



Bright Beginnings

A HANDBOOK FOR EMPLOYEES



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i: From strength to strength

Manulife was founded in 1887 by Sir John A. Macdonald, who also happened to be Canada's first Prime Minister. Fast forward to today, we're now a leading international financial services group worldwide, helping more than 22 million customers around the globe with their big financial decisions.

With principal operations in Asia, Canada, and the United States, we provide financial advice, insurance, and wealth and asset management solutions to individuals, groups, and institutions. Headquartered in Toronto, we trade in four major stock exchanges across the globe.

Our Bold Ambition

The most digital, customer-centric global company in our industry

Our Mission

Decisions made easier. Lives made better.



DID YOU KNOW?

Manulife operates as John Hancock in the United States



ii: Winning over Asia

We have been serving customers in Asia for more than 100 years.

Since issuing our first policy in Shanghai in 1897, we have now expanded our Asian footprint to 11 markets, including Hong Kong, Indonesia, China, Japan, the Philippines, Taiwan, Vietnam, Malaysia, Thailand, Cambodia and Singapore.



Our strategy in Asia

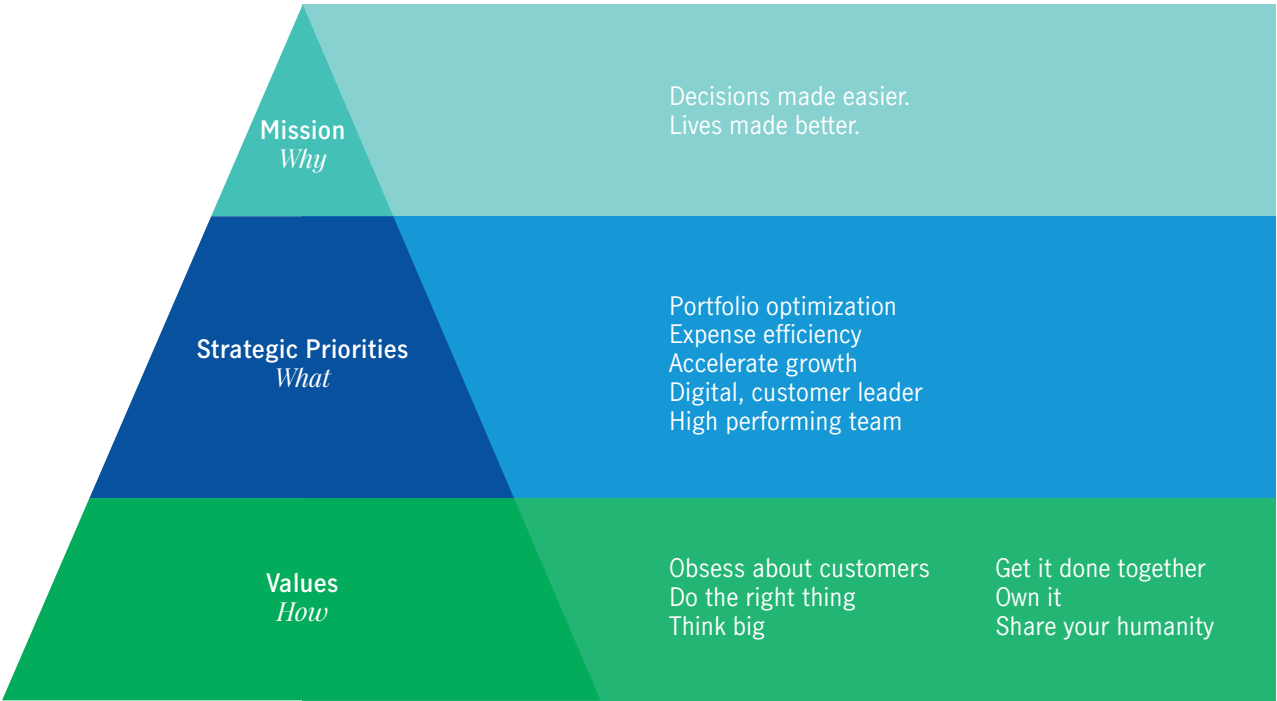
We build our strategy on 5 priorities that will help us realise our vision of helping customers achieve their dreams and aspirations.

Our 5 Strategic Priorities are:

- 1. Portfolio Optimization:** We will actively manage our legacy businesses to improve returns and cash generation while reducing risk.
- 2. Expense Efficiency:** We will get our cost structure into fighting shape and simplify and digitize our processes to position us for efficient growth.
- 3. Accelerate Growth:** We will accelerate growth in our high return and high growth businesses, including Asia and Wealth and Asset Management.
- 4. Digital, Customer Leader:** We will improve our customer experiences, using digitization and innovation to put customers first.
- 5. High-Performing Team:** We will become a high-performing organization and build a culture that drives our priorities.



Manulife Strategy at a glance





iii: Living the brand

Our Values define who we are and who we want to be. And we want to be a Company that's not stuck in the past. We want to lead the change that our customers demand. We want to make decisions easier and their lives better.

