

Manulife proves its commitment to customers by making customers' life easier

Jakarta (30/10), Manulife Indonesia is continuing to show its commitment to making its customers' lives better; because it has been operating in Indonesia for more than 33 years, Manulife understands its customers' needs in times of extreme circumstances, such as the recent natural disaster that struck Palu and surroundings and the Lion Air JT 610 crash. In light of these event Manulife set up a contact center, simplified the claim process, proactively contact beneficiaries and implement a one year premium-waiver for policyholders in the affected area.

Jonathan Hekster, President Director & CEO Manulife Indonesia added "We have a role in helping to protect Indonesian families and we are very committed to this role; we feel tremendous sympathy towards the victims of the earthquake, tsunami and aircraft crash that happened recently, we are committed to fulfill customers' needs especially during this time of need by providing them timely and accurate service, assisting them in receiving their protection which will help with their financial needs so that they can work on restoring their lives, full of confidence"

In its respond to natural disasters in hardest-hit areas in Palu, Donggala–Central Sulawesi and to put simplified claim processes in place, Manulife has proactively contacted the beneficiaries to help them start the claims process. On 29th October 2018, Jonathan and Manulife Indonesia's team flew to the affected areas to meet 3 families as beneficiaries and handed-over the claim payment directly with total amount IDR 875 million. In addition, Manulife granted all policy holders a one year premium waiver, in order to ease financial burden to policyholders to enable them to prioritize restoring their lives. The waiver of premium was granted to more than 5000 individual policy holders in Palu and its surrounding.

Meanwhile with regards to the Lion Air JT610 crash, Manulife has proactively checked the names of the passengers to identify if any are our customers. Further, Manulife has been on the ground in the crisis center and its contact center is open to policy holders or aircraft passengers' beneficiaries who may need more detail information about product and services including claims.

Besides customers, Manulife also shows its full attention to its sales force in Palu; all salesforce was given a guaranteed monthly income for one year, again enabling to prioritize restoring their lives without having to worry about their finances. The company is also helping those who have lost their houses, with additional financial aid to help them restore those houses.

"We would like to give assurance and peace-of-mind to our agents so that they can have a proper recovery after the tragedy and thus can focus to giving the best service to customers" added Jonathan.

To date, Manulife Indonesia protects more than 2,4 million customers with more than 9000 employees and professional agents spread across 23 sales offices nationwide.

Appendix - Testimony from the Beneficiaries of Palu Disaster Claim Receivers

1. **Adi Gunawan Jusuf (Adi), 29**, as one of Manulife policyholders' beneficiaries, "Palu disaster has caused the death of my parents. Even my house and my business place were destroyed along with an insurance policy that could not be found. I thanked Manulife for its fast services which ease the claim process of the customers who became Palu disasters victims without have to show the original documents. The disasters have made me realize the importance of insurance amid these certainties in life." Adi added, "After the disaster, I must recover myself and also reset my life for future
2. **Ibu Belo (36 thn)**, another beneficiary said the same thing. Manulife Indonesia's support has proving the great importance of life insurance. "Manulife Indonesia's service is really helpful, we gained a piece-of-mind on our financial matters, particularly when facing a difficult situation that I've been experience," said Ibu Belo.

About Manulife Indonesia

Established in 1985, PT Asuransi Jiwa Manulife Indonesia (Manulife Indonesia) is part of Manulife Financial Corporation Group, a Canadian financial services group that operates in Asia, Canada and the United States. Manulife Indonesia offers a wide range of financial services, including life insurance, accident and health insurance, investment and pension plans to individual customers and group clients in Indonesia. Through a network of more than 9,000 employees and professional agents spread across 23 sales offices, Manulife Indonesia serves more than 2.4 million customers in Indonesia.

PT Asuransi Jiwa Manulife Indonesia is registered and supervised by the Otoritas Jasa Keuangan (OJK). To learn more about Manulife Indonesia, follow us on Facebook, Twitter, Instagram, YouTube, or visit www.manulife-indonesia.com.

About Manulife

Manulife Financial Corporation is a leading international financial services group that helps people make their decisions easier and lives better. We operate primarily as John Hancock in the United States and

Manulife elsewhere. We provide financial advice, insurance, as well as wealth and asset management solutions for individuals, groups and institutions. At the end of 2017, we had about 35,000 employees, 73,000 agents, and thousands of distribution partners, serving more than 26 million customers. As of June 30, 2018, we had over \$1.1 trillion (US\$849 billion) in assets under management and administration, and in the previous 12 months we made \$27.6 billion in payments to our customers. Our principal operations are in Asia, Canada and the United States where we have served customers for more than 100 years. With our global headquarters in Toronto, Canada, we trade as 'MFC' on the Toronto, New York, and the Philippine stock exchanges and under '945' in Hong Kong.

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