



| For your future™

Design guidelines for collateral material



Reliable

Trustworthy

Strong

Forward-thinking

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About our guidelines and brand identity

These design guidelines discuss the brand elements that shape the Manulife look and feel. Several examples have been provided to help bring these guidelines to life so that you can understand how the elements, when combined together, communicate our brand attributes of **strong, reliable, trustworthy** and **forward-thinking**.

We look to you, our colleagues, partners and vendors, to produce marketing materials that adhere to our distinctive design with clarity and consistency. This resource contains the tools you need to help you do just that.

Our brand identity

Brand identity is the visual and verbal expression of a brand. It is the way we present ourselves from our business cards to web sites, product brochures and signage. Brand identity increases awareness and helps build business.

The proper use of our Company identity system allows Manulife and all of its business operating under the Manulife banner to present a bold, consistent and professional image. An identity consistently applied over time is one of the most powerful marketing tools that a company can deploy.

Consistency does not need to be rigid and limiting – rather, it's a starting point that is designed to build equity through repetition, persistence and frequency.

It's made possible by a commitment to clear brand identity standards, and is helped by a culture that values the brand.

Logo

A logo is a company's primary symbol, signifying the values and principles that it stands for. It is our responsibility to keep our brand image strong thereby ensuring that our brand remains a significant asset that adds value to the bottom line.



Proper usage of the Manulife logo

Colour

The preferred colour for the Manulife logo is the corporate green, **Pantone 349**.

The alternative colour is black and should only be used when 349 green is not available. Whether the logo is in green or black, the stylized "M" remains white.

The logo may also be reversed out in white against a dark background. In this instance, the stylized "M" within the square box/symbol becomes the colour of the background.

The guidelines regarding colour are very strict so that the integrity of the Manulife logo is maintained.

Process colour breakdown:

Cyan:	94%
Magenta:	11%
Yellow:	84%
Black:	43%

RGB colour breakdown:

R:	0%
G:	105%
B:	60%

Web safe colour:

00693C

Preferred



Pantone 349

Alternates



White Pantone 349



Black

Proper usage of the Manulife logo

Logo sizes

These three logo sizes are standard for use on all print pieces. Scaling the logo size from what is outlined here is not permitted. These three sizes must always be used based on the criteria outlined for each.

It is very important that the logo maintain its proportion in all sizes. Condensing the logo horizontally or stretching the logo is not permitted. The three elements; square symbol/box, stylized 'M' within the box, logotype and tagline cannot be separated or sized separately.



For your future™

.25" (18pt) Minimum size to be used on the standard sized brochures



For your future™

.333" (24pt) This size to be used on all oversized brochures.



For your future™

.375" (27pt) This size to be used on pieces where the width of the piece exceeds 12".

Proper usage of the Manulife logo

Minimum clear space

Another means of ensuring a logo's visibility is the clear space around it. Clear space creates an area around the logo that must remain free of text, photos, or other design elements that would interfere with its legibility. In the case of the Manulife logo, the minimum clear space is equal to the height of the square box/symbol on all sides.



The safety area around the logo is equal to the "x" height of the logo on all four sides.

Proper usage of the Manulife logo

The preferred logo treatment for Manulife's print material is to have it appear in green – Pantone 349 on a white background. When the logo is positioned as a signature sign-off (bottom of an ad, single sided flyer, back page or outside back cover of a brochure), it is preferred that the corporate logo appear within the green and gold banner, see page 11. Overprinting the logo on a background colour can sometimes compromise the readability.

Correct usage of reversed logo

When reversing the logo, it should be white, reversed out of Pantone 349 or black. The stylized "M" will reproduce in the same colour as the background.



Incorrect usage of reversed logo

The logo cannot appear reversed out of a screen/tint or a light colour.



Proper usage of the Manulife logo

It is preferable to use the logo on a white background so try to stay away from overprinting the logo wherever possible.

Correct usage of overprinted logo

If overprinting the logo on light colours or screens, the logo should appear in solid Pantone 349 or black and the stylized "M" within the square box/symbol will always reproduce white.



Incorrect usage of overprinted logo

The background colour is too dark to use an overprinted version of the logo. In these cases the logo should be reversed out in white.



Proper usage of the Manulife logo

Incorrect usage

IMPORTANT: Only approved versions of the Manulife logos, available as downloadable art files, are permitted.

- Always use the logo's original artwork.
- It is against policy to use any colour other than Pantone 349 or black for the logo.
- It is against policy to rebuild, re-draw, re-create, or distort the logo.
- It is against policy to put the logo on a photo.
- It is against policy to put the logo on a pattern.
- It is against policy to use the logo as a design element — rotated, cropped, etc.
- It is against policy to insert the logo in headlines or body copy.
- It is against policy to use the logo in a graphic element — within a box, circle, etc.
- It is against policy to break up the graphic elements of the logo or to stack or rearrange the graphic elements.