These Values will determine 'how' we do things at Manulife.

These Values will help us make the right decisions for our customers. And give us the power and permission to change our industry, from the inside out.

01

Obsess about customers

Predict their needs and do everything in your power to satisfy them.

02

Do the right thing

Act with integrity and do what you say.

03

Think Big

Anything is possible. We can always find a better way.

04

Get it done together

We're surrounded by an amazing team. Do it better by working together.

05

Own it

Feel empowered to make decisions and take action to deliver our Mission

06

Share your humanity

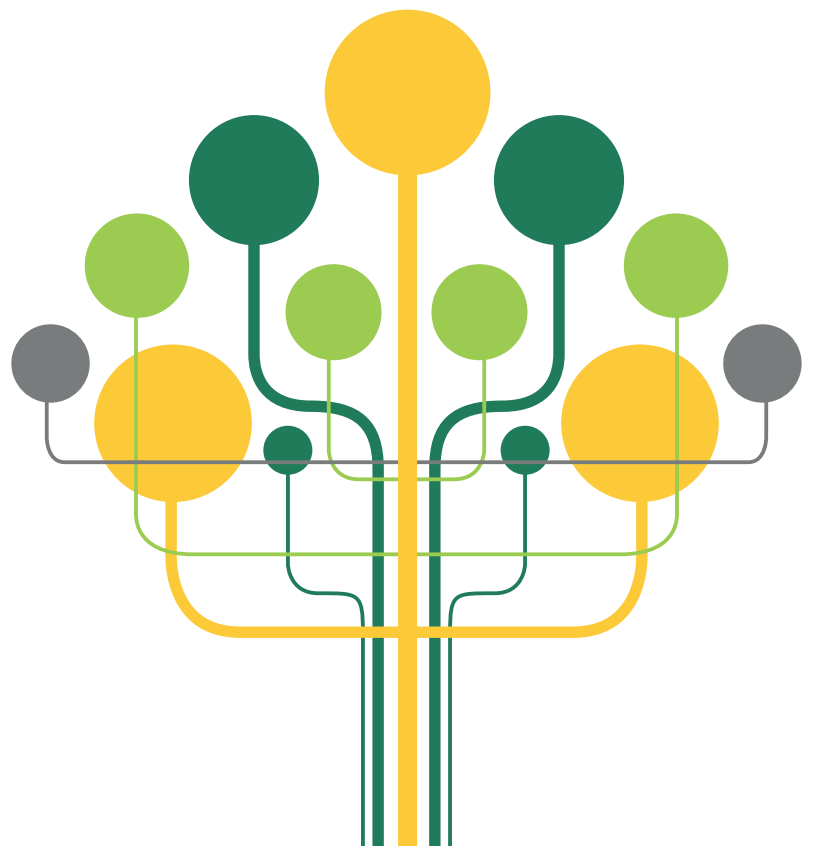
Build a supportive, diverse, and thriving workplace.



iv: Impacting Singapore

We've been helping people in Singapore with their financial needs since opening **our first branch office here in 1898.**

In 1980, we established ourselves as **Manulife Singapore.**





A leading insurer in Singapore

We differentiate ourselves in the market through our distinctive identity and what we stand for as a brand.

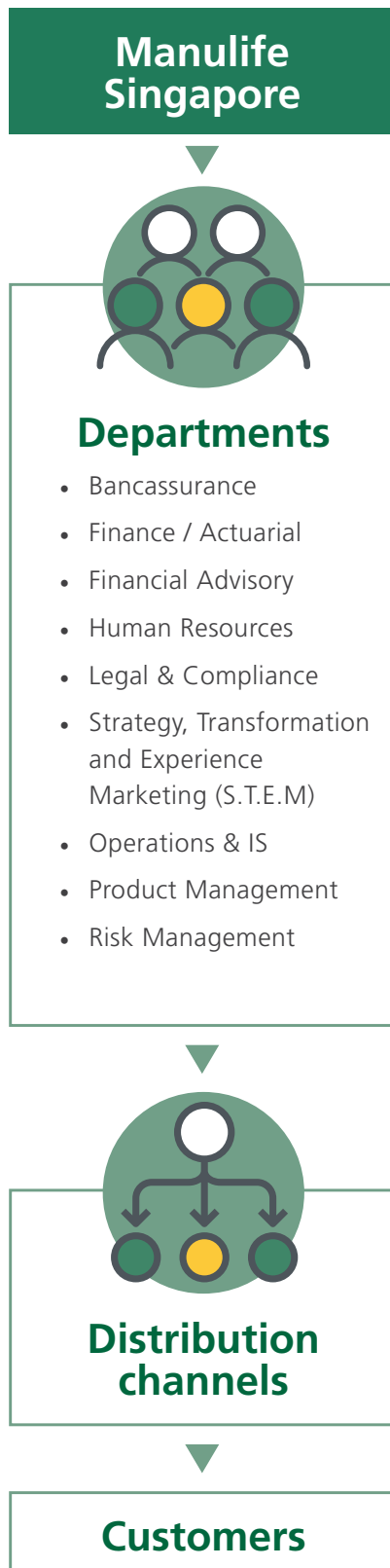
We strive to be the only insurer in Singapore that addresses the realities of life in a truthful and actionable manner, setting ourselves apart from competitors who often appear overly aspirational or pessimistic.

