

**For Immediate Release
March 26, 2015**

Manulife Health Choice Protects You Against Costly Medical Bills

Makati City, Philippines – Manulife Philippines is offering a health care solution that will help Filipinos get the best medical care possible, while ensuring that the cost of treatment will not be a financial drain on the family.

Manulife Health Choice provides cash allowances for hospital confinements and a contingency fund in case of critical health conditions.

Studies from the Department of Health have shown that heart and vascular diseases are the major causes of death in the Philippines.* As a result of an unhealthy diet and lifestyle, even young people contract, or even worse, succumb to critical illnesses.

Research shows that the majority of Filipinos do not have medical insurance that could help cover rising medical costs. According to official data, a coronary artery bypass grafting or CABG will cost P 400,000 to 1 million; kidney transplant, P 500,000 to 1 million; and liver transplant, P 3 million to 4 million.†

The good news is that Filipinos are now starting to realize the importance of having medical insurance coverage. According to the latest results of the Manulife Investor Sentiment Index (MISI), a survey that covers the Philippines and seven other Asia markets,* 36 percent of Filipino investors surveyed think that health and medical expenses will be their biggest expense during retirement.

Manulife Health Choice provides coverage for 60 critical illnesses, hospitalization, life protection and a return of premium benefit for as low as P 72 a day.‡

To learn more about Manulife Health Choice, call Customer Care at (02) 884-7000 (for Metro Manila) or contact a Manulife insurance adviser at any of our more than 30 Manulife branch offices nationwide, e-mail phcustomercare@manulife.com or visit www.manulife.com.ph. On social media, like ManulifePH on Facebook, follow @ManulifePH on Twitter, follow @ManulifePH on Instagram and watch ManulifePH on YouTube.

* Source: Department of Health (DOH), 2009

† Sources: Philippine Heart Center; Council for Health and Development, Inc.; National Kidney and Transplant Institute (NKTi)

‡ Based on the minimum age of 18 and P 1 Million coverage amount.

***About Manulife Investor Sentiment Index in Asia**

Manulife's Investor Sentiment Index in Asia (Manulife ISI) is a quarterly, proprietary survey measuring and tracking investors' views across eight markets in the region on their attitudes towards key asset classes and issues related to personal financial planning. The Index is calculated as a net score (% of "Very good time" and "Good time" minus % of "Bad time" and "Very bad time") for each asset class. The overall index is calculated as an average of the index figures of asset classes. A positive number means a positive sentiment, zero means a neutral sentiment, and a negative number means negative sentiment.

The Manulife ISI is based on 500 online interviews in each market of Hong Kong, China, Taiwan, Japan, and Singapore; in Malaysia, Indonesia and the Philippines it is conducted face-to-face. Respondents are middle class to affluent investors, aged 25 years and above who are the primary decision maker of financial matters in the household and currently have investment products.

The Manulife ISI is a long-established research series in North America. The Manulife ISI has been measuring investor sentiment in Canada for the past 15 years, and extended this to its John Hancock operation in the U.S. in 2011 and Asia in 2013. Asset classes taken into Manulife ISI Asia calculations are stocks/equities, real estate (primary residence and other investment properties), mutual funds/unit trusts, fixed income investment and cash.

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Issued in Manila by Manulife and its affiliates.

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 is a leading Canada-based financial services group with principal operations in Asia, Canada and the United States. We operate as John Hancock in the U.S. and as Manulife in other parts of the world. We provide strong, reliable, trustworthy and forward-thinking solutions for our customers' significant financial decisions. Our international network of employees, agents and

distribution partners offers financial protection and wealth management products and services to millions of clients. We also provide asset management services to institutional customers. Assets under management by Manulife and its subsidiaries were approximately C\$691 billion (US\$596 billion) as at December 31, 2014.

Manulife Financial Corporation trades as 'MFC' on the TSX, NYSE and PSE, and under '945' on the SEHK. Manulife can be found on the Internet at manulife.com

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