

News Release

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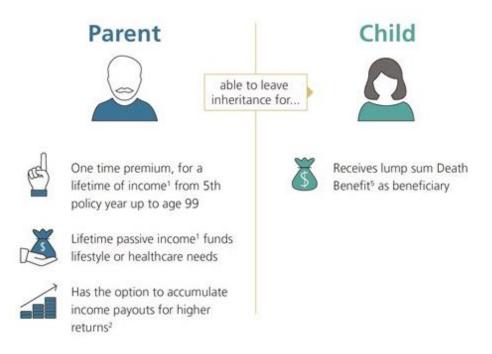
Manulife Signature Income: Peace of mind with a single premium payment

SINGAPORE, **21 Nov 2017 –** Manulife Singapore bolsters its slew of products for high net-worth individuals with the launch of **Signature Income**, a single premium whole life plan specifically designed to provide income payouts for you and your loved ones for generations to come.

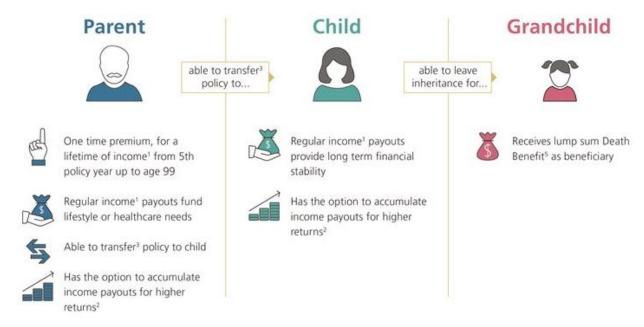
One plan for two or three generations

With a **one-time premium, Signature Income** provides you with a **lifetime of income** (up to age 99), coverage for **death and terminal illness**, and the **option to transfer the policy** to your next generation, ensuring that your second, or even third, generation continues to receive financial support.

Signature Income for Two Generations



Signature Income for Three Generations



Another key feature of **Signature Income** is its **flexible payouts**, where you can choose to receive either a lifetime of yearly or monthly income payouts to supplement your lifestyle. Alternatively, you can opt to **accumulate income payouts** to grow your wealth with higher returns.

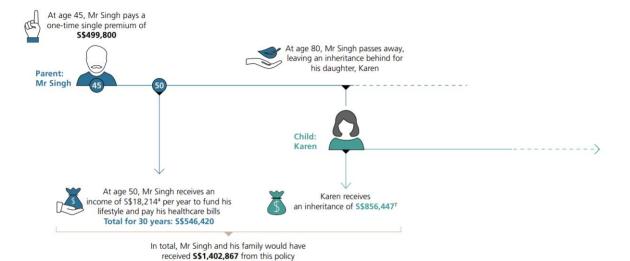
Carlos Vazquez, Chief Product Officer, Manulife Singapore said: "At Manulife, we want to help our customers grow their wealth and give them peace of mind that they and their loved ones will be taken care of. We understand that our customers have spent a lifetime sowing the seeds of success and we wanted to design an insurance product that protects their achievements and preserves their wealth, so their future generations can continue reaping the rewards. **Signature Income** is created to stand the test of time and ensure that our customers' children and even grandchildren can enjoy the fruits of their labour."

Applying for **Signature Income** is hassle-free and no medical underwriting is required. You can choose to pay your premiums in USD or SGD, depending on what you prefer.

For more information about **Signature Income**, visit https://www.manulife.com.sg/signatureincome

"I want a solution that provides regular income to supplement my lifestyle."

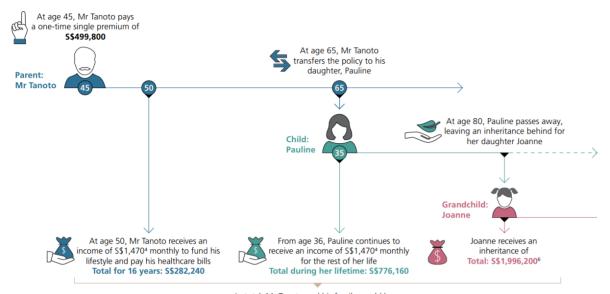
Mr Singh, aged 45, purchases Signature Income on his own life.



"I want a solution that plans my legacy for 3 generations."

at 2.8x of the Single Premium

Mr Tanoto, aged 45, purchases Signature Income with his 15 year old daughter Pauline as the life insured.



In total, Mr Tanoto and his family would have received **\$\$3,054,600** from this policy at **6x** of the Single Premium

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.

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.

Media Contact:

Rachel Lok / Charlene Loke AKA Asia

T: +65 6222 6136 / E: manulife@aka-asia.com