We're proud to be among the top life insurers in Singapore. We're also classified as a significant insurer* by the Monetary Authority of Singapore (MAS), which reflects our financial strength.

* In MAS' regulations, a "significant insurer" refers to any direct life insurer that is incorporated in Singapore and has total assets of at least S\$5 billion or its equivalent in any foreign currency in its Singapore Insurance Fund and Offshore Insurance Fund.



Company structure



Distribution channels

Agency

We have a dedicated agency force with about 500 financial planners.

Manulife Financial Advisers

We launched Manulife Financial Advisers (MFA) in April 2015 as an additional distribution channel, giving customers the flexibility to purchase products from Manulife as well as other trusted partners. MFA is majority-owned by Manulife Singapore.

Bancassurance

Our main bancassurance partnership is with DBS, which gives customers access to Manulife's products through an extensive network of DBS and POSB branches in Singapore. We're also proud to work with other bank partners such as RHB, CIMB, Citibank, UOB and Standard Chartered.

Financial advisers / International brokers

We also work with third-party partners such as financial advisory firms and international brokers. These firms offer financial planning, investment and insurance advice, and solutions from a range of different providers.

Direct

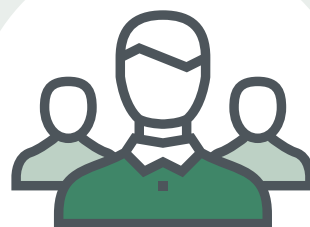
Customers can buy our Direct Purchase Insurance (DPI) products directly from our Client Service Centre. You can identify these products by the prefix 'DIRECT' in their product name.



i: How we work

At Manulife, our culture serves as the foundation for everything we do.

The way we work sets us apart from our competitors, propels us forward, and drives our long-term success.





ii: **Owning your future**

Performance Enablement

We believe in growing and developing our staff professionally, and performance enablement is an important aspect of your career.

Our three-part performance enablement framework is designed to ensure that your individual goals and our company goals complement each other.



Performance Enablement

1**Plan:**

Set objectives

2**Support:**

Provide ongoing coaching and feedback

3**Review:**

Conduct mid-year and year-end performance reviews

Benefits of effective performance enablement:



Employees

- Provides clear direction and focus
- Motivates employees to work towards their goals
- Identifies development opportunities
- Communicates clear expectations



People leaders

- Helps identify individual and team strengths
- Provides structured two-way communication between manager and employee
- Promotes employee development and recognition of results
- Helps to achieve department objectives



Company

- Links individual performance to business goals
- Ensures that business, team and individual objectives are aligned
- Identifies organisational talent and plan for growth
- Facilitates formal and consistent employee performance reviews



Performance enablement timeline:

December (for following year)	Throughout the year	November to December
<ul style="list-style-type: none">Align objectives to support team, department and company goalsSet goals for individual employeesBuild development plansFormally document all Workday goals	<p>Arrange quarterly touch points* for employees and line managers to:</p> <ul style="list-style-type: none">Review and update objectivesDetail achievements and development activities	<ul style="list-style-type: none">Prepare for year-end performance reviews
	<h3>Throughout the year</h3> <ul style="list-style-type: none">Formal one-on-one discussion with your line managerMid-year review evaluates the progress of your goals; year-end review documents your achievements for the full yearComplete three action items in Workday:<ol style="list-style-type: none">Employee self-reviewReview and comments by managerEmployee's acknowledgment of manager's comments	

* Quarterly touch points can be conducted as informal discussions or be documented formally in Workday



As part of our Pay for Performance philosophy, your performance review will directly determine the recognition and rewards you receive in the Annual Compensation Cycle.

Your manager will help to determine your performance level based on a 4-point performance rating scale that is used globally. Your rating is based on your contributions and how well you display Manulife's critical behaviours.

Performance rating scale



One discrete rating for the "what"



One discrete rating for the "how"

	WHAT needs to be delivered (Objective)	HOW it is delivered (Values & Risk)
Exceptional 	Surpassing your objectives with excellent results and impact.	You champion and empower other to demonstrate our Values, influence beyond your department/business and to manage the risks associated with our company's objectives in your work
Highly Effective 	Achieving your objectives with strong results and impact.	You strongly demonstrate our Values, influence beyond your team and how you manage the risks associated with our company's objectives in your work.
Effective 	Performing against most of your objectives with good results and impact.	You demonstrate our Values, influence within your team and how you manage the risks associated with our company's objectives in your work.
Developing 	Performing inconsistently against your objectives with room to improve results and impact. OR You are new to the role and still working toward gaining proficiency.	You demonstrate our Values, influence within your team and how you manage the risks associated with our company's objectives in your work.
New to Company 	You joined the company after August 31 and it's too soon to evaluate	You joined the company after August 31 and it's too soon to evaluate

Promotions

Employees who perform well and take on expanded responsibilities may be recommended for promotion in our annual promotion cycles.



iii: Flexible work arrangements



As part of our commitment to promoting greater **work-life balance**, we offer **flexible work arrangements** to help you balance both work and personal commitments.