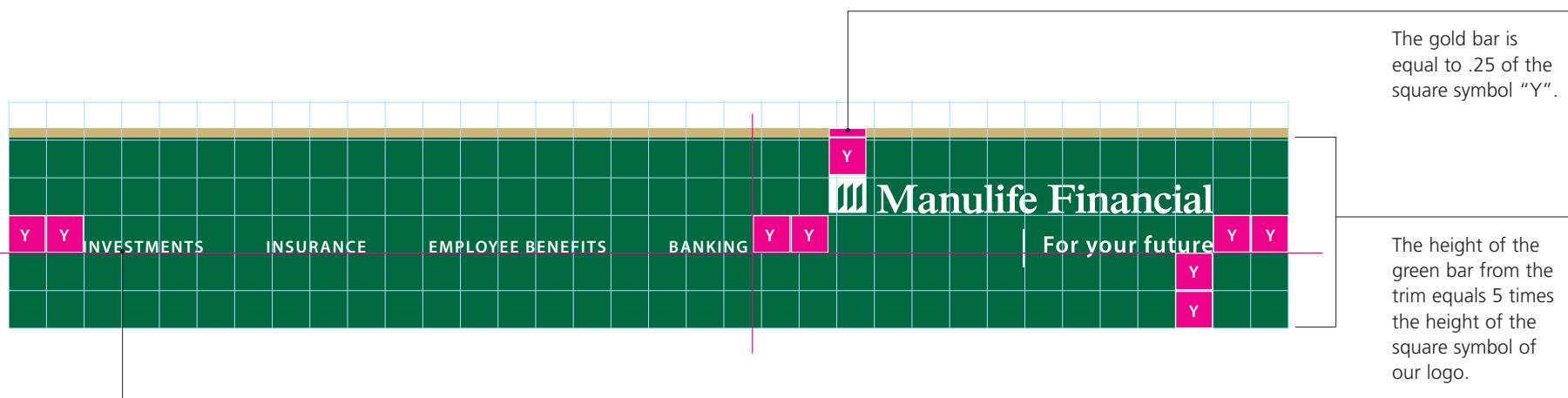
Proper usage of the Manulife logo

Double stripe

As the brand platform was developed, an important visual consideration was to have a consistent design element that would be associated with Manulife and all divisions world wide. The Manulife logo with the "For your future" tagline was designed to sit within a double stripe of the Manulife corporate green Pantone 349 and Pantone 4515. This banner is used at the bottom of all advertising, on the back page of a brochure or report.

The logo must be positioned as shown in the diagram below.

The proportion of the stripes and logo must not vary from this standard. Change of size must be increased and decreased proportionately. The height of the green bar from the trim equals 5 times the height of the square symbol of our logo. The gold bar is equal to .25 of the square symbol.



Product information

When required, Product/Business text aligns with baseline of tagline. When including product or business line information the order is based on what product or business is being highlighted. The featured product or business should appear first reading left to right.

Typography

As with our other brand elements, the consistent use of typography contributes to the Manulife brand's unique look and feel, making it easily distinguishable from competitors. The use of other typefaces is not permitted.

Brand typefaces

- Frutiger
- Berkeley
- Trebuchet
- Verdana

These typefaces are to be used in all communications — advertising, literature, signage, premiums, etc.

Exception: Electronic media

In electronic communications (Web, PowerPoint®, etc.), Manulife uses:

- Arial
- Trebuchet

Art files used in electronic media, however, may use Frutiger.

Frutiger

In 1968, Adrian Frutiger was commissioned to develop a signage system suited to the architecture of the new Charles de Gaulle Airport outside Paris; he designed a simple, clean, robust sans serif type that is highly legible. In 1976, Frutiger completed the family for the Stempel foundry. Despite its original intention as airport signage, Frutiger has a universal quality that makes it appropriate for many applications, from text to large display.

Verdana

Verdana, designed for Microsoft Corporation by Matthew Carter, is a sans serif typeface whose tone is friendly and approachable. But it is also practical. Specifically, it was intended to be readable at small sizes on a computer screen. Indeed, the lack of serifs, large x-height, wide proportions, loose letter spacing, larger counters, and clear distinctions between similarly shaped characters promote legibility.

Berkeley

In 1938 the Regents invited renowned type designer Frederic W. Goudy to design a unique font for the University of California. The typeface Goudy crafted was called University Old Style. That type font was redrawn and digitized as UC Berkeley Old Style in 1994 by designer Richard Beatty. This font is now the exclusive typeface for the University of California, Berkeley. Using it gives a recognizable look to all communication materials.

Trebuchet

Trebuchet was designed specifically for screen readability in 1996 by Vincent Connare for Microsoft. He was working for them as an in-house typographic engineer at the time. Trebuchet is shipped standard with Microsoft operating systems.

Arial

Arial, sometimes marketed as Arial MT, is a sans-serif typeface and computer font packaged with Microsoft Windows, other Microsoft software applications and many PostScript computer printers. The typeface was designed in 1982 by Robin Nicholas and Patricia Saunders for Monotype Typography. Monotype is the current owner of the copyrights for the Arial font software programs.

Typography

BRAND TYPEFACES

Frutiger Roman

FRUTIGER 45 LIGHT

ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz 1234567890&?!%

FRUTIGER 46 LIGHT ITALIC

ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz 1234567890&?!%

FRUTIGER 45 BOLD

ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz 1234567890&?!%

FRUTIGER 66 BOLD ITALIC

ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz 1234567890&?!%

FRUTIGER 75 BLACK

ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz 1234567890&?!%

FRUTIGER 76 BLACK ITALIC

ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz 1234567890&?!%

Frutiger Condensed

FRUTIGER 47 LIGHT CONDENSED

ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz 1234567890&?!%

FRUTIGER 57 CONDENSED

ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz 1234567890&?!%

FRUTIGER 67 BOLD CONDENSED

ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz 1234567890&?!%

FRUTIGER 77 BLACK CONDENSED

ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz 1234567890&?!%

FRUTIGER 87 EXTRA BLACK CONDENSED

ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz 1234567890&?!%

Trebuchet

TREBUCHET

ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz 1234567890&?!%

Typography

Arial

ARIAL

ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz 1234567890&?!%

ARIAL BLACK

ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz 1234567890&?!%

Verdana

VERDANA

ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz 1234567890&?!%

VERDANA ITALIC

ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz 1234567890&?!%

VERDANA BOLD

ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz 1234567890&?!%

VERDANA BOLD ITALIC

ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz 1234567890&?!%

Berkeley

BERKELEY BOOK

ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz 1234567890&?!%

BERKELEY BOOK ITALIC

ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz 1234567890&?!%

BERKELEY

ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz 1234567890&?!%

BERKELEY ITALIC

ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz 1234567890&?!%

BERKELEY BOLD

ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz 1234567890&?!%

BERKELEY BOLD ITALIC

ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz 1234567890&?!%

BERKELEY BLACK

ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz 1234567890&?!%

BERKELEY BLACK ITALIC

ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz 1234567890&?!%

Colour palette

Colours have been selected that suit our brand personality which make Manulife and all of our operating divisions readily identifiable. Because we want to reinforce our identity at every opportunity, no other colors are permitted.

Corporate color

The Manulife corporate color is Green Pantone – PMS 349. It is the preferred color for the corporate and business line logos, and it is part of our overall brand palette.

The John Hancock colour is Blue Pantone 295.

Brand palette

The following colors can be used at your discretion. The swatches do not accurately depict the Pantone color matching system swatches (PMS). Always Refer to a Pantone guide, available at www.pantone.com.

Colour palette



Web colour palette



Photography

Proper use of photography reinforces brand identity, helping it to stand apart.

