



Corporate Profile 2018

Manulife Life Insurance Company



Manulife

マニユライフ生命

About Manulife Japan

Manulife Japan has consistently focused on providing innovative products and quality services under the slogan, "Live Today. Pave The Way For Tomorrow."

Corporate profile

Manulife Japan has played an important role as one of the key offices in Asia, since it entered the Japanese market, in March 1999.

Company Name	Manulife Life Insurance Company
Head Office	Nishi Shinjuku, Shinjuku-ku, Tokyo
Year Established	1999
President & CEO	Koichiro Yoshizumi ^{*1}
Capital	56.4 billion yen ^{*2}
Number of Employees	3,891 ^{*2}



*1 As of April 1, 2018

*2 As of the end of March, 2018



Manulife Japan Head Office

Purpose

To help people achieve their dreams and aspirations, by putting customers' needs first and providing the right advice and solutions.

Distribution Channels

Manulife Japan provides innovative solutions and detailed services through its three distribution channels to meet customers' needs.

PlanRight Advisors (captive agents) No. of front-line field offices 97	Financial Institutions No. of partnered FIs 76	Independent Agencies No. of partnered agencies Approx. 1,600
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As of the end of March, 2018

Results

Manulife Japan has earned trust by responding to the diverse needs of customers over the years. We have also consistently demonstrated a high level of financial soundness.

Solvency Margin Ratio 841.9% ^{*1}	Manulife Japan is rated "A+" by Standard & Poor's. ^{*2} A+
No. of Cases of In-force Business	1,317,000 ^{*3}
Face Amount of In-force Business	13.604 trillion yen ^{*3}
Total Assets	2.018 trillion yen ^{*3}
Premium Income and Other	944.0 billion yen ^{*3}

*1 As of the end of March, 2018

*2 This rating is as of the end of May, 2018, and is subject to change in the future.

*3 Results based on FY2017

About Manulife

Manulife Financial Corporation is a Canada-based leading international financial services group, established in 1887. The company's first president was Canada's first Prime Minister, Sir John A. Macdonald.

Manulife Financial Corporation Corporate Profile

Manulife Financial Corporation provides a variety of products and services that are tailored to each market in order to respond to the changing needs of our customers.

Company Name	Manulife Financial Corporation
Head Office	Toronto, Ontario, Canada
Year Established	1887
President & CEO	Roy Gori
Assets Under Management	C\$1.04 trillion (93.360 trillion JPY)*
Number of Employees	about 34,000 worldwide



Head office in Canada

As of the end of December, 2017

* 1C\$ = 89.77 JPY (As of the end of December, 2017)

In 2017,
Canada celebrated
the 150th anniversary
of its confederation
and Manulife marked its
130th
anniversary.

The company's
first president was
Canada's first
Prime Minister,
Sir John A. Macdonald.



We serve 1 in 3 adults*
in Canada.