Flexible work hours

- We understand that everyone has different schedules and needs, and are happy to help our employees achieve them.
- While our official work hours are between 9am and 6pm, from Mondays to Fridays, you are free to stagger your work hours subject to your manager's approval, e.g. 8am to 5pm, or 10am to 7pm.
- Our core hours are between 10am and 4pm, and this is when everyone should be present in the office.
- You can take one hour off for lunch anytime from 12pm to 2pm depending on your work schedule.

Working from home

- You can opt to work from home or any other locations outside the office for up to two days a week.
- Simply follow these steps to apply:
 1. Draft your request using this form.
 2. Discuss your plan with your line manager.
 3. Send the completed request form to "Global Workplace Flexibility" and copy "SGP Human Resources Office".
- For more information on the programme, [click here](#).



iv: Dress code

As employees who represent the company, we aim to maintain a professional appearance at all times. Here are some basic principles as a guide to dressing well:



Use common sense



Show good
professional judgment



Be considerate to
your customers and
co-workers

We adopt a “Dress for the Occasion” policy, which means you have the flexibility to dress according to what make sense for you personally (including jeans), but do be mindful of the occasion and who you might be meeting.

Please consider the following when dressing for work:

- The nature of your work
- The expectation of external parties that we do business with (i.e. customers, distribution partners and regulators)

For more details on our dress code policy, [click here](#).



v: Your pay & benefits

Payroll

- Your salary will be credited to your designated bank account on or before the 20th of each month.
- This consists of your basic monthly salary adjusted for all additions (e.g. overtime, allowance etc.) and all deductions (e.g. employee CPF contributions, no-pay leave etc.)
- For timely reimbursement of your expenses, please submit your claims before the 8th of each month. If this happens to be a non-working day, the cut-off date will be the last working day before the 8th of the month.
- Employees who have resigned will receive their salary on the next available payday.
- [Click here to learn how to retrieve your payslips.](#)

For new joiners:

If your start date is:	1st pay date
On or before the 8 th of the month	20 th of the month
After the 8 th of the month and before the 20 th of the month	Last working day of the month
After the 20 th of the month	20 th of the following month



Variable Incentive Plan (aka your bonus)

- Your Letter of Employment may state that you are eligible for the Variable Incentive Plan (VIP).
- The VIP forms part of your total compensation and seeks to reward your performance based on your contributions to achieving our business objectives.
- You are eligible for VIP if you join the company on or before 31 August (this date may change as determined by the company), unless otherwise specified in your Letter of Employment.
- Employees must be in service to be eligible for the VIP payout.



Sales Incentive Plan

- If you are in a business development / sales-focused role, you may be eligible for the Sales Incentive Plan (SIP), as stated in your Letter of Employment.
- The SIP will form part of your total compensation.



Salary Review

- Salaries are typically reviewed on 1 March every year.
- Employees who joined the company on or before 31 August of the previous year are eligible for salary review, unless otherwise specified in the Letter of Employment.
- This date may change as determined by the company.



Central Provident Fund (CPF)

- Singapore citizens will receive CPF contributions as per the prevailing rates.
- If you are a Singapore Permanent Resident (SPR) or if you became a SPR during the course of employment, you can choose to apply for the full CPF contribution rate in your first and second year of permanent residency. This application is subject to approval from the CPF Board and will only be effective upon approval.



DID YOU KNOW?

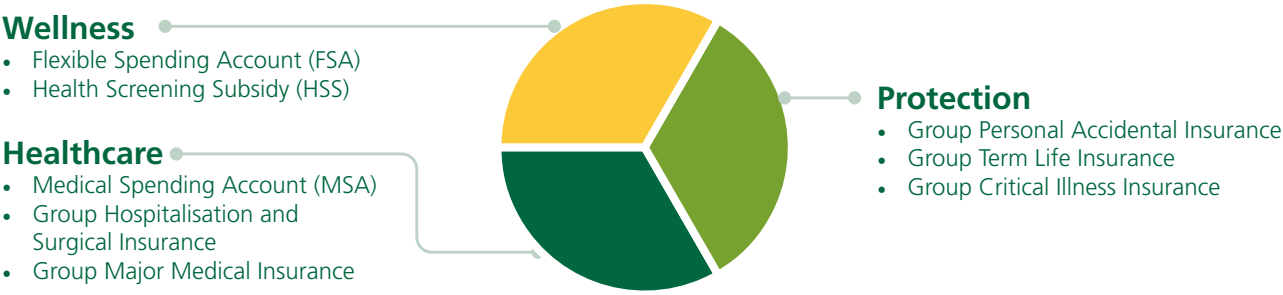
MANULIFE GLOBAL JOB LEVEL

Global Job Levels	1	2	3	4	5	6	7 Manager	8 Director	9 AVP	10 VP	11 SO
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*** Please note that this change does not apply to employees in Investment Professional roles.*



MyManuflex is Manulife’s employee flexible benefits programme and it consists of 3 main components:



Wellness

Flexible Spending Account (FSA)

You are given a Flexible Spending Account (FSA) with flex dollars (table below).

