

**For Immediate Release
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Invest today and get instant rewards with Manulife's Affluence Max Elite

Makati City, Philippines – Manulife Philippines introduces Affluence Max Elite to make investing more rewarding. Affluence Max Elite is a variable life insurance product that instantly rewards customers with a bonus upon purchase, while still delivering long-term investment returns.

“Having a long term view on savings and investment is critical to achieving financial goals, so we continuously strive to innovate new and exciting products that will encourage more Filipinos to invest now,” said Ryan Charland, President & CEO of Manulife Philippines.

“We encourage Filipinos to speak with a Manulife adviser and avail of Affluence Max Elite to take advantage of its exciting rewards.”

The first-of-its-kind in the market, Affluence Max Elite's guaranteed start-up bonus ranges from 0.50% to 1.25% of the customer's initial investment. It also provides a minimum protection coverage equivalent to 125% of the total investment. In addition, customers may receive loyalty bonuses for staying invested over the long term.

“When asked when the best time to invest is, our answer is always now. We hope that with Affluence Max Elite, more Filipinos will be encouraged to partner with Manulife and reap the rewards of investing early,” concluded Charland.

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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 leading life insurance companies in the country. 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 and following them on Facebook (www.facebook.com/ManulifePH), Twitter (@ManulifePH), and Instagram (@manulifeph).

About Manulife

Manulife Financial Corporation is a leading international financial services group that helps people make their decisions easier and lives better. We operate primarily as John Hancock in the United States and Manulife elsewhere. We provide financial advice, insurance, as well as wealth and asset management solutions for individuals, groups and institutions. At the end of 2017, we had about 35,000 employees, 73,000 agents, and thousands of distribution partners, serving more than 26 million customers. As of September 30, 2018, we had over \$1.1 trillion (US\$863 billion) in assets under management and administration, and in the previous 12 months we made \$27.6 billion in 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.

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