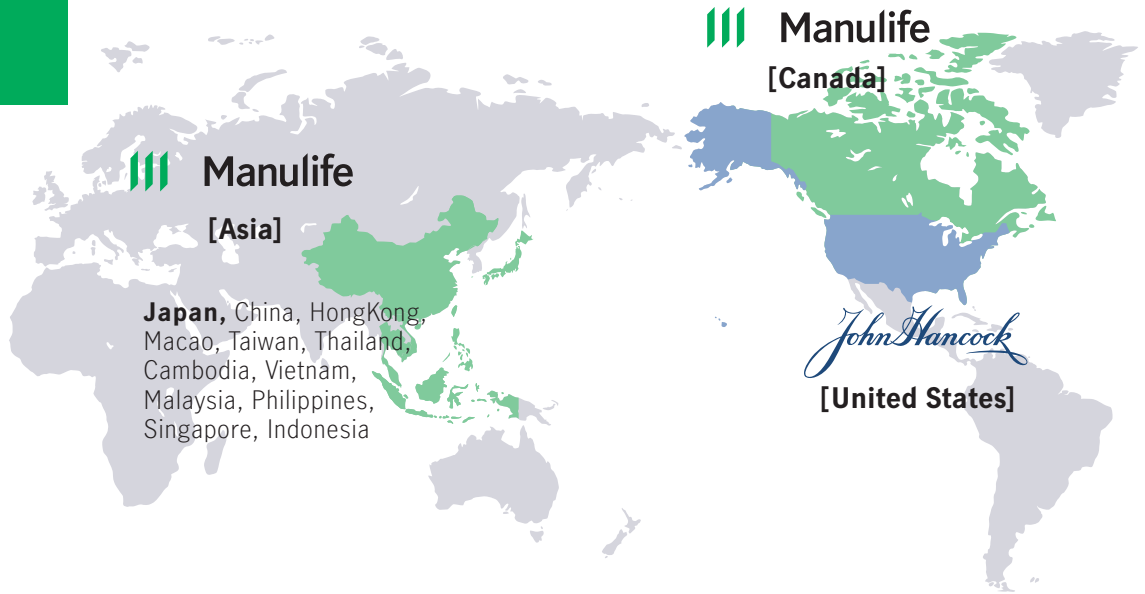
Manulife has operated
in Asia for over

120 years
since 1897.

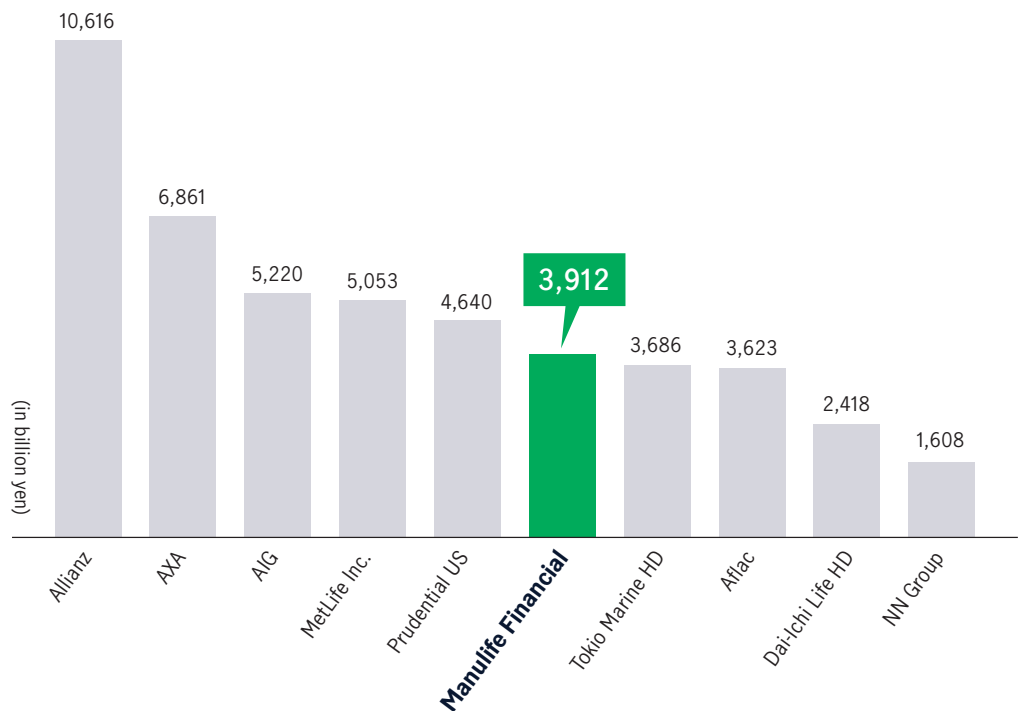
*As of the end of December, 2017

Manulife Worldwide

We operate primarily as John Hancock in the United States, and as Manulife elsewhere.
In Asia, we have insurance and asset management operations in 12 markets.



Global insurance companies by market capitalization



·Not all insurers are included in the above chart
 ·Yen equivalent amounts of market capitalization in each listed markets, as of the end of March, 2018; New York (AIG, MetLife, Prudential US, Manulife and Aflac), Frankfurt (Allianz), Euronext Paris (AXA), Euronext Amsterdam (NN Group), and Tokyo (Tokio Marine HD, Dai-ichi Life HD)
 ·Source: Manulife Japan based on Bloomberg data.