Job Level	Employees Without Children	Employees with Children
Level 1	S\$950	S\$1,250
Level 2 to 5	S\$1,050	S\$1,350
Level 6 to 8	S\$1,250	S\$1,550

You can use your flex dollars on a wide range of expenses for you and your family, including increasing your Healthcare and Protection coverage during the annual enrolment cycle. Please directly refer to the *MyManuflex* portal for the full list of items you may claim against.



Claims Process

Log onto *MyManuflex* portal to view the full list of FSA claimable items, submit claims and purchase wellness products and services on the online Wellness Shop.

All FSA claims for any one year must be submitted by the 20 January of the following year. After that, all unutilised FSA dollars for the year will be forfeited.

Health Screening Subsidy (HSS)

You can claim up to S\$200 for a health screening every year. At year end, unutilised HSS dollars will be carried forward for one year.

You can arrange to have the screening at a medical centre of your choice and submit the claim for reimbursement via *MyManuflex* portal.



vi: Medical / Insurance Plans

Healthcare

Medical Spending Account (MSA)

Medical Spending Account (MSA) is set up for you on the *MyManuflex* portal. This is for the reimbursement of your medical outpatient expenses:

MSA	Outpatient	Amount	Co-payment	Coverage
Tier 1	GP	First S\$800 p.a.	None	Employee, Spouse and Child(ren)
Tier 2	GP	Any amount above S\$800	15% Employee 85% Company	Employee only
Tier 2	Specialist*	S\$2,000 p.a.	15% Employee 85% Company	Employee, Spouse and Child(ren)

All Specialist consultations require a GP referral, except Pediatrician consultation for children below seven years old.

If you visit our IHP panel doctors, your medical expenses will be charged directly to your MSA in the following month. However, should you choose to visit non-panel doctors, you will need to pay for your consultation and claim for reimbursement on *MyManuflex* portal.



LIST OF PANEL DOCTORS

[Click here](#) to find a panel doctor

At year end, unutilized Tier 1A MSA dollars will be transferred to the employee's Flexible Spending Account (FSA) by March the following year.



Group Hospitalisation and Surgical Insurance

You are covered for hospitalisation and surgical expenses under the following plans:

Default coverage:

Plan A: Level 6 & above

Plan C: Level 1 to 5 (incl. fixed term & part-time)

For full details of the GHS plan, please log onto [*MyManuflex* portal](#) and look under [My Benefits > Documents > Insurance Benefits](#)

You may log onto [*MyManuflex* portal](#) during the year-end enrolment period to buy up or sell down your Group H&S coverage for the next year. You may also buy H&S coverage for your spouse and children under their selected plan during enrolment.

Group Major Medical Rider

Additional protection against major medical expenses that is not covered by the Company's Group Hospitalisation & Surgical plan may be purchased during enrolment. The coverage is \$100,000 per policy period.

You can request for a Letter of Guarantee (LOG) if you need to be admitted into hospital. Click [here](#) to find out more.

Please review the [Claims Instructions](#) to find out how to submit a hospitalization claim.



Protection

Group Term Life Insurance & Group Personal Accidental Insurance

You are covered for personal accidents at 48 times your basic salary, with a minimum of S\$50,000 up to a maximum of S\$1,000,000.

You have the option to sell down to 24 times monthly base salary [For Level 1 staff under the Collective Agreement: You have the option to sell down to 36 times monthly base salary] on *MyManuflex* portal during the year-end enrolment period for the next year.

Optional Riders (to be purchased during the year end enrolment period for first selection as new hire)

Group Critical Illness

- This is a rider on the Group Term Life.
- You are covered for critical illness at \$50,000 as your core plan.
- You may choose to purchase Group Critical Illness (GCI) coverage for yourself, following your selection of Term Life coverage, subject to a cap of S\$300,000. Underwriting is required.
- Note that the GCI selected sum assured cannot exceed the GTL selected sum assured.

Short-term Disability Rider

This is a rider on top of Group Personal Accidental Insurance. The disability payout is up to S\$2,000 per week & 104 weeks.

Workplace injury compensation

This provides you with cover in the event of an injury or death at the workplace.

vii: Leave & time off work



Time off work is essential for your physical, mental and emotional well-being. It gives you the chance to rest and spend time with your loved ones, allowing you to recharge and be more productive when you return to work.

You can apply for leave through Workday, which is accessible via [MFCentral](#).

