memberships are also significant areas of spend across all markets.



Singaporeans are the least likely to be willing to spend more on healthy food.



Singaporeans make less healthy food choices more frequently than other countries, often finding them tastier, more affordable and of greater value for money.



The most common activities Singaporeans do to stay healthy, in order of frequency, are eating healthy, doing general individual exercises (walking, swimming, running etc.), consuming health or fitness supplements, going for gym workouts, taking part in group fitness classes (yoga, spin, Zumba etc.) and participating in team sports (football, tennis, basketball etc).

PREFERRED ACTIVITIES TO STAY HEALTHY				
Activities	Singapore	Hong Kong	Malaysia	Philippines
Eating healthy	4-5 times a week	4-5 times a week	5-6 times a week	5-6 times a week
Consuming health or fitness supplements	4-5 times a week	4-5 times a week	4-5 times a week	5-6 times a week
General individual exercise	3-4 times a week	3-4 times a week	3-4 times a week	4-5 times a week
Going for gym workouts	2-3 times a week	2-3 times a week	2-3 times a week	2-3 times a week
Taking part in group fitness classes	1-2 times a week	1-2 times a week	1-2 times a week	1-2 times a week
Participating in team sports	1-2 times a week	1-2 times a week	1-2 times a week	1-2 times a week

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### **About Manulife Singapore**

Established in 1980, Manulife Singapore provides insurance, retirement and wealth management solutions to meet the financial needs of our customers across their various life stages. Customers can readily access our solutions through our extensive multi-channel distribution network. In addition to our established agency force, we distribute our products through a number of specialist partners, including banks and financial advisory firms. For more information on Manulife Singapore, visit [manulife.com.sg](http://manulife.com.sg).

### **About Manulife**

Manulife Financial Corporation is a leading international financial services group that helps people achieve their dreams and aspirations by putting customers' needs first and providing the right advice and solutions. We operate primarily as John Hancock in the United States and Manulife elsewhere. We provide financial advice, insurance, as well as wealth and asset management solutions for individuals, groups and institutions. At the end of 2016, we had approximately 35,000 employees, 70,000 agents, and thousands of distribution partners, serving more than 22 million customers. As of September 30, 2017, we had over \$1 trillion (US\$806 billion) in assets under management and administration, and in the previous 12 months we made \$27.1 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 100 years. With our global headquarters in Toronto, Canada, we trade as 'MFC' on the Toronto, New York, and the Philippine stock exchanges and under '945' in Hong Kong.

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