

## About Manulife Bank

Manulife Bank is a Schedule I federally chartered bank and a wholly-owned subsidiary of The Manufacturers Life Insurance Company. Established in 1993, it was the first federally regulated bank opened by an insurance company in Canada. Manulife Bank was created to support the sale of the parent's core products and assist financial advisors in providing fully integrated financial plans to their clients.

Leveraging the Internet and cost-effective telephone banking technologies, Manulife Bank provides its customers access to their bank accounts 24-hours a day, seven days a week. Today, Manulife Bank has more than \$8 billion in assets and serves clients across Canada in all provinces and territories. With a high-quality loan portfolio, the majority of loans being in residential mortgages, Manulife Bank is a profitable and well-capitalized organization. To see Manulife Bank's most recent financial statement, visit the OSFI web site at [www.osfi-bsif.gc.ca](http://www.osfi-bsif.gc.ca).

Dominion Bond Rating Service has assigned R-1 (middle) for Manulife Bank's short-term deposits and AA (low) for its long-term deposits.\* These ratings are similar to the ratings of Canada's major banks. Visit [www.dbrs.com](http://www.dbrs.com) for more information on these ratings.

## About Manulife Financial

Manulife Financial is one of the most dynamic and progressive financial services companies in the world. It was incorporated in 1887 as The Manufacturers Life Insurance Company with Sir John A. Macdonald, Canada's first Prime Minister, as its President. Together with its worldwide affiliates, Manulife Financial has grown to become a leading Canadian-based financial services group serving millions of customers in 19 countries and territories worldwide.

With global headquarters in Toronto, Manulife Financial is the largest insurance company in Canada, the second largest in North America and the fourth largest in the world (based on market capitalization as at September 30, 2006), with one of the most extensive life insurance franchises in all of Asia. Through a far-reaching network of employees and independent financial advisors, Manulife Financial offers clients a diverse range of financial protection products and wealth management services under the Manulife Financial brand name in Canada and throughout Asia, and through the John Hancock brand name in the United States. Funds under management by Manulife Financial and its subsidiaries were Cdn\$381 billion (US\$341 billion) as at September 30, 2006.

Manulife Financial consistently receives strong ratings from the major rating agencies including Standard and Poor's, Moody's and DBRS. Rating agencies each assign financial strength, claims paying ability or credit ratings to The Manufacturers Life Insurance Company, its subsidiaries and its securities. Current ratings recognize the Company as among the strongest in the life insurance industry. To see Manulife Financial's most recent ratings summary, visit [www.manulife.com](http://www.manulife.com).



\*As at June 6, 2006

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