Annual Leave

	First 5 years of service	After 5 years of continuous service
Level 1	16 days	23 days
Level 2 to 5	20 days	23 days
Level 6 and above	23 days	23 days

- If you are a Level 1 to 5 employee, your annual leave will be increased to 23 days after five years of continuous service. In your fifth year, the increased leave will be pro-rated from your anniversary month to the end of the calendar year.
- You can carry forward up to 10 days of leave to the next year. Please use up any remaining leave or it will be forfeited.
- You may apply for half-day leave, which is a block of four working hours based on your approved work hours.

Birthday leave

- If you're a permanent employee, you can celebrate your special day with 1 day of birthday leave during your birthday month.
- You can take your birthday leave on any day of your birthday month. There is no need to apply for birthday leave in Workday.
- Your birthday leave should be taken as a full day. It cannot be carried forward to the next month, encashed, or used to offset your notice period.



Sick leave

- You have 14 days of paid sick leave for each calendar year.
- You may take an additional 14 days of sick leave for contagious diseases such as chicken pox, shingles, measles etc.
- You are required to apply for all sick leave in Workday.
- Please submit a valid medical certificate issued by a certified medical practitioner to your manager if you need to take sick leave of three days or more.

Hospitalisation leave

- You have 60 days of hospitalisation leave, which is inclusive of your sick leave.

Maternity leave & extended maternity leave

- If you are a female employee, you can enjoy maternity leave benefits under the Child Development Co-Savings Act if:
 - the child is a Singapore citizen;
 - the child's parents are lawfully married; and
 - the employee has served her employer for at least three months before the child's birth
- You must meet the criteria for maternity leave under the Employment Act or the Child Development Co-Savings Act to enjoy paid maternity leave.

Child is:	First 8 weeks	Weeks 9 to 12	Weeks 13 to 16
Singapore citizen	Paid maternity leave	Paid maternity leave	Paid maternity leave
Non-Singapore citizen	Paid maternity leave	Unpaid maternity leave	N/A

You can take your maternity leave after the eighth week flexibly over a 12-month period from the date of your child's birth if there is a mutual agreement between you and your manager. This is equivalent to four or eight weeks' worth of working days, i.e. 20 days or 40 days, depending on your entitlement as per the above.

- You may also choose to take maternity leave from work four weeks immediately before and 12 weeks immediately after your delivery, i.e. a maximum of 16 weeks.



Shared parental leave

- If you are a working father, you can share four weeks of your wife's 16 weeks of maternity leave, provided she has agreed to this arrangement.
- To qualify:
 - Your child must be a Singapore citizen born on or after 1 July 2017.
 - The mother must qualify for government-paid maternity leave.
 - You are lawfully married to the child's mother.
- You will have to take the shared parental leave as a continuous block within 12 months of the birth of the child.
- However, if there is mutual agreement between you and the company, the leave can be taken flexibly within 12 months of the birth of the child.

Paternity leave

- Male employees who have a newborn child are eligible for paternity leave.

Child is:	Number of Days
Singapore citizen	10 days paternity leave
Non-Singapore citizen	3 days paternity leave

Childcare leave & extended childcare leave

- Employees with children are eligible for childcare leave or extended childcare leave after three months of service.

Child is:	Singapore citizen	Non-Singapore citizen
Below 7 years old	6 days	3 days
Between 7 and 12 years old	2 days	N/A

- The total childcare leave / extended childcare leave entitlement for each parent is capped at the above per year until the child turns seven years old, regardless of the number of children.
- The total paid childcare leave for each parent is a maximum of six days per year for parents with children in both age groups i.e. children below seven years old and children aged seven to twelve.
- The leave will be pro-rated for employees who do not complete a full year of service.



Length of service	Pro-rated childcare leave
> 3 months and < 5 months	2 days
> 5 months and < 7 months	3 days
> 7 months and < 9 months	4 days
> 9 months and < 11 months	5 days
>11 months	6 days

Unpaid infant care leave

- Employees are entitled to six days of unpaid infant care leave per year if they are covered under the Child Development Co-Savings Act.
- The Child Development Co-Savings Act covers all parents of Singapore citizens, if all of the following conditions are met:
 - The child (including legally adopted children or stepchildren) is below two years of age.
 - The child is a Singapore citizen.
 - The parent has served the employer for a continuous period of at least three months.
- The total unpaid infant care leave entitlement for each parent is capped at six days per year, regardless of the number of children.
- Parents of Singapore citizens below the age of two are entitled to six days of paid childcare leave and six days of unpaid infant care leave.
- The leave entitlement remains the same for divorced or widowed parents.

Family care leave

- You may apply for family care leave if you need to look after your sick child (the child must be below 18 years old), spouse, parents/ parents-in-law, grandparents/grandparents-in-law, or siblings.
- This benefit is available to all confirmed employees. You may apply for the first 4 days of family care leave as needed, without having to use up all your annual leave first. Once Annual Leave is exhausted, you are further entitled to 2 more days.
- In a year, you are entitled to a maximum 6 days of paid family care leave.
- Leave Application Procedures
For the first 4 days, you may apply via Workday (Time Off Request). Thereafter, you will contact AskHR to put through a request to your People Leader for approval.



