

Fact sheet

August 2016

Manulife in Mainland China

Background

Manulife has a long and proud history in Mainland China. Manulife wrote its first Asia policy in Shanghai in 1897, just 10 years after the company was founded in Toronto.

The company operates as three entities in Mainland China. In partnership with Sinochem Finance Co. Ltd., Manulife established China's first Chinese-foreign joint venture life insurance company, Manulife-Sinochem Life Insurance Company Ltd. (MSL) The company began in Shanghai in November 1996 and now has 12,000 professional agents and employees, serving over 900,000 customers in 51 cities in mainland China. In 2010, Manulife deepened its roots in China by partnering with wealth and asset management company, Tian Jin TEDA, to form Manulife TEDA Fund Management Company Ltd (MTEDA). This joint venture offers financial products and services to more than one million clients across China. In addition, in 2010 Manulife established its global service center, Manulife Business Processing Services (MBPS Chengdu), in Chengdu, China, offering a range of professional services to support Manulife's operations globally.

Financial Solutions

Manulife-Sinochem offers customized products for children's education funds and wealth planning, products that allow multiple critical illness claims after the deregulation on life insurance premiums, medical coverage that meets middle-class family's needs, as well as endowment insurance products addressing flexible demands of retirement and inheritance. We distribute funds to give customers diversified investment options. Many of our products have been made accessible via the website, WeChat and other channels, to improve the customer experience.

Manulife-Sinochem is dedicated to providing differentiated services for market segments. It continues to devote attention to young families with children, offering total solutions ranging from risk management, education savings, retirement savings, to general financial planning.

MTEDA offers a wide range of funds that support clients' financial planning. Below is an overview:

MTEDA	Number of Funds	Products
Equity Fund	10	Growth / Cyclical / Stable / Sector Select Leader Enterprise / Capitalization Selection Dividend Income / Mid&Small Cap / Contrarian Transitional Opportunities/
Index Fund	2	Wealth Index/ CSI 500 Classified Index (Steady and Aggressive)

Balanced Fund	14	Efficiency Discovery / Quality Life / Risk Budgeting / Retirement Income / Reformation / Chuangying / Renaissance / New Commence / Blue-Chip Orientation / Chuangyi / New Strategies/Absolute Return Strategy / Tongshun Big Data / Profit-enhancement
Bond Fund	7	Heli Periodical-open Bond / Total Return Bond /Juli Classified Bond / High Coupon Bond / Ruili Classified Bond / Taoli Bond/ Multi Dimension Bond
Money Market Fund	2	MMF/HuoQiYou MMF

Achievements

- On May 13 2016, the MTEDA Total Return Bond fund was awarded “2015 Active Bond Star Fund” by the China Fund Journal.
- On May 10 2016,the Shanghai Securities News awarded MTEDA Total Return Bond fund as the “5 years Golden Fund”.
- On April 22 2015, the MTEDA Efficiency Discovery fund, Risk Budget Hybrid Fund and Total Return Bond were awarded “Golden Fund” by Shanghai Securities News.
- On April 17 2015, the China Fund Journal awarded MTEDA “3-Year Sustainable Return Fund Management Company”.
- In December 2015, Manulife-Sinochem received double honors at the 2015 Shanghai Insurance Awards. The company was recognized as “The Best Brand” for its brand reliability and recognition and received the "Critical Disease Insurance Product of the Year Award" for a children’s health insurance product.
- In December 2015, Manulife-Sinochem’s medical group insurance product was recognized as the "2015 Most Valuable Insurance Product" by Popular Financing, a leading financial magazine in China.
- In January 2015, Manulife-Sinochem was awarded “Most Innovative Insurance Product” by China Business News Group and supported by the Shanghai Insurance Association.
- In September 2014, the Association of Chartered Certified Accountants (ACCA) named Manulife-Sinochem an “ACCA approved Employer - Professional Development”.
- In January 2014, the online financial portal www.JRJ.com.cn named Manulife-Sinochem the “Best Foreign Invested Insurance Company”.

Corporate Social Responsibility

Through its joint-ventures, Manulife is committed to giving back to the Mainland China communities which it serves. In recent years we have contributed to poverty reduction, cancer and critical illness research, environmental protection, and child education. Some of our recent community activities include:

- Sep and Dec 2015 – After building a classroom for Dayi Elementary School in Sichuan in 2014, MTEDA built a classroom each for Pingshui School in Guizhou in September 2015 and Qianhuying School in Qinghai in December 2015.

- June 2015 – Manulife-Sinochem celebrated the International Children's Day with students in Shanghai Blind School with a music event put together by Manulife-Sinochem employees.
- April 2015 – Manulife-Sinochem supported China's professional rescue team members with insurance coverage for their Nepal earthquake rescue efforts.
- October 2014/2015 – Manulife-Sinochem partnered with the Suishou Public Welfare Fund for the WE Charity Campaign, a winter clothing charity sale drive to support children in remote areas during the winter season.
- July 2014 – MSL employees and students from Bethune Medical College of Jilin University volunteered as teachers at Bethune Primary School in Hebei Province. MSL also donated resources to expand the MSL Computer Room and MSL Library at Bethune Primary School.
- Since the Wenchuan earthquake in May 2008, MTEDA has regularly donated to the Chaping Elementary School in Sichuan.
- Since 2007, MTEDA has provided financial aid to high school students in Liaoning Province.

At-a-Glance

	MSL	MTEDA	MBPS Chengdu
Senior Officials	Michael Huddart Chairman Kai Zhang President and Chief Executive Officer	Jian Liu Chief Executive Officer	Anya Liao Site Head
Ownership	Manulife (51%); Sinochem Group (49%)	Tianjin TEDA (51%); Manulife (49%)	Manulife (100%)
Years in country / established date	Over 20 years Established in 1996	14 years June 2002 (Manulife came on board in 2010)	5 years Established in 2010
Number of offices	Operating in 51 cities Head office in Shanghai	Three sales offices located in Beijing, Shanghai, Guangzhou	1 (Chengdu)
Business units / lines	Individual, Group Life and Health and Group Pension/Funds	Asset Management	Business support to Manulife globally

About Manulife

Manulife Financial Corporation is a leading international financial services group providing forward-thinking solutions to help people with their big financial decisions. We operate as John Hancock in the United States, and Manulife elsewhere. We provide financial advice, insurance and wealth and asset management solutions for individuals, groups and institutions. At the end of 2015, we had approximately 34,000 employees, 63,000

agents, and thousands of distribution partners, serving 20 million customers. At the end of June 2016, we had \$934 billion (US\$718 billion) in assets under management and administration, and in the previous 12 months we made more than \$25.4 billion in benefits, interest and other 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. Follow Manulife on Twitter @ManulifeNews or visit www.manulife.com or www.johnhancock.com.

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