

For Immediate Release
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Manulife Launches Powerhouse Fund to Deliver Higher Potential Returns for Customers

Makati City, Philippines – Manulife Philippines launched today the Powerhouse Fund, a variable unit-linked fund designed to invest in a focused group of carefully selected Philippine Stock Exchange (PSE)-listed companies that have the potential to deliver higher returns over time.

“Manulife offers customers a great investment choice with the Powerhouse Fund,” said Ryan Charland, Manulife Philippines President and CEO. “The Fund’s unique strategy will allow them to maximize returns over time by investing in a winning league of companies with multiple competitive advantages.”

“We select companies through a disciplined investment process supported by extensive research that includes a thorough review of their business model, management strategies and underappreciated competitive strengths, to determine which companies we will invest in,” said Aira Gaspar, CFA, Manulife Philippines Chief Investment Officer.

Investment in the Powerhouse Fund is available through selected Manulife products such as Affluence Max Gold, Affluence Gold, Affluence Builder, Affluence Builder Plus, Education Builder, Horizons, FlexiSure and FlexiBundles.

For more information about the Powerhouse Fund, visit any Manulife branch, call Manulife Customer Care at (02) 884-7000, Monday to Friday, 8:00 AM – 8:00 PM or send an email to phcustomer@manulife.com.

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Important information:

The Investment Funds ("Funds") mentioned in this press release 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 2015, we had approximately 34,000 employees, 63,000 agents, and thousands of distribution partners, serving 20 million customers. At the end of September 2016, we had \$966 billion (US\$736 billion) in assets under management and administration, and in the previous 12 months we made more than \$24.4 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 manulife.com or johnhancock.com.

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