Adoption leave

- Female employees who have adopted a child can take 12 weeks of government-paid adoption leave to care for and bond with their adopted infant.

Compassionate leave

- You may apply for compassionate leave when a family member passes away.

Family member	Number of days
Spouse, children, parent	4 consecutive working days
Grandparent, grandparent-in-law, parent-in-law, sibling	3 consecutive working days

- You may take one day of compassionate leave when an immediate family member has been medically certified as critically ill. Please submit a copy of the death certificate or doctor's certification to your manager when you return to work.

Marriage leave

- You can take 5 consecutive days of marriage leave for every legal marriage, within one year from the date of the marriage. This does not apply if you joined the company after your legal marriage date.
- Marriage leave cannot be encashed or used to offset your notice period.
- Please submit a copy of your marriage certificate to HR.

Long service leave

- You will receive 2 days of long service leave upon completion of 10 years of continuous service with the company. Long service leave will be awarded every beginning of the calendar year.
- You do not need to exhaust your annual leave before taking your long service leave.
- Clawback of long service leave taken would apply should you resign before you reach your anniversary date.

Examination leave

- If you are a confirmed employee, you may apply for examination leave to sit for approved work-related examinations.



Unpaid leave

- You may apply for unpaid leave if you have used up all of your leave entitlements, subject to approval.
- If you take more than 14 days of unpaid leave, your benefits and bonus will be pro-rated accordingly.

Volunteer leave

- You may apply for 2 days of volunteer leave to do volunteer work for a cause that you are supporting.
- Do inform your manager about the organisation you volunteer with and the activity you are involved in.

Public holidays

- Manulife observes gazetted public holidays as paid holidays.
- We will credit one day of leave as part of your annual leave if a public holiday falls on a Saturday. If the holiday falls on a Sunday, the following Monday will be a public holiday.
- Subject to business exigencies, employees may take half day off (from 1pm) on the eve of New Year, Lunar New Year and Christmas. Employees who celebrate either Hari Raya Puasa or Deepavali may take half day off (from 1pm) on the eve of that holiday.



viii: Claims & expenses



Overtime claims

- You are eligible for overtime pay if you are a Level 1 employee or if you are earning up to S\$2,600
- Overtime that exceeds 15 minutes will be computed to the nearest half hour at 1.5 times the per-hour rate

Overtime meal claims

Period	Level 1 employees	Level 2 to 7 employees
Weekdays	S\$12.00 When exceeding 1.5 hours beyond official work hours	S\$12.00 When exceeding 2 hours beyond official work hours
Weekends & public holidays	S\$12.00 When working 4 hours or more	S\$12.00 When working 4 hours or more

Overtime transportation claims

- Employees from Level 1 to 6 are eligible for overtime transportation claims.
- Employees can claim taxi fare from the office to home if they work more than 2.5 hours beyond their official work hours on weekdays, and beyond 6 hours on weekends and public holidays.



DID YOU KNOW?

You should submit your overtime meal via Workday and transportation claims via Concur within 2 months of occurrence.



Claims Process

You may submit the following claims via the following application system for processing:

Workday:

- Overtime
- Overtime meal

Concur:

- Overtime transportation claims
- Examination fees
- Professional club memberships

Email:

Club Subscriptions

- To submit a claim, send a scanned copy of your receipt to SGP_Payroll@manulife.com
- Indicate Subject as "Club Subscriptions Claim"

Receipts are not required for overtime meal. However, overtime transportation claims via concur require receipts

All claims must be approved by the 8th of the month to be paid in the same month.

ix: **Awards & recognition**



Anniversary Recognition

At different milestones of your career with us, you will be awarded via Podium.

Milestone	Award	Award Value
	(Points CA)	\$CAD*
1	600	30
5	3000	150
10	6000	300
15	12000	600
20	18000	900
25	30000	1500
30	36000	1800
35	42000	2100
40	48000	2400
45	54000	2700
50	60000	3000

Stars of Excellence Awards

- The Stars of Excellence (SOE) Awards is a company-wide platform that recognises employees who embody our critical behaviours and contribute to Manulife’s continued success as a strong, reliable, trustworthy and forward-thinking company.
- We give out local SOE awards every quarter. Local winners may then be nominated for the Asia and Global SOE Awards, which recognise the best and brightest in Manulife for their stellar contributions to the company.