Original photo shoots ensure exclusivity – imagery that no one else will have – and long-term they are typically more cost-effective than usage rights for stock photography. However, when it's necessary to use stock, it's important to select shots that represent and reflect the Manulife brand.

Photographic style

Photography used to represent the Manulife brand should communicate the four brand attributes of **strong, reliable, trustworthy** and **forward-thinking**. When people are the subjects, the shots should never appear staged; rather, they should depict real people in real situations. As with any other messaging element, still-life/icon photos may also be used, and should feature objects that reflect the brand attributes and suit the content.

Photos can be reproduced in color or black and white.

Criteria for images

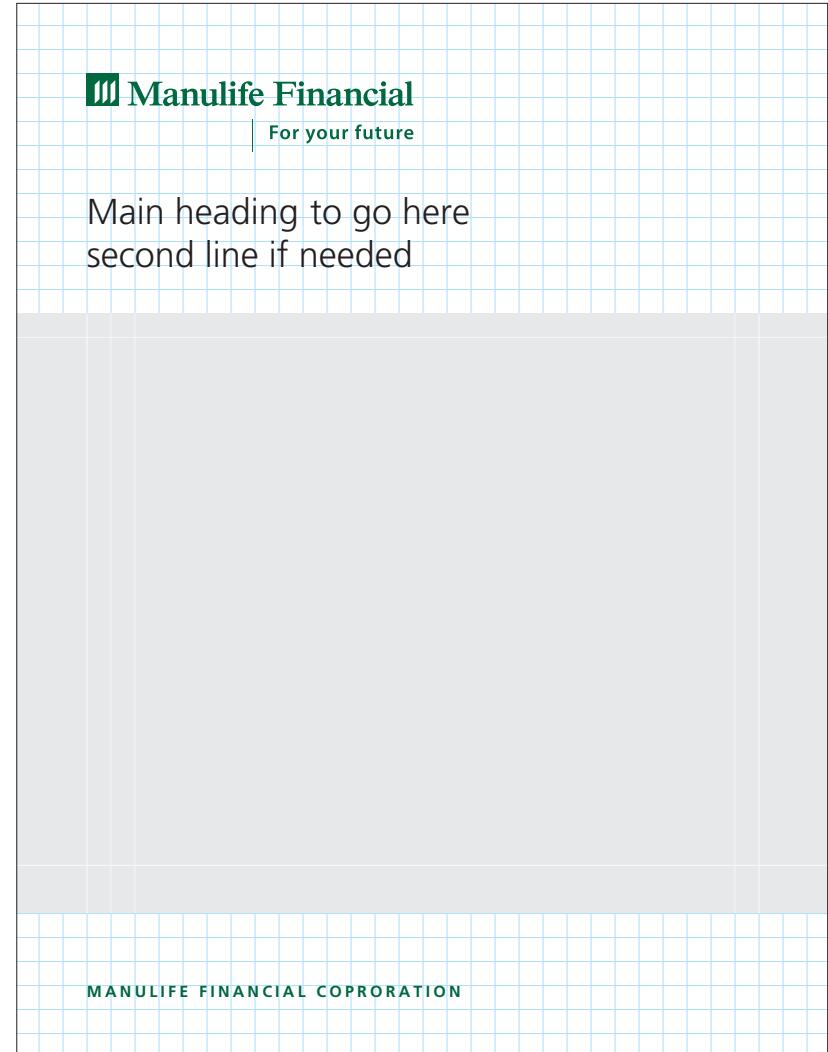
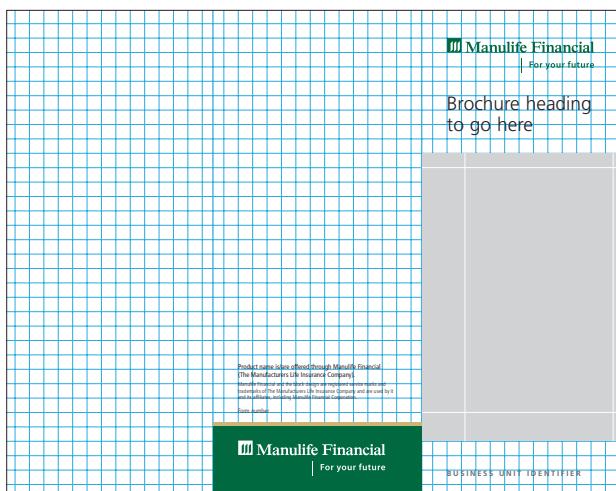
1. Photography must communicate and support the four brand attributes of **strong, reliable, trustworthy** and **forward-thinking**.
2. Complement the message of our marketing materials
3. Reflect our global locations, as well as depth and breadth of product
4. They should not be typical city landmarks
5. Photo is cropped or the overall composition should direct the eye upwards and incorporate movement
6. Should have a bit of an edge or attitude

