CORPORATE PROFILE

Manulife Life Insurance Company







About Manulife Japan

Manulife Japan has consistently focused on providing innovative products and quality services under "Customer Promise," which promises to always think from the customers' perspective.

Our Mission

Decisions made *easier*. Lives made *better*.



Corporate Profile

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

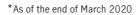
Company Name Manulife Life Insurance Company
Head Office Nishi Shinjuku, Shinjuku-ku, Tokyo

Year Established 1999

President & CEO Benoit Meslet

Capital 56.4 billion yen*

Number of Employees 3,550*





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

78

Financial Institutions

No. of partnered Fls

79

Independent Agencies

No. of partnered agencies

Approx. **1,900**

As of the end of March 2020

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

751.2%¹

Insurer Financial Strength Rating by Standard & Poor's*2

A+

No. of Cases of In-force Business

1,556 thousand

Face Amount of In-force Business

13,283.9 billion yen

Total Assets

1,988.5 billion yen

Premium Income and Other

977.7 billion yen⁻³

^{*1} As of the end of March 2020

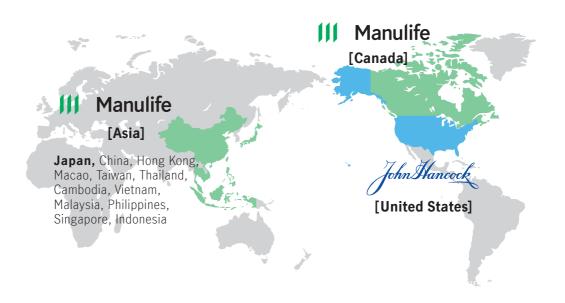
^{*2} This rating is as of the end of June 2020, and is subject to change in the future.

^{*3} Results based on FY2019

Manulife Worldwide

We operate primarily as John Hancock in the United States, and as Manulife elsewhere.

In Asia, we have started business in China and Hong Kong in 1897, and now have insurance and asset management operations in 12 markets.



International insurance companies by market capitalization



[·]Not all insurers are included in the above chart.

^{&#}x27;Yen equivalent amounts of market capitalization in each listed markets, as of the end of March 2020; New York (Manulife, Metlife, Prudential US, Aflac and AIG), 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.

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\$1.2 trillion (100.32 trillion yen)*

Number of Employees about 35,000 worldwide

As of the end of December 2019



Head office in Canada

130+

In 2017, Manulife marked its 130th anniversary.



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

120+

Manulife has operated in Asia for over 120 years.

^{* 1}C\$ = 83.60 yen (As of the end of December 2019)

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
- The collective transfer of the policies and related assets of Daihyaku Mutual Life Insurance Company to Manulife is completed 2001
 - 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")
- 2007 Establishment of the Managing General Agents Development Department to offer products through independent agencies
 - Starts providing support for a program to improve the quality of life of children undergoing hospital treatment
 - 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 "Prosperity New Increasing Term Insurance"
- Becomes the 2010 sponsor of the Pacific Baseball League
- Launch of "Prosperity Cancer Treatment Insurance," "Best Selection," "Target Currency," and "Power Currency"
- 2012 ● Launch of "Kodawari Income Protection (No-CSV Type)," "Prosperity Term Insurance," "Lifetime Currency" and "Mirai Step"
- Launch of "Kodawari Shushin v2 (Low CSV Type)" and "Single Premium Whole Life Insurance" 2014
- 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 "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)
- 2016 Launch of "Kodawari Cancer Insurance," "Prosperity Dread Disease Insurance" and "Kodawari Medical Insurance with PRIDE"
 - Launch of "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 "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
- 2018 Launch of "Prosperity Non-Par Term Insurance with Accidental Death Period"
- 2019 20th Anniversary
 - Manulife Japan's subsidiary, Manulife Financial Advisors Company, starts life and non-life insurance distribution business and financial instruments intermediary services
 - Launch of "Kodawari Hengaku Hoken" and "Kodawari Ikiiki Shushin Hoken (Denominated in Foreign Currency)"
 - Wins the highest "UCDA Award" for video series and pamphlet providing easy-to-understand explanations about foreign currency-denominated insurance. Company also received "Clear Information Award" in the bancassurance product pamphlet category. Manulife Japan was awarded five straight year since 2015.
 - Recognized as a Sports Promotion Company by the Tokyo Metropolitan Government and Sports Yell Company, by the Japan Sports Agency, for the third straight year since 2017
 - The Call Center earned top mark 3-Star rating on the quality of operators' service for the fourth straight year in 2019 HDI Benchmarking. MGA Support Desk (After-sales through insurance agencies) also earned 3 stars for the second straight year
- 2020 •Launch of "Manulife Tsumitate Shushin (Denominated in Foreign Currency/Non Self Disclosure type)"
 - Manulife Japan's subsidiary, Manulife Asset Management (Japan) Limited changed company name to Manulife Investment Management (Japan) Limited

Call Center



Q 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 investment type products



0120-925-008 (toll free)

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