

FOR IMMEDIATE RELEASE

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Manulife Asset Management (Thailand) Company Limited (MAMT) launches Manulife Strength-Flexible Retirement Mutual Fund

BANGKOK – Manulife Asset Management (Thailand) Company Limited (MAMT) today launches the Manulife Strength – Flexible Retirement Mutual Fund (RMF). The fund is a balanced fund with the flexibility to invest in both fixed income and equity investments, allowing investors to benefit from expert rebalancing of the portfolio according to market conditions. The fund offers significant tax benefits to investors; as investments can be made, tax-exempt, up to a maximum of 15 per cent of an investor’s gross taxable income.

Mr. Sukkawat Prasurtying, Acting Chief Executive Officer and Chief Investment Officer said: “The Manulife Strength – Flexible Retirement Mutual Fund is Thai-baht denominated and will be available to retail investors who have taxable income during the IPO period of December 15-22, 2008. This fund has the flexibility to invest between 0-100% of the net asset value in companies listed on the Stock Exchange of Thailand and 0-100% in fixed income instruments.

He continued: “With this fund we are able to adjust the investment ratios between equities and fixed income investments to maximize the return to investors. The fund can also invest in other securities or assets approved by the Securities and Exchange Commission. The portfolio will be well-diversified and aims to generate consistent returns with low volatility.”

Each tax year, investors in Manulife’s RMF will get an income tax exemption. Both the principal investment and returns generated will be tax-exempt if investment units are not redeemed before the investor reaches 55 years old and has invested for not less than 5 years¹.

Summing up the fund, Mr Prasurtying said: “We believe that this fund will be attractive to investors whose investment objective is to save or invest for retirement. By investing in Manulife’s Flexible Retirement Mutual Fund, investors can invest for long term returns as well as being able to access significant tax benefits.”

Investors who are interested in MAMT funds can contact MAMT directly at Tel. (66) 0-2354-1001, (66) 0-2246-7650 (press ‘2’ for asset management) or via selling agents including Standard Chartered Bank (Thai) PCL., Deutsche Bank AG, Bangkok and Phatra Securities PCL, KGI (Thailand) Securities PCL, Merchant Partner Securities Co., Ltd., Phillip Securities (Thailand) Co., Ltd. and Capital Nomura Securities (Thailand) PCL.

Notes to editors

¹Terms and conditions apply. Please see fund prospectus for full details.

About Manulife Financial

Manulife Financial is a leading Canadian-based financial services group serving millions of customers in 19 countries and territories worldwide. Operating as Manulife Financial in Canada and Asia, and primarily through John Hancock in the United States, the Company offers clients a diverse range of financial protection products and wealth management services through its extensive network of employees, agents and distribution partners. Funds under management by Manulife Financial and its subsidiaries were Cdn\$385 billion (US\$364 billion) as at September 30, 2008.

Manulife Financial is one of two publicly traded life insurance companies in the world whose rated life insurance subsidiaries hold Standard & Poor's Rating Services' highest "AAA" rating.

Manulife Financial Corporation trades as 'MFC' on the TSX, NYSE and PSE, and under '0945' on the SEHK. Manulife Financial can be found on the Internet at www.manulife.com.

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