Grid and templates

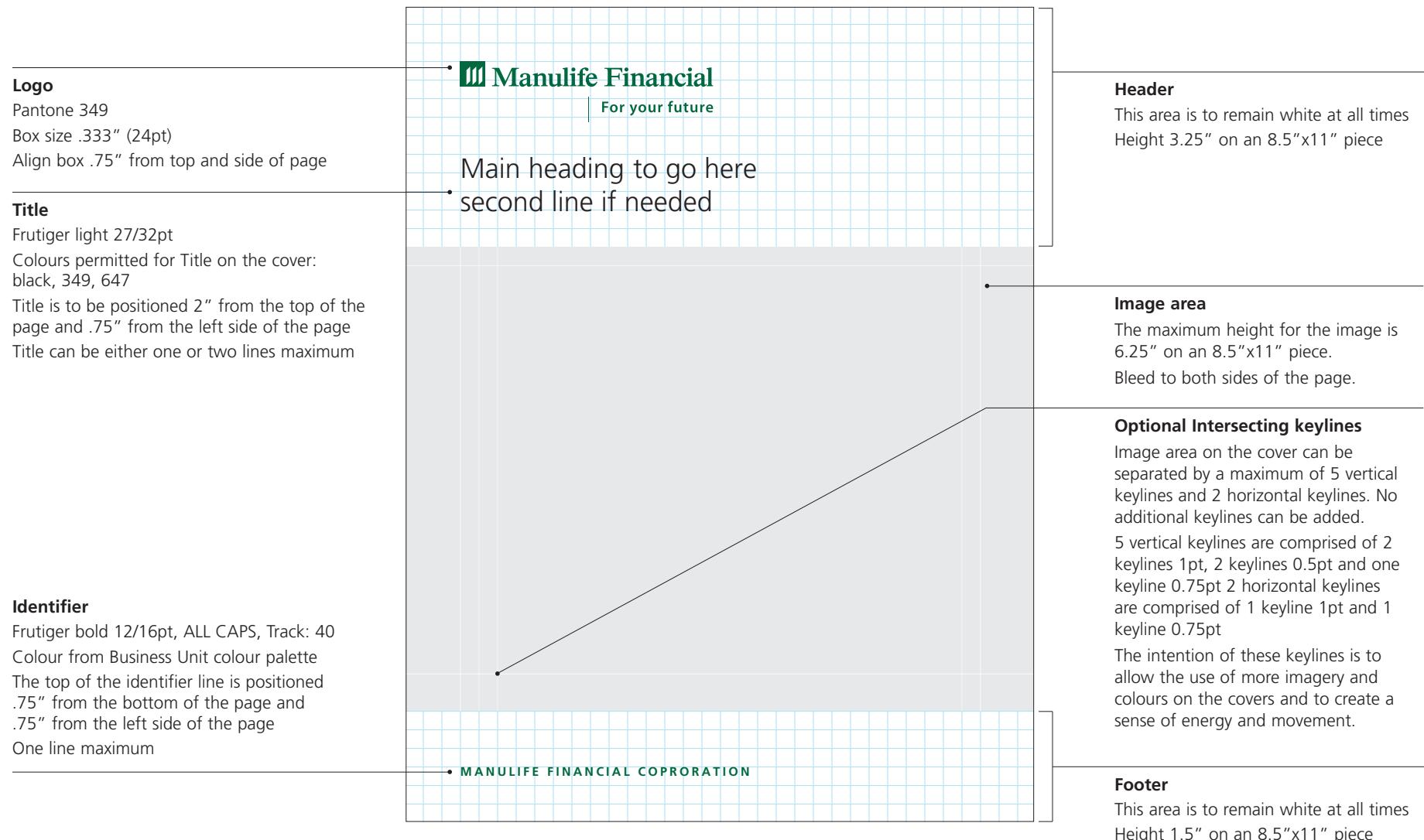
In order to maintain a consistent look across Manulife, it is important to adhere to these guidelines. The benefits of this are three fold:

- Templating the common print sizes reduces production time
- The grid system allows for design variation while maintaining layout consistency
- Setting type style standards allows for all print pieces to have a common look

The grid for print collateral is based on a .25" square. The following pages are an example of logo placement, font usage and layout on standard print collateral.



8.5"x11" Brochure front cover



8.5"x11" Brochure back cover

Position copy .5" from left side of page

Legal Copy

Frutiger condensed 8/9pt
Space after .05"

Logo disclaimer

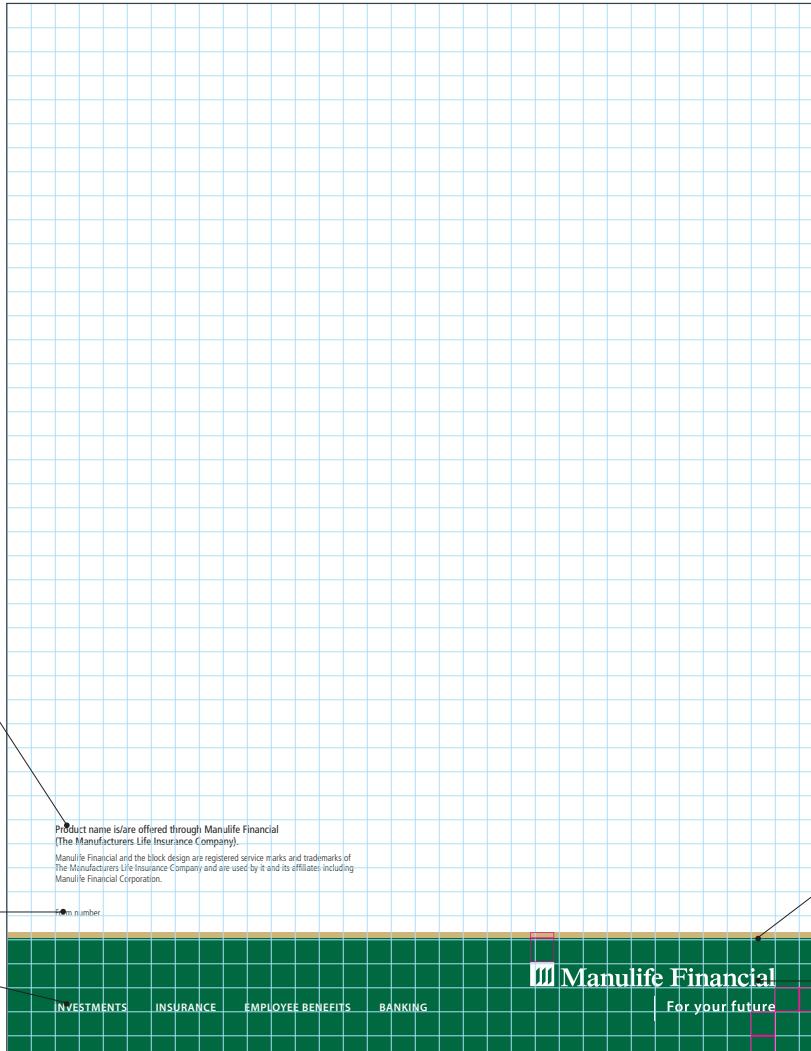
Frutiger light condensed 7/8pt
Space after .1"

Form number

Frutiger light condensed 7/8pt

Top of form number should line up at .5" from bottom of the page, this will allow the remainder of the disclaimer copy to line up correctly and expand up if necessary.

When including product or business line information the order is based on what product or business is being highlighted. The featured product or business should appear first reading left to right.



