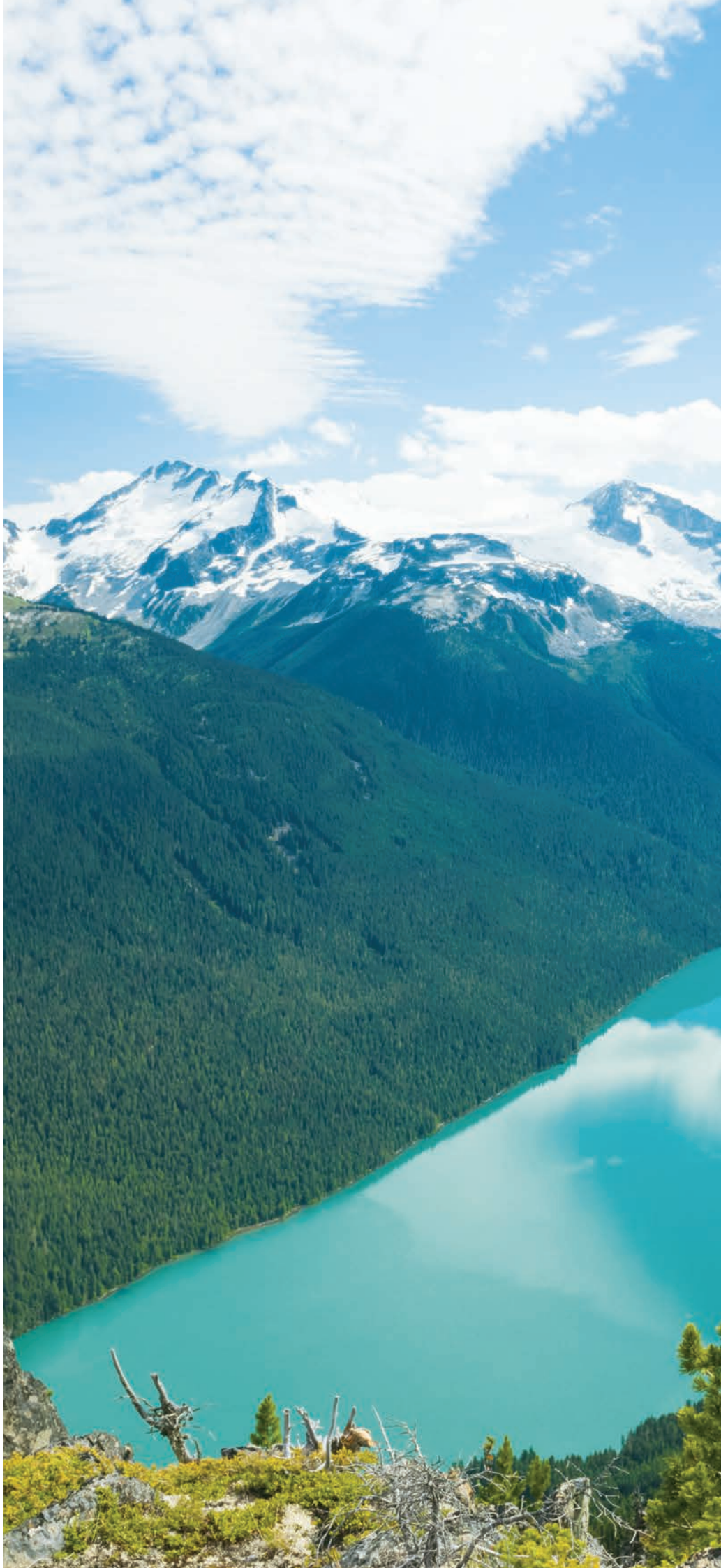


CORPORATE PROFILE

Manulife Life Insurance Company

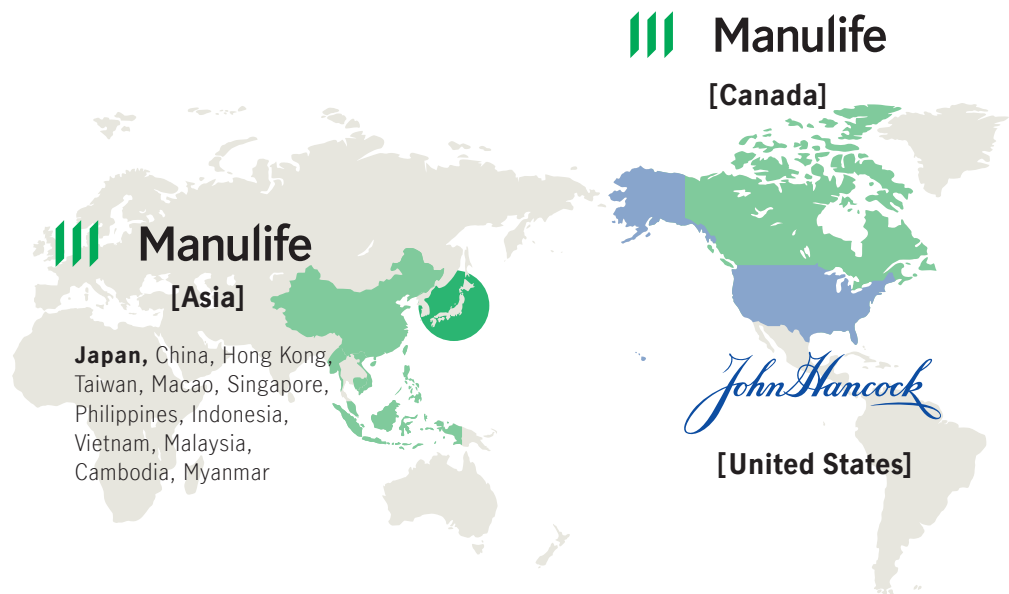


About Manulife

About Manulife

Our Mission

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

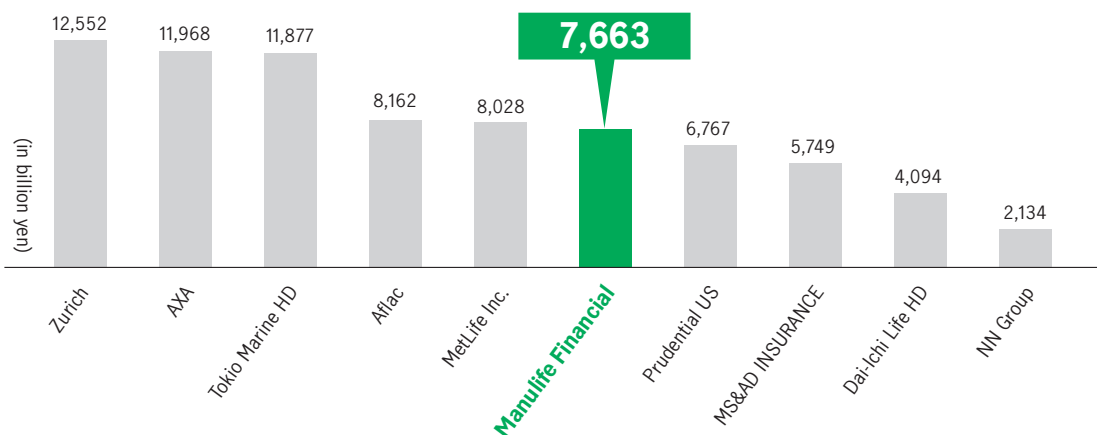


Manulife Financial Corporation was founded in Canada in 1887.

We provide financial protection, asset management, and asset building products and services to our customers, as well as asset management services to institutional investors in Canada, the U.S., and Asia. With our mission of "Decisions made easier. Lives made better.", we offer products and services that satisfy our customers.

Size of Manulife

Comparison of Manulife's market capitalization and the market capitalization of the top three insurance companies (insurance company groups) with life insurance operations in Japan and listed in their countries: North America, Europe, and Japan.



















This graph was created independently by Manulife based on data from Bloomberg. It shows market capitalization data for any given major insurance company and is not a comparative ranking. Market capitalization data are from the Swiss Stock Exchange for Zurich, Euronext Paris for AXA, the New York Stock Exchange for MetLife, Aflac, and Manulife for Prudential US, Tokyo Stock Exchange for Tokio Marine Holdings, and MS&AD Insurance Group, Dai-ichi Life Insurance Holdings, and Euronext Amsterdam for NN Group. Data are converted into Japanese yen as of June 30, 2024.

Manulife in Japan

Wealth Solutions Specialist

We offer a wide range of highly competitive and innovative wealth solutions for protection and asset building to help our customers build, grow, and protect their assets in accordance with their life stages as they live their 100-year lives.

Customer needs	Asset building and protection needs at all life stages	<div><div> Build</div><div> Grow</div><div> Protect</div></div>
		<div>Young(20-30s)Middle(40-50s)Senior(60s+)</div>
		<div>MassAffluentHNW</div>
Core value proposition	Wide range of competitive and innovative risk protection & wealth accumulation solutions	<div><div> Life planning / Retirement planning</div><div> Succession planning</div></div> <div><div> Risk protection for emergencies</div><div>  Wealth accumulation for future</div></div> <div><div>AnnuityInvestment-linkedWhole LifeMulticurrencyLevel & Single Premium</div><div></div></div>
Distribution channels	Offering tailored to channel specifics	<div><div> Independent agencies</div><div> Financial institutions</div></div> <div> Tied agents</div>

Three Distribution Channels

We have established a solid sales system through three sales channels to provide attentive service to our customers and meet their diverse needs.

