

August 2016

Manulife Indonesia

Background

Manulife is the majority stakeholder of PT Asuransi Jiwa Manulife Indonesia (Manulife Indonesia), a joint venture operation established in Indonesia in 1985. Today, Manulife Indonesia operates through two main business units, namely individual insurance and group products (pension, group savings & group life and health), which are distributed through agency, bancassurance and employee benefits channels. Headquartered in Jakarta, Manulife Indonesia serves more than 2.2 million clients with the support of more than 10,000 employees and professional agents across 25 cities. Manulife Indonesia also reaches out to clients through its partnership with 14 banks in Indonesia.

Manulife continues to grow its business in Indonesia following its expansion into asset management through the establishment of PT Manulife Aset Manajemen Indonesia (MAMI) in 1996. MAMI offers investment management and mutual fund products in Indonesia. Since its establishment, the company has consistently maintained its position as one of the leading investment management companies in the Indonesian mutual fund and discretionary fund industry.

Financial Solutions

Manulife Indonesia launched 3 new products in Q2 2016

- 1. April 18, 2016 - MiTreasure Ultimate Protection (sold through Bank DBS)**
MiTreasure Ultimate Protection is a regular premium unit-linked product, specifically designed to maximize investment growth by providing 100 per cent investment allocation starting from the first Policy year, while also complemented with financial protection package – death benefit, Waiver of Premium, and Income Replacement benefit.
- 2. June 13, 2016 – MiWealth Assurance (sold through Agency)**
MiWealth Assurance is a regular premium unit-linked product, specifically designed to maximize investment growth by providing 100 per cent investment allocation starting from the first Policy year, while also complemented with financial protection package – death benefit, Waiver of Premium, and Income Replacement benefit.
- 3. June 20, 2016 - Manulife Lifestyle Protector (sold through Bank ANZ)**
Manulife Lifestyle Protector is a unit-linked product with limited premium payment term and scheduled regular top up. Manulife Lifestyle Protector provides death benefit, total permanent disability benefit and maturity benefit.

Achievements

- In April 2016, Manulife Indonesia was recognized as the Best Company to Work for in Asia (Indonesia) at the HR Asia Award 2016 hosted by Business Media International.

Corporate Social Responsibility



Fundraising activity at Danamon Awards Night



Indren S. Naidoo, President Director & CEO Manulife Indonesia accompanied by Novita Rumngangun, Chief Marketing Officer with Nenny Soemawinata, Managing Director Putera Sampoerna Foundation launched the Youth Entrepreneurship Program



Employees and agents participating in Manulife Syariah Talk Show and Bazaar 2016

On May 2, 2016, Yayasan Manulife Peduli (Manulife Indonesia Care Foundation) held a fundraising program at the Danamon awards night 2016 at Ritz Carlton Hotel, Jakarta. The funds collected from the fundraising will be used to support Manulife's schools support program at Banda Aceh, Sukabumi, and Yogyakarta.

On May 23, 2016 – Manulife Indonesia, through the Manulife Indonesia Care Foundation, and Putera Sampoerna Foundation School Development Outreach (PSF-SDO), announced the launch of the Youth Entrepreneurship Development Programme in Banda Aceh. The 12-month programme, aimed at improving the entrepreneurship and financial skills of teachers and students, will initially involve more than 25 teachers and students from high and vocational schools in Banda Aceh and will focus on activities such as entrepreneurship education workshops, business planning strategy sessions and presentation skills.

On June 6 – 8, 2016, Manulife Care Foundation (Yayasan Manulife Peduli) and Manulife Sharia unit held the Manulife Syariah Talk show and Bazaar 2016, at the atrium Sampoerna Strategic Square.

Over the 3 days, there were a variety of financial literacy talk shows focusing on various topics such as micro, small and medium enterprise based on Syariah, managing THR funds and financial planning for new families. Agents and employees were also given the opportunity to donate some of their profits to the Manulife Care Foundation (Yayasan Manulife Peduli).

Manulife Indonesia At-a-Glance

General Manager	Indren S. Naidoo
Years in country / established date	31 / 1985
Number of offices	27
Number of agents	More than 8,000
Business units / lines	Individual insurance, group insurance, pension, syariah insurance

All information current as of June 30, 2016 unless otherwise indicated

PT Manulife Aset Manajemen Indonesia (MAMI)

Established in 1996, PT Manulife Aset Manajemen Indonesia (“MAMI”), a member of Manulife offers investment management and mutual fund products in Indonesia. Since its establishment, the company has consistently maintained its position as one of the leading investment management companies in the Indonesian mutual fund and discretionary fund industry, with assets under management of IDR51.3 trillion, as of 30 June 2016.

Asia Asset Management awarded MAMI as the Best Fund House, and MAMI’s CEO, Legowo Kusumonegoro, was acknowledged as CEO of the Year, for two consecutive years, 2014 and 2015. In 2015 MAMI was recognized as **Top Investment House in Indonesia for Local Currency Bonds** by The Asset. In 2014, MAMI was named **The Best Fund House** by Bisnis Indonesia. MAMI has a range of 22 mutual funds comprising of Equity (including Sharia Equity), Fixed Income, Balanced, Money Market and Capital Protection products, supported by its professional and experienced investment teams. MAMI was the first investment management company in Indonesia that launched Sharia offshore fund, named Manulife Saham Syariah Asia Pasifik Dollar AS.

MAMI is part of Manulife Asset Management, the global asset management arm of Manulife.



All information current as of June 30, 2016

Our Distribution Partners

We partner with 18 local and international banks in Indonesia.

- | | |
|---------------------------|-----------------------------|
| 1. Bank ANZ Indonesia | 10. Bank Negara Indonesia |
| 2. Bank BTN | 11. Bank Permata |
| 3. Bank Bukopin | 12. Bank Rakyat Indonesia |
| 4. Bank CIMB Niaga | 13. Bank OCBC NISP |
| 5. Bank Commonwealth | 14. Bank UOB Indonesia |
| 6. Bank Danamon Indonesia | 15. Citibank |
| 7. Bank DBS Indonesia | 16. HSBC |
| 8. Bank Maybank Indonesia | 17. Standard Chartered Bank |
| 9. Bank Mandiri | 18. QNB Indonesia |

We are also partnering with 2 securities companies:

1. IPOT
2. Phillip Securities Indonesia

PT Manulife Aset Manajemen Indonesia At-a-Glance

Senior Officials	Legowo Kusumonegoro, President Director Iman Rochmani Oetoyo, Director Putut E. Andanawarih, Director Alvin Pattisahusiwa, Director Justitia Tripurwasani, Director
Years in country/ Established date	19* * Established on 16 August 1996 under the name of PT Dharmala

	<i>Aset Manajemen. On 15 Apr 1998 changed its name to PT Dharmala Manulife Aset Manajemen and on 6 Nov 1998 renamed to PT Manulife Aset Manajemen Indonesia. License as investment management company obtained from the regulator on 21 Aug 1997.</i>
Business units/lines	Asset management

All information current as of June 30, 2016 unless otherwise indicated

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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