Double Stripes

As the brand platform was developed, an important visual consideration was to have a consistent design element that would be associated with Manulife and all divisions world wide. The Manulife logo with the "For your future" tagline was designed to sit within a double stripe of the Manulife corporate Green Pantone 349. The top bar is Pantone 4515. This banner is used at the bottom of a corporate ad, marketing piece or brochure.

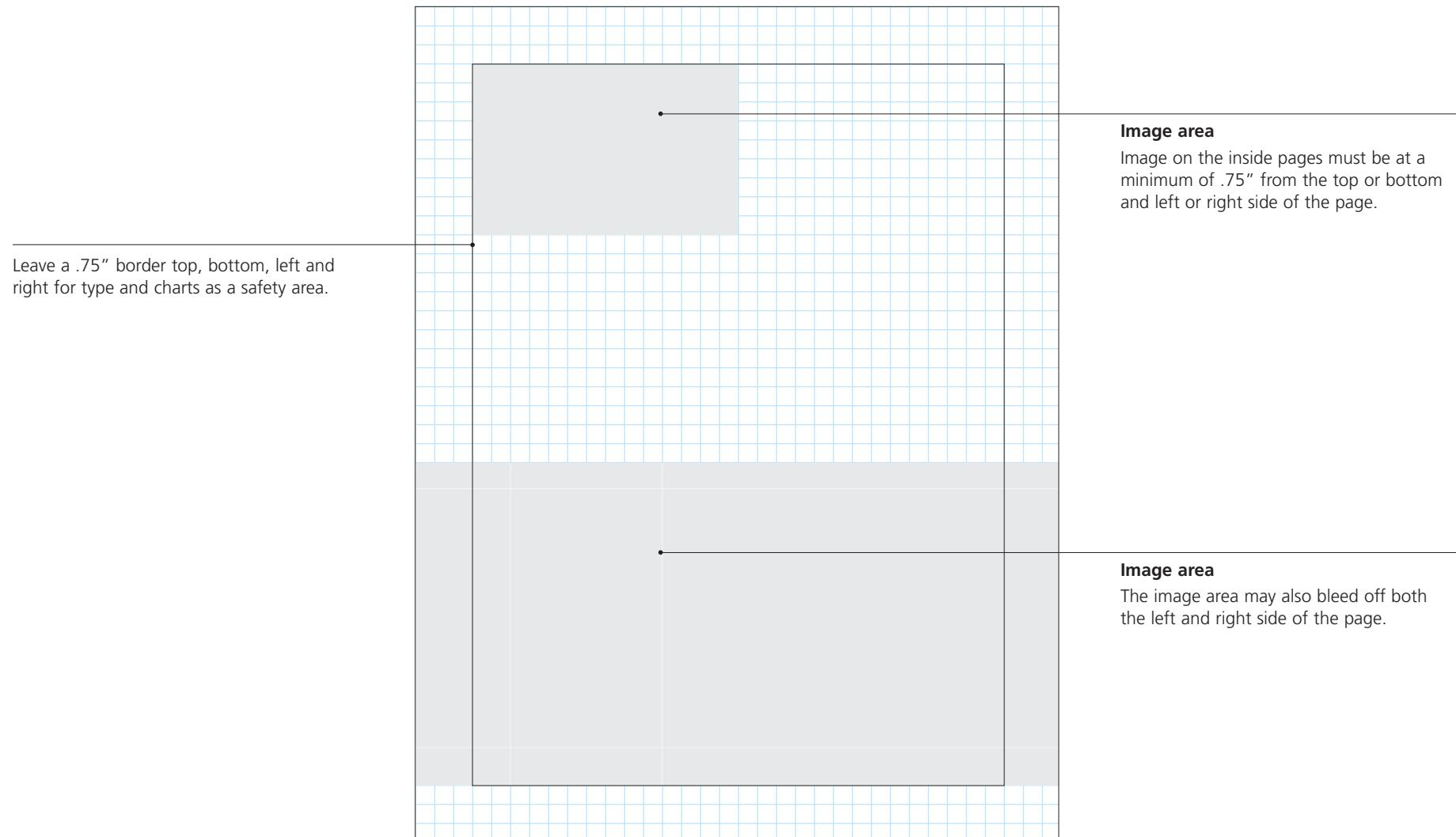
The logo must be positioned as shown in the diagram below.

The proportion of the stripes and logo must not vary from this standard. Change of size must be increased and decreased proportionately.

Logo

Box size .25"

8.5"x11" Brochure inside grid



8.5"x10.875" 6 panel brochure cover

Logo

Pantone 349

Use a logo box size .25" (18pt)

Align box .5" from top and .4375" from left side of page

Title

Frutiger light 24/26pt

Black is the only colour permitted for Title on cover

Title is to be positioned 1.5" from the top of the page and .4375" from the left side of the page

Title can be either one or two lines maximum

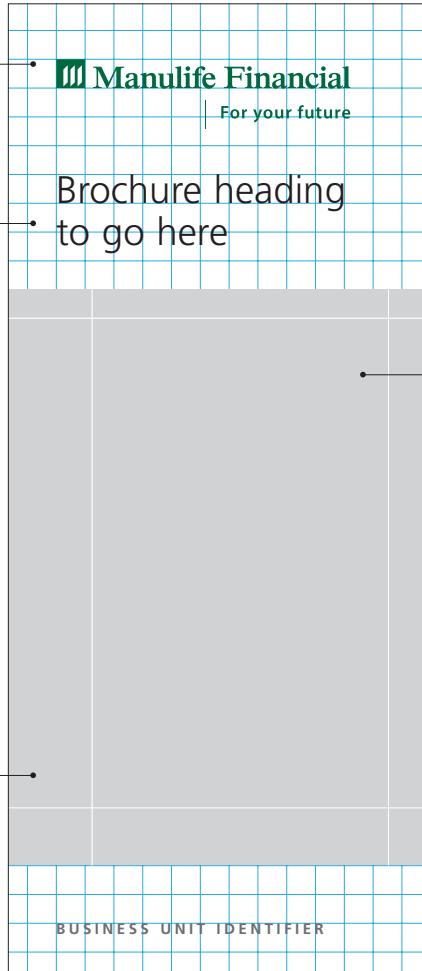
Identifier

Frutiger bold 9.5/14.5pt, ALL CAPS, Track: 40

Colour from Business Unit colour palette

The top of the identifier line is positioned .5" from the bottom of the page and .4375" from the left side of the page

One line maximum



Header

This area is to remain white at all times, height 2.5"

Image area

The maximum height for the image on the cover is 5"

Bleed to both sides of the page.

