

August 2016

Manulife Cambodia

Background

Starting operations on 28th June 2012, Manulife (Cambodia) PLC (Manulife Cambodia) is the latest market entry by Manulife, one of the world's leading life insurance companies. Manulife Cambodia is the first foreign wholly owned life insurance company in the Kingdom with its head office in Phnom Penh. Manulife Cambodia currently employs over 200 employees and contracts nearly 2000 professional insurance advisors.

Financial Solutions

Manulife Cambodia offers the following range of savings and protection products to cover the financial needs of our customers:

Manulife Education Protector: A savings and protection plan catering to protection and savings for childrens' high school or university education. The High School Plan pays guaranteed education benefits for children of ages 15-18 and the University Plan pays the guaranteed education benefits for children of ages 19-22.

Manulife Family Protector: A simple and cost efficient life insurance plan. It protects the insured's family from financial obligations such as a mortgage loans, car loans, or other living expenses in the event of untimely death. Customers can choose a coverage period that is most suitable for them up to 30 years.

Manulife Savings Protector: An integrated plan providing a combination of protection and savings to support the customers' financial goals. It includes comprehensive life coverage to protect their loved ones in the event of untimely death, including up to four times the coverage if death is a result of an accident. At contract maturity a benefit is paid if the insured is alive and the policy is still in force.

Manulife Home Loan Protector: A product specifically designed to protect home loans. Manulife Home Loan Protector provides life insurance protection to the principal person taking out a mortgage loan on a residential property.

Manulife Group Protector: A comprehensive life insurance solution designed to protect a company's employees and their family. The product consists of two plans: Group Yearly Renewable Term Plan and Group Personal Accident Plan. The product is specially designed to fit any type of company and organization.

ប្រព័ន្ធការពារជីវិត (Manulife Chivit Knhom): An innovative multi-purpose life insurance plan designed to protect the insured until the age of 100. This product is designed to help the insured live happily in a stress-free life by paying the premium only until the age of 65, and then receive 15% of face amount every 5 years starting from policy's effective date until the age of 100 without paying further premium.

Corporate Social Responsibility



Students with Manulife's helmets and Robert Elliott, CEO and General Manager of Manulife Cambodia

According to the Asian Injury Prevention Foundation (AIPF), more than 6 people are killed by road traffic accidents each day in Cambodia. As a result, the government introduced a new safety law in 2015 that makes it compulsory for both motorcyclists and their passengers to wear helmets.

Manulife donated 800 helmets in advance of the new law. The helmets were distributed to students, teachers and parents at Phnom Penh's Sothearos Primary School as part of AIPF's Helmets for Families program, for which Manulife has been a long-time supporter.

In the grand opening of Manulife's flagship branch office in Kampong Cham province in April, 2016, we also donated 50 bicycles to underprivileged students from primary schools in the province. Since 2012, we have donated over 2,700 helmets and helped provide road safety training to more than 3,800 Cambodians. "We are committed to helping families in Cambodia build better futures, and are thrilled to see that our donations go a long way to improving people's lives," explains Robert Elliott, CEO and General Manager of Manulife Cambodia.

Manulife Cambodia At-a-Glance

Senior Official	Robert Elliott, Chief Executive Officer and General Manager
Years in country / established date	Since June 28, 2012
Number of offices	One head office (Siri Tower, Phnom Penh), one training center – Manulife Academy of Excellence (Phnom Penh Center, Phnom Penh), three flagship branch offices (Siem Reap, Battambang and Kampong Cham)
Business units / lines	Individual insurance and savings, and Group insurance

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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