

Press Release

FOR IMMEDIATE RELEASE

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Manulife Philippines and Manulife China Bank Life Launch Manulife GoalReady Investment-Linked Insurance Plan

- *New investment-linked insurance plan aims to bridge the gap between Filipinos' aspirations and life goals, by offering a wide range of investment fund options, long-term rewards, and flexible payment terms.*
- *Manulife GoalReady ensures life insurance coverage until age 99 and provides optional health and protection riders.*

MANILA, Philippines — Manulife Philippines and Manulife China Bank Life (MCBL) today announced the launch of Manulife GoalReady, a peso-denominated variable unit-linked (VUL) insurance plan¹, which empowers customers to build their desired future with additional benefits including flexible payment options, diverse investment choices, and enhanced long-term rewards.

Manulife GoalReady was developed in response to findings from the [Manulife Asia Care Survey](#), which revealed that while people in the Philippines maintain an optimistic outlook on life, many lack confidence in their ability to achieve their goals. The survey uncovered a significant gap between the future well-being they aspire to and what they realistically expect to attain—especially in the areas of financial security, physical health, and mental wellness.

"At Manulife, we are committed to helping our customers achieve their life goals confidently. Our new Manulife GoalReady plan empowers customers in the Philippines to take control of their financial future—by making their money work harder through smart diversification and consistent investing. Amid global economic and socio-political shifts, our Filipino customers can navigate financial uncertainties with a plan that can help them secure their future while maximizing investment potential," said **Rahul Hora, President and Chief Executive Officer, Manulife Philippines**.

"With life insurance coverage and flexible payment terms, Manulife GoalReady can enable customers to proactively plan toward their desired future, whether it's preparing for early retirement, funding their children's education, or building their dream business," Hora added.

¹ **Variable unit-linked (VUL) insurance plans combine life insurance protection with investment opportunities.** These products offer financial coverage and benefits in the event of specific circumstances like death or disability, while also allowing policyholders to potentially grow their money through investments in various funds.



About Manulife GoalReady

Manulife GoalReady offers life insurance coverage until age 99² and optional health and protection riders, ensuring comprehensive protection even in the face of disability or hospitalization. The plan's features include:

- **Diverse investment options for enhanced earning potential:** With Manulife GoalReady, customers can select from an extensive range of global and local investment fund options designed to match their goals and risk profiles. Among these top-performing funds, managed by Manulife Investment Management, are Global Multi-Asset Income Fund (for income generation) and Global Market Leaders Fund (for growth and protection). Both funds have historical returns demonstrating solid track records across different risk profiles.
- **Long-term rewards:** Manulife GoalReady offers loyalty bonuses as early as the plan's sixth year, earlier than similar products in the market. With this feature, customers can receive a 1.75% bonus on their fund value from years 6-10, with continued bonuses from year 11 onwards—significantly enhancing their potential fund value growth over time.
- **Flexible goal-based payments that fit every budget:** Manulife GoalReady offers two payment options to match customers' financial capacity: Regular Pay with a minimum premium of PHP24,000 annually (PHP2,000 monthly) and 5-Pay with a minimum of PHP60,000 annually (PHP5,000 monthly)³. This flexibility allows customers to customize their payment duration based on their unique goals and budget.

"Through Manulife GoalReady, we aim to be Filipinos' trusted partner in building a resilient financial future by helping them take meaningful action today," added Hora. "Whatever their life goals, Manulife will be with our customers enabling them to achieve financial independence on their own terms."

Additionally, with the help of the [Manulife GoalReady calculator](#), customers can estimate how much they need to save based on their specific financial goal, budget, saving horizon, income protection needs—equipping them with the information to decide their payment duration according to their own priorities and pace.

Manulife GoalReady is now available through Manulife financial advisors and MCBL financial sales associates in Chinabank and China Bank Savings branches nationwide. To know more about Manulife GoalReady, visit this [link](#). For Chinabank and China Bank Savings customers, visit this [link](#).

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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. (Phil.), 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

² Subject to policy terms and conditions

³ Premium amounts are based on the insured person's age at the time of policy issuance.



market capitalization. Learn more about Manulife Philippines by visiting their website manulife.com.ph and following them on Facebook (facebook.com/ManulifePH), Twitter (@ManulifePH), and Instagram (@manulifePH).

About Manulife China Bank Life Assurance Corporation

Manulife China Bank Life Assurance Corporation is a strategic alliance between Manulife Philippines and China Banking Corporation (Chinabank). It provides a wide range of innovative insurance products and services to customers of China Bank as well as the bank's thrift arm, China Bank Savings (CBS). MCBL aims to ensure that every client receives holistic life, health, and wealth solutions to address his or her individual needs.

Since opening in October 2007, the company has grown into a business of significance for both Manulife and Chinabank. The two strengthened their partnership further in 2014 when Chinabank raised its equity stake in MCBL to 40%. MCBL is setting its sights on its next growth phase and reaffirming its mission to be the biggest, most professional bancassurance company in the industry that delivers extraordinary customer experience.

About Manulife

Manulife Financial Corporation is a leading international financial services provider, helping our customers make their decisions easier and lives better. With our global headquarters in Toronto, Canada, we operate as Manulife across Canada, Asia, and Europe, and primarily as sJohn Hancock in the United States, providing financial advice and insurance for individuals, groups and businesses. Through Manulife Wealth & Asset Management, we offer global investment, financial advice, and retirement plan services to individuals, institutions, and retirement plan members worldwide. At the end of 2024, we had more than 37,000 employees, over 109,000 agents, and thousands of distribution partners, serving over 36 million customers. 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.

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