Footer

This area is to remain white at all times, height 1"

8.5"x10.875" 6 panel brochure back cover

Position copy .4375" from left side of page

Legal Copy

Frutiger condensed 8.5/10pt

Space after .05"

Logo disclaimer

Frutiger light condensed 7/8pt

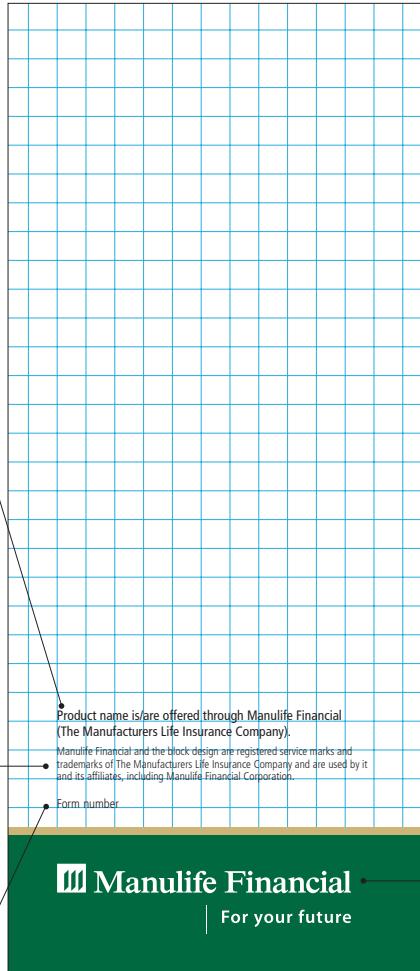
Space after .1"

Baseline of logo disclaimer should line up at 1.75" from bottom of the page, this will allow the remainder of the disclaimer copy to line up correctly and expand up if necessary.

Form number

Frutiger light condensed 7/8pt

Top of form number should line up 1.5" from bottom of page

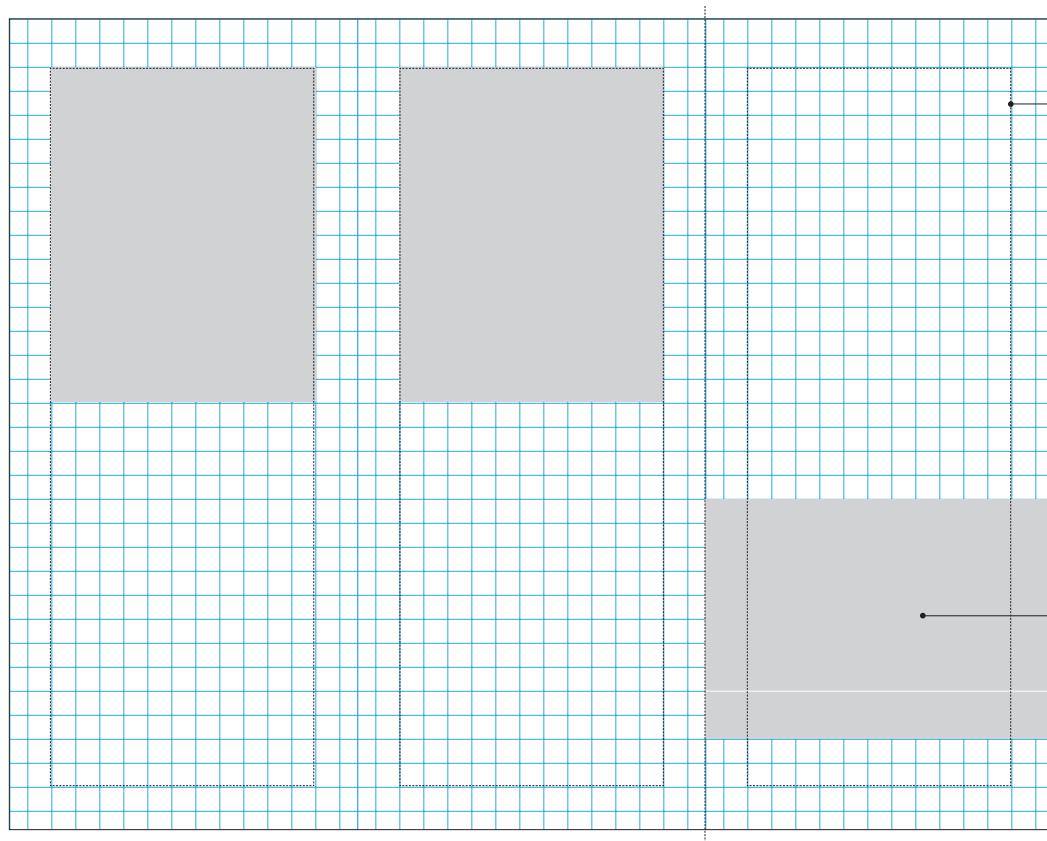


Logo

Pantone 349

Box size .25"

8.5"x10.875" 6 panel brochure inside grid



Leave a .5" border top and bottom, and a .4375 border left and right on each panel for type and charts as a safety area.

Image area

The maximum height for the image on the inside pages is 11"x3.75", the minimum size for the image is 8.5"x2" and must be at a minimum of .5" from the top or bottom of the page. The image area can bleed off both the left and right side of the page or to the edge of one of the panels.

