

# Media Alert

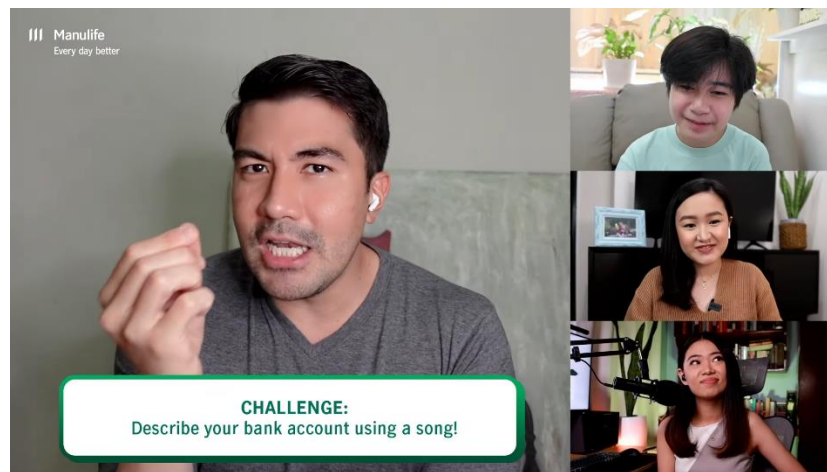
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## **Manulife’s Every Day Better YouTube series shares how to better manage finances for Millennials and Generation Z**

*Luis Manzano and social media influencers discuss the importance of protecting your health and securing your future*

**Manila** — Manulife Philippines, the local arm of Canada’s largest insurer Manulife Financial Corporation, recently launched the latest installment of its “Every Day Better” YouTube series, which gives fun and practical tips about managing finances.

In its two most recent episodes, Manulife highlights “Level Up with Luis Manzano,” which centers on how young Filipinos today are taking charge of their finances to secure a better future.



“Based on our [latest study](#) on the financial and mental well-being of Filipino millennials and Gen Zs in the time of COVID-19, many young Filipinos are worried about running out of money, so they had to rethink their priorities and fast-track their financial transformation,” said Melissa Henson, Chief Marketing Officer of Manulife Philippines. “Through the video series, we hope to further guide them on how to achieve their financial goals through proper saving, budgeting, and investing, so they can live every day better.”

**Never too young to take charge of your finances**

The YouTube series' pilot episode featured civil engineer and entrepreneur Slater Young and fashion vlogger Kryz Uy, who shared money-saving hacks for parents and newlyweds that can help them save and build funds for their immediate and future needs.

In the second episode of Manulife's Every Day Better series, Manzano discusses money matters with young influencers [Kenneth Gutierrez](#), a teenage YouTuber and commercial model; [Charmaine de Leon](#), an entrepreneur in her 20s who also owns the popular blog "Ready2Adult PH", and [Thea Sy Bautista](#), a resource speaker and content creator in her 30s. They each shared tips and techniques on how fellow young Filipinos can manage their finances and start levelling up their future.



Fourteen-year-old Gutierrez believes that investing in continuous learning can yield significant returns. "I started working early, but I see myself studying again in another country. To achieve this, I do not hesitate to save for the future I want. You may see it as a big responsibility, but you can actually start small until it becomes a habit."

Meanwhile, as her family's breadwinner, de Leon believes that disciplined saving today can contribute to establishing one's financial freedom. She regularly challenges herself to manage her spending. "A tip I always share is to observe a 'no-spend month', which I've been able to do for three years now. Every February, after the holidays, I don't spend on anything unnecessary except for bills, groceries, food, and other essentials."

Lastly, Bautista highlights the value of diversifying one's skills and investments so you can spread growth opportunities despite market volatility, and the advantage of having your funds expertly managed by experienced financial advisors and fund managers. "I am currently taking up registered financial planning. I also invest in real estate, understanding there's a fixed supply of land, and we are a rapidly growing population. I also have stocks and have explored trading, and I have invested my money in mutual funds and unit investment trust funds (UITFs)."

## Protecting your health today and in the future

Manulife's latest study also revealed that Filipino millennials and Gen Zs have become more conscious of their physical, mental, and financial health during the pandemic. They have also become more aware of the possible consequences of being financially unprepared for the unexpected.



In the third episode, Chezka Carandang, a commercial pilot and former beauty queen, and Richard Juan, a young entrepreneur, shared tips and insights that can help young Filipinos better manage their financial and healthcare needs. They talked about the value of health maintenance organization (HMO) plans, which cover emergencies and routine check-ups, as well as health insurance plans to prepare for any critical illness.

Carandang, who has HMO coverage from her employer, believes in getting an additional health insurance policy. “HMO and insurance policies complement each other, and having insurance for extra protection is essential since I have a high-risk job.”

Because of the disruptions brought by COVID-19, Juan recognizes the need to be more prepared to deal with uncertainties. “You have to have a certain amount ready, as you don’t know what may happen. Insurance policies are now very flexible and can be adjusted depending on your goals, needs, and lifestyle. Proactively prepare for any eventuality, as you don’t have to lose all your life savings to save your own life.”

Life insurance has now become more accessible to Filipinos, as insurance solutions now offer more flexibility in scope and coverage to help attend to Filipinos’ ever-evolving priorities and needs. Manulife’s HealthFlex, a highly customizable life and health insurance plan, lets customers pay only for the coverage they need from four affordable bundles that cover critical illnesses that are top of mind among Filipinos, or even get protection against up to 112 critical illnesses.

As various health conditions have affected people close to him, Manzano also professes the importance of sound financial planning. “Life will always throw us a curveball, and it’s up to us to turn it into a home run or a strikeout. It’s better to have protection and not need it, than need it but not have it.”



Subscribe to [Manulife's YouTube channel](#) for more fun and insightful discussions with Filipino influencers and experts about managing life and finances, and how to make every day better. For more information about Manulife's full suite of insurance solutions, visit <https://manulife.com.ph>

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### **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 country's leading life insurance companies. Manulife Philippines is a wholly owned domestic subsidiary of Manulife Financial Corporation, among the world's largest life insurance companies by market capitalization. Learn more about Manulife Philippines by visiting their website [www.manulife.com.ph](http://www.manulife.com.ph) and following them on Facebook ([www.facebook.com/ManulifePH](http://www.facebook.com/ManulifePH)), Twitter (@ManulifePH), and Instagram (@manulifePH).

### **About Manulife**

Manulife Financial Corporation is a leading international financial services provider that helps people make their decisions easier and lives better. With our global headquarters in Toronto, Canada, we provide financial advice and insurance, operating as Manulife across Canada, Asia, and Europe, and primarily as John Hancock in the United States. Through Manulife Investment Management, our global wealth and asset management segment, we serve individuals, institutions, and retirement plan members worldwide. At the end of 2020, we had more than 37,000 employees, over 118,000 agents, and thousands of distribution partners, serving over 30 million customers. As of September 30, 2021, we had CAD\$1.4 trillion (US\$1.1 trillion) in assets under management and administration, and in the previous 12 months we made CAD\$31.6 billion in payments to our customers.

Our principal operations are in Asia and Canada, and the United States, where we have served customers for more than 155 years. We trade as 'MFC' on the Toronto, New York, and the Philippine stock exchanges and under '945' in Hong Kong. Not all offerings are available in all jurisdictions. For additional information, please visit [manulife.com](http://manulife.com).

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