

**For Immediate Release  
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## **Maximize your investment's potential with Manulife's new US Dollar Global Target Income Fund**

**Makati City, Philippines** – Manulife Philippines recently launched an innovative investment fund that will give customers the opportunity to optimize the potential returns of their foreign currency insurance investments.

“Manulife Philippines is excited to introduce its new US Dollar (USD) Global Target Income Fund. We are always on the lookout to bring our customers the best return on their investment, while minimizing the accompanying risk. We are constantly innovating to make sure that we meet their evolving financial needs,” said Ryan Charland, Manulife Philippines President and CEO.

Manulife's new USD Global Target Income Fund invests in a diversified portfolio of collective investment schemes covering global equities, bonds, and other assets. It targets to deliver a higher USD payout rate per annum than the usual USD time deposits, and is designed to weather market seasonality to achieve the most favorable balance of income and capital growth through dynamic asset allocation across a diverse range of asset classes and geographies.

“To manage risk, our investment approach takes on the 3 ‘Ds’ Philosophy: **D**iversifying into a global investment portfolio with a mix of asset classes; **D**ynamic asset allocation based on economic and fundamental data, market statistics and investors' sentiment; and having a **D**ownside control mechanism that helps us identify which asset classes have a high probability of loss,” said Aira Gaspar, Manulife Philippines Chief Investment Officer. “For customers who are looking at a medium to long-term investment horizon, this fund can be a good way to maximize the earning potential of their investment.”

Investing into the Manulife USD Global Target Income Fund is open to customers who avail of Manulife's Affluence Gold and Affluence Gold Max products for a minimum investment of USD 2,500 and USD 12,500, respectively.

For more information about the new Manulife USD Global Target Income Fund, visit any Manulife branch, call Manulife Customer Care at (02) 884-7000, Monday to Friday, 8:00 AM – 5:00 PM or send an email to [phcustomer@manulife.com](mailto:phcustomer@manulife.com).

**Important information:**

The Investment Funds ("Funds") mentioned in this ad are specific to variable life insurance contracts and are not considered mutual funds. Yields depend on interest and foreign exchange levels, both of which may fluctuate. Other factors that affect yield include changes in the credit standing of the issuers and changes in the value of the stocks and dividends received. Further, investments of the Funds may provide that their values be determined based on prices or yields of other securities, instruments or foreign currencies, and such provisions may result in negative fluctuations in the value of these investments and, in turn, the Funds' yields. Thus, the performance of the separate account(s) is not guaranteed and the value of the policy could be less than the capital investment subject to any specified minimum guarantees. THE VARIABLE LIFE POLICYHOLDER SHALL BEAR ALL INVESTMENT RISKS. Past performance of the Funds is not necessarily indicative of future performance. Yields are not guaranteed.

**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.

**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 2014, we had 28,000 employees, 58,000 agents, and thousands of distribution partners, serving 20 million customers. At the end of September 2015, we had \$888 billion (US\$663 billion) in assets under management and administration, and in the previous 12 months we made more than \$23 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](http://www.manulife.com) or [www.johnhancock.com](http://www.johnhancock.com).

**Media Contacts:**

Melissa Henson  
Manulife Philippines  
(+632) 884-5484  
[melissa\\_henson@manulife.com](mailto:melissa_henson@manulife.com)

DessaVirtusio  
Virtusio PR International, Inc.  
(+632) 631-9479  
[dessa@virtusio.com](mailto:dessa@virtusio.com)