8.5"x11" Sales sheet

Logo

Pantone 349

Box size .333" (24pt)

Align box .5" from top and .75" from left side of page

Title

Frutiger light 27/32pt

Black is the only colour permitted for Title on cover

Title is to be positioned 2" from the top of the page and .75" from the left side of the page

Title can be either one or two lines maximum

Position copy .75" from left side of page

Legal Copy

Frutiger condensed 8/9pt

Space after .05"

Logo disclaimer

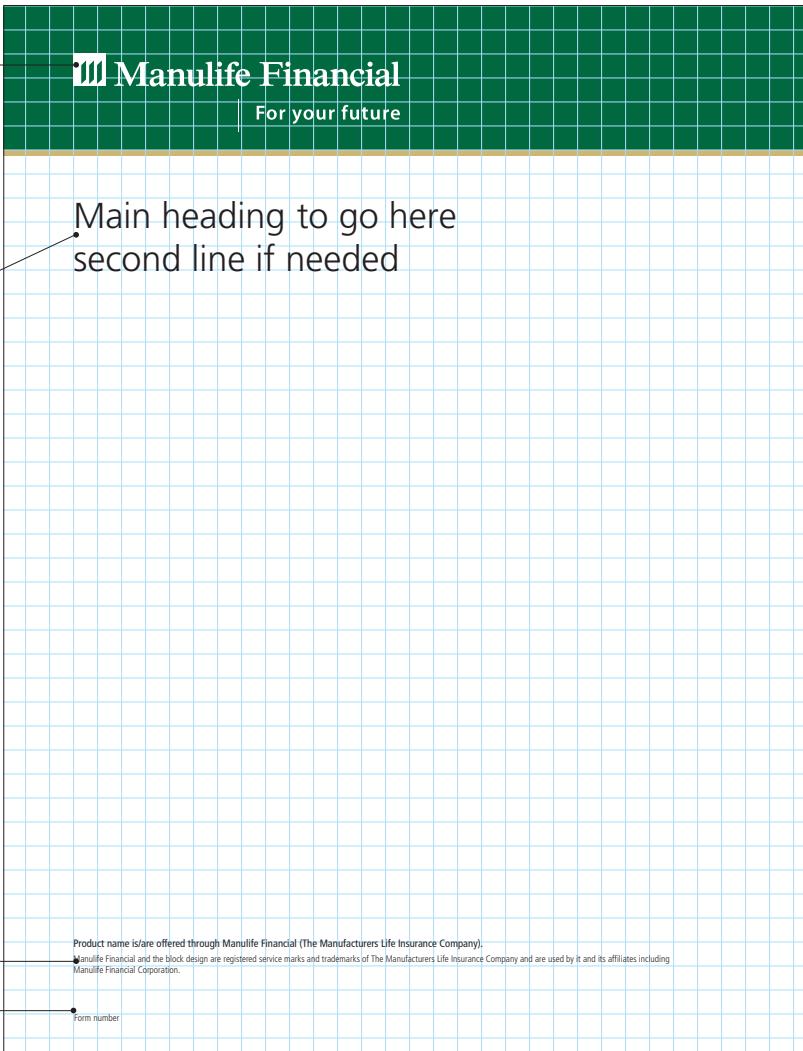
Frutiger light condensed 7/8pt

Space after .1"

Form number

Frutiger light condensed 7/8pt

Top of form number should line up at .5" from bottom of the page, this will allow the remainder of the disclaimer copy to line up correctly and expand up if necessary.



Double Stripe as Header

When positioned at the top the colour order is reversed; Green Pntone 349 positioned on top and Gold Pantone 4515 positioned on the bottom.

The logo must be positioned as shown in the diagram on the left.

The proportion of the stripes and logo must not vary from this standard. Change of size must be increased and decreased proportionately. The height of the green bar from the trim equals 5 times the height of the square symbol of our logo. The gold bar is equal to .25 of the square symbol.

Optional Intersecting keylines

Image area may be separated by a maximum of 5 vertical keylines and 1 horizontal keyline. No additional keylines can be added and no keylines can be removed.

5 vertical keylines are comprised of 2 keylines 1pt, 2 keylines 0.5pt and one keyline 0.75pt

1 horizontal keylines is 0.55pt and should extend across the entire page. This keyline does not move to allow for separation between the logo and business unit identifier.

The thicker keylines are to be used to separate photos and colours as needed and should line up with the .25" grid. The other keylines are to be used as accent lines and do not have to line up with the grid.

The keylines should always overlap the image area and extend across the full height on the image area.

The intention of these keylines is to allow the use of more imagery and colours on the covers and to create a sense of energy and movement.

Advertising

The image our Company portrays in our advertising must set us above the crowd, making our Company the one people turn to for their most significant financial decisions.

Double stripe

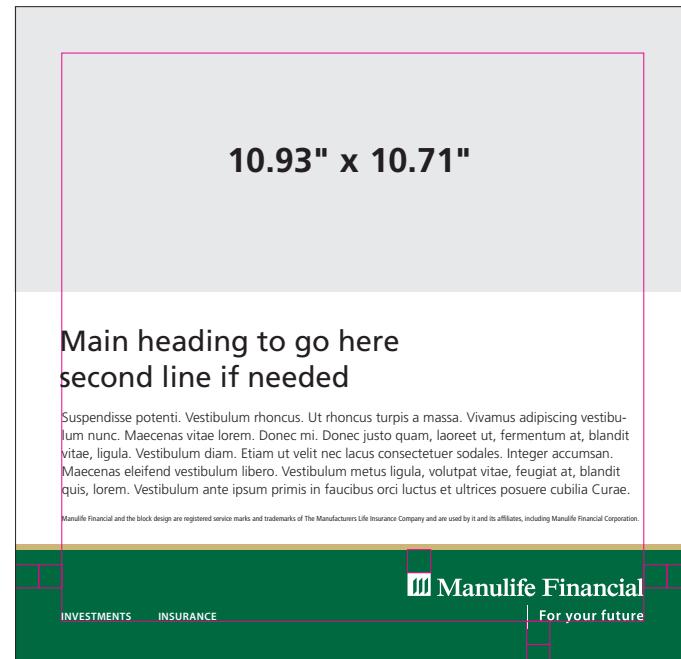
As the brand platform was developed, an important visual consideration was to have a consistent design element that would be associated with Manulife and all divisions world wide. The Manulife logo with the "For your future" tagline was designed to sit within a double stripe of the Manulife corporate Green Pantone 349. The top bar is Pantone 4515. In one colour applications the banner is black and grey.

This banner is used at the bottom of all advertising.