History

- 1999 ■ The life insurance business as Manulife Century Insurance Company is started with the transfer of goodwill from Daihyaku Mutual Life Insurance Company
- 2000 ■ A unique consulting system called "PlanRight" is introduced
- 2001 ■ The collective transfer of the policies and related assets of Daihyaku Mutual Life Insurance Company to Manulife is completed
 - The corporate name was changed to Manulife Life Insurance Company
 - Launch of "ManuFlex" through the PlanRight Advisor (captive agents) Channel
- 2003 ■ Real estate investments in office buildings nationwide are initiated
 - Launch of "ManuMed" through the PlanRight Advisor (captive agents) Channel
 - Manulife becomes the first Japanese insurance company to adopt the "Company adopting Committees System." (The name has since been changed to "Company with Nomination Committee")
- 2004 ■ Establishment of Manulife Asset Management (Japan) Limited as a subsidiary
- 2007 ■ Establishment of the Managing General Agents Development Department to offer products through independent agencies
 - Starts providing support for the "Donation to improve the quality of life of children undergoing hospital treatment," by NPO Children's Health Forum
 - Establishment of the Financial Institutions Relations & Development Department in preparation for the lifting of all restrictions on the bancassurance business
 - Establishment of Manulife Investments Japan Limited as a subsidiary
- 2008 ■ Donation of the first and the second "Manulife Waku Waku Rooms," which are special playrooms designed to improve the quality of life of children undergoing hospital treatment
 - Launch of the "PROSPERITY New Increasing Term Insurance"
- 2010 ■ Becomes the 2010 sponsor of the Pacific Baseball League
- 2011 ■ Launch of the "PROSPERITY Cancer Treatment Insurance," "Best Selection," "Target Currency," and "Power Currency"
- 2012 ■ Launch of the "Kodawari Income Protection (No-CSV Type)," "PROSPERITY Term Insurance," "Lifetime Currency" and "Mirai Step"
- 2014 ■ Launch of "Kodawari Shushin v2 (Low CSV Type)" and "Single Premium Whole Life Insurance"
- 2015 ■ Introduces Japan's first non-smoker rate for medical coverage to "ManuFlex" and "ManuMed" (Excluding cancer riders. As of January 1, 2015, research conducted by Manulife Japan)
 - Becomes the main sponsor of the final tournament of the National High-School Financial Quiz Tournament "Economics Koshien"
 - Launch of the "Manulife WL Insurance," "Kodawari Individual Annuity (Foreign Currency-Denominated)," "Wrap Partner," and "Currency Options Type Variable WL Insurance (Renewable Interest Crediting Rate Type with Fixed Portion)"
 - Relocation of the head office to Nishi Shinjuku, Shinjuku-ku, Tokyo
 - Manulife becomes the first in the industry to disclose the range of acceptable health conditions applicable to medical insurance policies on its website (as of October, 2015, research conducted by Manulife Japan) and at the same time raises the face amounts of death benefit policies that customers can apply using only their health check reports
- 2016 ■ Launch of "Kodawari Cancer Insurance," "Prosperity Dread Disease Insurance" and "Kodawari Medical Insurance with PRIDE"
 - Launch of the "Manulife Life Insurance Company My Page," a special website for our policy holders
 - Manulife Japan's subsidiaries, Manulife Asset Management (Japan) Limited and Manulife Investments Japan Limited merged, with MAMJ as the surviving company
 - Appointed as one of Japan's Best Employers 2016 by Aon Hewitt Japan Co., Ltd.
 - Launch of "Process Support Navi," a movie guide for individual customer about his/her necessary process
 - Begins offering third-party agencies a tablet application that supports our customers' life planning
- 2017 ■ Begins to accept same-sex partners as beneficiaries of death benefits
 - Launch of the "Life Partner," "Foreign-Currency Denominated Whole Life Insurance (Kodawari Gaika Shushin)," and "Power Currency (Long-Term Care)"
 - Launch of a personalized movie service to provide guidance on the policies of each individual customer
 - Signs a three-year sponsorship agreement with professional runner Suguru Osako
 - Recognized as the 2017 Sports Promotion Company by the Tokyo Metropolitan Government and Sports Yell Company, by the Japan Sports Agency
- 2018 ■ The Call Center earned a 3-Star rating for the second consecutive year in 2017 HDI Benchmarking
 - Manulife Japan wins a special award in the "UCDA Awards," which evaluates communication tools delivered by enterprises or other organizations and acknowledges excellent communication design, for the third straight year since 2015

Call Center

 **0120-063-730** (toll free)

9 am to 5 pm (on weekdays excluding Dec. 31 to Jan. 3)

Customer Center for Variable Annuity and other variable insurance

 **0120-925-008** (toll free)

9 am to 5 pm (on weekdays excluding Dec. 31 to Jan. 3)