

For Immediate Release
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Manulife introduces revitalized retirement package

Makati City, Philippines – Manulife Financial Plans, Inc. (MFP), Manulife Philippines' pre-need subsidiary, has announced that it is bringing back its revitalized **Plan Right**, a savings plan meant to address people's concerns about funding their retirement.

This development puts Manulife in the unique position within the industry of being able to provide both pre-need and life insurance products.

According to Indren Naidoo, President and Chief Executive Officer of Manulife Philippines, while most people dream about spending their retirement engaged in leisurely activities or hobbies, it is also true that most people do not think too far ahead in terms of preparing for it.

"Some may choose to fall back on their life savings and others will just wait for pension funds from government institutions. But what people sometimes don't fully appreciate is that retirement can easily eat up their life savings, and sometimes their government or social security pension is not going to be enough," added Naidoo.

Should you find yourself in that situation, explained Naidoo, you would most likely end up having to continue working for a longer period of time or become financially dependent on relatives and friends.

Naidoo further says, "With **Plan Right**, you will actually have the best option of all because it will allow you to be financially stable. Having adequate retirement funds allows you to simply relax, enjoy and pursue the things you've always wanted to do when you retire."

Plan Right is a comprehensive and flexible plan that has a Guaranteed Maturity Value and an optional Guaranteed Return of Payments.* It comes with numerous protection benefits, including:

- Credit Life where the plan is considered fully paid in case of the planholder's death within the premium paying period;
- Waiver of Installments due to Total and Permanent Disability (WITPD);
- Accidental Death and Dismemberment (AD&D)* benefit; and
- Term Life* where cash assistance will be given to loved ones in case of planholder's death.

* The Guaranteed Return of Payments, Accidental Death and Dismemberment, and Term Life are available as optional riders

Depending on one's needs, other benefits that can be added are Hospital Income Benefit (HIB) and a Critical Illness (CI) Rider, wherein cash benefit is given to planholder upon the first diagnosis of any of the covered diseases.

In terms of flexibility, **Plan Right** offers several maturity period options. Planholders can choose a maturity period that can be as short as 12 years or as long as 30 years. There are also options on the payment period where planholder can pay for 5, 7, 10 or 15 years. And to enhance the maturity value of **Plan Right**, Bonus Maturity Additions (BMAs) through non-guaranteed dividends provide the opportunity for the planholder to earn additional cash benefits.

"Another feature that makes **Plan Right** unique is that it is transferable," said Naidoo. "This means that when you, as the planholder, feel that you have saved up enough retirement funds before the maturity date of the policy or in case of an emergency, you may transfer ownership of the plan to someone who will have greater need for its privileges."

To know more about **Plan Right**, contact Manulife at (02) 884-7000 or e-mail phcustomercare@manulife.com or your Manulife agent.

About Manulife Philippines

The Manufacturers Life Insurance Company opened its doors for business in the Philippines in 1907. Since then, Manulife's Philippine Branch and later The Manufacturers Life Insurance Co. (Phils.), Inc. (Manulife Philippines) has grown to become one of the leading life insurance companies in the country. Manulife Philippines is a wholly-owned domestic subsidiary of Manulife Financial Corporation.

Manulife Financial Plans, Inc. (MFP) is a subsidiary of Manulife Philippines.

About Manulife Financial

Manulife Financial is a leading Canadian-based financial services group operating in 21 countries and territories worldwide. For more than 120 years, clients have looked to Manulife for strong, reliable, trustworthy and forward-thinking solutions for their most significant financial decisions. Our international network of employees, agents and distribution partners offers financial protection and wealth management products and services to millions of clients. We provide asset management services to institutional customers worldwide as well as reinsurance solutions, specializing in property and casualty retrocession. Funds under management by Manulife Financial and its subsidiaries were C\$492billion (US\$473 billion) as at September 30, 2011. The Company operates as Manulife Financial in Canada and Asia and primarily as John Hancock in the United States.

Manulife Financial Corporation trades as 'MFC' on the TSX, NYSE and PSE, and under '945' on the SEHK. Manulife Financial can be found on the Internet at www.manulife.com.

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