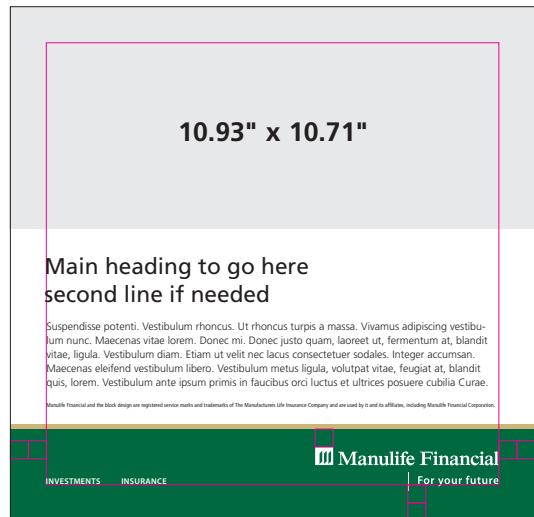
The logo must be positioned as shown in the diagram below.

The proportion of the stripes and logo must not vary from this standard. The height of the bottom green bar from the trim equals 5 times the height of the square symbol of our logo. The gold bar is equal to .25 of the square symbol.

Change of size must be increased and decreased proportionately.



Sample ad format in various sizes



Product information

When including product or business line information the order is based on what product or business is being highlighted. The featured product or business should appear first reading left to right.



Image area

Image area may bleed off both the left and right side of the page as well as the top or stay within the .75" safety area.

Title

Frutiger light

Black is the only colour permitted for Title

Title is to be positioned .75" from the left side of the page

Title can be either one or two lines maximum

Body copy

Frutiger light

Black is the only colour permitted

Body copy is to be positioned .75" from the left side of the page

Layout samples

www.manulife.com

CONTACT US
Manulife Financial Corporation's 2009 Public Accountability Statement is also available to view and download from our website at www.manulife.com.

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Fax: (416) 925-5410
E-mail: corporate.communications@manulife.com

DONATIONS AND SPONSORSHIPS
All requests for charitable donations or sponsorships should be submitted using our online application process at www.manulife.com/community. Here you will find information about Manulife's philanthropic partners and initiatives, as well as guidelines and criteria for receiving corporate support.

Manulife Financial Annual Report available online at www.manulife.com
We encourage shareholders to help our environment and reduce paper use by signing up to receive documents electronically. For details about electronic document delivery or more information about other e-services, please contact our local stock transfer agents, listed in the annual report.

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May 2010

Manulife Financial
| For your future®

Manulife Financial
| For your future®

2009 Annual Report

ANNUAL MEETING – MAY 6, 2010



Strong
Reliable
Trustworthy
Forward Thinking

"Our customers could take comfort in knowing that, throughout the financial crisis, Manulife's operating life insurance subsidiaries continued to enjoy amongst the highest financial strength ratings in our industry."

MANULIFE FINANCIAL CORPORATION

Layout samples

Building stronger communities



"I am so proud of our Canadian employees who donated \$3.8 million to the United Way in 2009, helping to create stronger communities for the future."

— David Campbell, Vice President, Investment Reporting and Analysis, and Chair, Manulife Head Office United Way Campaign 2009

\$3.8 MILLION DONATED TO THE UNITED WAY

Supporting the United Way continues to be one of the most effective ways Manulife helps build stronger communities. Our annual United Way campaign is run entirely by employee volunteers who organize events, collect donations and inspire their colleagues to get involved. In 2009, employees in Canada donated \$3.8 million (including corporate matching donations) to their communities through our Canadian United Way campaign.

LENDING MANULIFE EMPLOYEES TO THE UNITED WAY

Each year, Manulife gives employees the chance to work directly for the United Way and make a hands-on difference in the community. This year, Manulife sent 1,000+ volunteers to more than 800 non-profit organizations across Canada to provide support, service, guidance and inspiration to the United Way's 1,000-plus workplace campaigns across Canada in communities such as Toronto, Kitchener-Waterloo and Halifax.

In 2009, Manulife's United Way Sponsored Employee was Tina Jorge, Client Relations Consultant, John Hancock Life Insurance Company.

"I jumped at the chance to represent Manulife while going back to an organization that helps so many people. When I first arrived at the United Way, I didn't know what to expect, but I quickly learned a lot about the organization and the people it helps. Not only does the United Way help those in need, it addresses their needs. It also spends a significant amount of time and resources examining the root causes of important social issues. It was an eye-opening experience and a great opportunity to interact with a group of people with a common vision who are trying to make a positive difference in the community."

Tina Jorge

Manulife has a long tradition of engagement in the communities where we do business and we encourage our employees to also get involved. In some cases, that means continuing our long-time support for far-reaching and established charities such as the United Way and Habitat for Humanity. In other instances, it might mean helping to provide disadvantaged youth with job skills, saving a local swimming pool from closure or rebuilding schools damaged by earthquakes so children will have a safe place to learn.

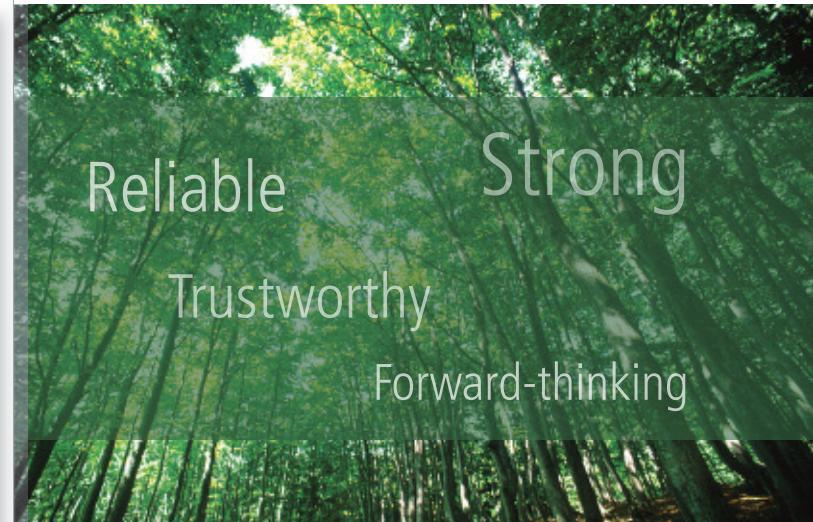
Manulife used its financial strength to give \$25 million to more than 600 non-profit organizations in 2009.

4 2009 Public Accountability Statement

5 2009 Public Accountability Statement

Manulife Financial
For your future

2009 Public Accountability Statement



Reliable Strong
Trustworthy Forward-thinking

MANULIFE FINANCIAL CORPORATION