 <div>PlanRight Advisors (front-line agents)</div> <div>Number of front-line field offices: 65</div>	 <div>Financial Institutions</div> <div>Number of partnered financial institutions: 85</div>	 <div>Partnered Agencies</div> <div>Number of partnered agencies: Approx.1,900</div>
---	---	---

As of March 31, 2024

Customer Centricity

We promote customer centricity. We are committed to continuous and structural improvement based on customer feedback in order to offer products and services that satisfy our customers.

- A range of procedures are available online at "My Page", a website for our policyholders.
- Claims can be filed more easily and efficiently online with "Raku Raku Claims".
- Our call centers are highly regarded for their quality of service and have received a three-star quality rating in the HDI rating benchmark for eight consecutive years.



Manulife in Numbers

Manulife as a Global Company

Manulife is a global company with a long history and tradition, founded in 1887 with Sir John A. Macdonald, the first Prime Minister of Canada, as president.

1.4 trillion Canadian dollars

The Manulife Group as a whole has C\$1.4 trillion in assets under management (approximately 149.688 trillion yen*).

*1C\$ = 106.92 yen
As of December 31, 2023



over **135 years**

Manulife was founded in Canada in 1887 and has a history of over 135 years.



35 million

We provide products and services to more than 35 million customers worldwide.



As of December 31, 2023

38,000 employees

The Manulife group has approximately 38,000 employees globally.

As of December 31, 2023



Canada's first prime minister

The company's first president was Canada's first prime minister, Sir John A. Macdonald.



World's largest natural capital investment

Manulife Investment Management, a member of the Manulife Group, has the world's largest investment in natural capital such as forests and farmlands.

Source: IPE Research, as of February 19, 2024. Total natural capital AUM, including forest and farmland AUM (total asset under management)



Manulife in Japan

Manulife Japan has earned the trust of its customers by responding to diverse needs, and has consistently maintained a high level of financial soundness.

Solvency Margin Ratio

929.1%^{*1}

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

A+

Number of In-force Policies

1.5 million^{*1}

Amount of In-force Policies

10.6 trillion yen^{*1}

Total Assets

1.9 trillion yen^{*1}

Insurance Premiums and Other

1.4 trillion yen^{*3}

Number of Employees

2,641 employees^{*1}

*1 As of March 31, 2024

*2 This rating is as of the end of February 2024, and is subject to change in the future. This rating is based on the views of a rating firm, and does not guarantee the payment of insurance money.

*3 Results based on FY2023

Helping to Build a Better Society

Contributing to Financial Literacy Education for the Next Generation.

It is becoming increasingly important for younger generation to acquire proper financial knowledge as they will be leading the 100-year life era.

The "Economics Koshien", which has been held since 2006, is designed to help high school students develop an understanding of finance and economy in order to enhance their abilities to design their own lives and knowledge of finance and economics. As part of its social contribution activities, Manulife has been a co-sponsor of the event since its ninth competition in 2015. In February 2024, at the 18th competition, 88 participants from 44 schools competed in a regional competition in which 787 teams from 366 schools participated. The winning team won a trophy and the right to represent Japan at the International Economics Olympiad (IEO) as a supplementary prize.



The 18th Economics Koshien National Competition



Inclusive Products and Services

Manulife is committed to providing inclusive products and services for a variety of customers. We allow policyholders to designate their same-sex partners as beneficiaries for death benefits. Several of our products are available to customers with disabilities and illnesses such as HIV. In our call centers, we have launched sign language and written communication services for customers who are deaf or hard of hearing.



Donations through an App to Support Well-being

Manulife WALK, released in 2016, is a walking application for smartphones to help people enjoy and continue walking for health promotion. Anyone can use the app for free, and can participate in the donation program on the app by achieving the prescribed number of steps. Manulife donates the money to children's nursing homes and social welfare facilities throughout Japan. The number of steps collected from users who have downloaded the app is regularly converted into a predetermined donation amount. In December 2023, we donated a total of 2,108,000 yen to the Yokohama Children's Hospice Project and Being ALIVE Japan, authorized NPOs.



Details are available here.



Send Your Inquiry
(Manulife Official Website)



You can chat with our bot by
clicking "Ask a Question"

FAQ



Manulife Official
LINE Account



Manulife Life Insurance Company

30F Tokyo Opera City Tower, 3-20-2 Nishi-Shinjuku
Shinjuku-ku, Tokyo 163-1430, Japan

- Official Website: manulife.co.jp
- President & CEO: Ryan Charland
- Capital: 64.5 billion yen