Local SOE award categories

Rising Star Award

Directors and below

Star of Excellence Award

AVPs and above

Stars of Excellence Team Award

Project / business team

Nomination criteria:



Work as one

- Share ideas and collaborate to make them better
- Work together to seize opportunities
- Overcome challenges and make smart decisions by seeking diverse perspectives from inside and outside the organisation



Own our future

- Take ownership for actions and decisions that will build the company
- Adopt high standards and are accountable for your work, teams and results



Question and innovate

- Continually look for ways to improve what we do and what we offer
- Take calculated risks to test our thinking
- Move outside your comfort zone and think beyond your role to explore new ideas with confidence



Demonstrate leadership

- Demonstrate great leadership skills by understanding and developing people, energising change, and creating a clear and compelling vision
- Nurture an environment that fosters great collaboration, innovation, accountability and customer centricity



Deliver for our customers

- Focused on helping our customers and delivering solutions that meet our customers' changing needs



Stars of Excellence Awards

Nomination criteria:



Sustained commitment

- Demonstrate a significant sustained commitment to helping others by showing selflessness
- Putting the needs of others above your own while continuing to perform at work in an exemplary manner



Above and beyond effort

- Regularly go “above and beyond” to support others through outstanding volunteer service
- Demonstrate dedication and a caring spirit



Tangible impact

- Significantly impact the quality of life in your community
- Inspire others through your example of serving as a volunteer and making a difference



Responsive approach

- Consistently apply strong leadership to encourage and mobilise others
- Marshal support for your cause and devise innovative solutions to address community needs

- To submit a nomination, look out for the emails sent by HR during the nomination period or each quarter.



x: Helping you grow



- Through our range of learning and development tools and resources, we are committed to helping you realise your full potential as you grow with us.
- [Click here](#) to find out more about the learning resources available to you as a Manulife employee.
- To support your learning and development goals, you can sign up for training courses and make use of our Learning on Demand tools and resources in Compass, Manulife's Learning Management Platform.

To access Compass:



MFCentral



Tools: All Tools



Learning and
Training Services



Education Support Scheme

- You may apply for the Education Support Scheme to attend a work-related course or enrol in a diploma, degree or post-graduate programme.
- To be eligible for consideration, you'll need to complete at least one year of service and obtain a performance rating of "Effective" or higher.
- Applications are subject to approval at the discretion of the company and a service bond will apply for approved courses under the Scheme.
- A service bond of 12 months is applicable if the sponsored amount is S\$5,000.00 and above.
- [Click here to refer to Singapore's Professional Development Policy](#)

Professional development

- You can take up to three examination papers per calendar year for work-related programmes such as LOMA, SCI, and ALU.
- The company will bear the cost of the examination, provided that you pass the examination on your first attempt.
- To support you in your professional development, you will receive a one-time incentive when you successfully obtain the following professional designations:

Designation awarded	One-time incentive
Diploma in Life Insurance (within three years of passing the first paper)	S\$150
1st awarded LOMA designation	S\$300
• Associate	S\$300
• Fellow	
2nd awarded LOMA designation	S\$200
• Associate	S\$200
• Fellow	



Pursuing a global career

- As a global company, we offer diverse career opportunities to help our employees develop their skills and gain international experience.
- Visit [Career Marketplace](#) on MFCentral to learn about global careers and browse for opportunities.

Professional membership / club subscriptions

- A professional membership supports your growth and development by giving you association and networking opportunities with people of similar industries or job functions.
- Level 6 and above employee are entitled to one membership per year at a cap of S\$300.
- If you hold a job-related or other professional-related membership, you can obtain full reimbursement from the company for the membership fee. This applies to all levels of staff.
- Level 8 and above employee can obtain reimbursement for a club subscription of up to S\$150 per month. Please refer to page 29 on the claims process.



x: Staying connected



Want to stay in the know with the latest goings-on of our company? Our internal communication platforms are a great way to help you learn more about the company and get up to speed quickly.

Workplace by Facebook

Workplace by Facebook is your go-to site to learn about the latest announcements, news and events that are taking place within Manulife Singapore.

It works just like Facebook, but with features adapted for business purposes to promote greater sharing, collaboration, and engagement—just as interactive, but much more productive!

Your Workplace by Facebook account is completely separate from your personal Facebook account. Any content shared on the platform will be visible only to people within the company.

To set up your account, visit manulifesp.facebook.com to register using your work email address.

3 tips to get started:



Update your profile and add a profile photo



Join your department groups



Follow SLT members and other colleagues that you wish to be updated on



WATCH NOW

Check out our [Code of Conduct video](#) to take note of some Do's and Don'ts when using Workplace by Facebook.



MFCentral

Learn about what's happening in Manulife businesses around the world with [MFCentral](#).

[MFCentral](#) should have been set as your default browser homepage.

MFCConnect

Collaborate and share information using [Yammer](#), Manulife's global collaboration platform. You can build your network with colleagues from other parts of Manulife, form / join communities that are relevant to you, and share files with one another.



xii: Employee welfare



Get-well gift

- Departments can send their well wishes to a colleague who is hospitalised with a get-well gift of up to S\$100.

Newborn gift

- Employees with a newborn baby will receive S\$100 shopping vouchers from the company.

Bereavement

- Departments can send their condolences to an employee whose family member (spouse, children, parent, grandparent, grandparent-in-law, parent-in-law or sibling) has passed away with a wreath up to a value of S\$100.

Corporate Passes Benefit

- Friends of the Gardens
- Friends of Singapore Flyer
- Friends of the Zoo
- Wild Wild Wet
- [Learn about the booking process / Download the Authorisation Letter](#)



Wellness activities / corporate discounts

- Throughout the year, the Wellness Committee will organise activities for you to enjoy both in and out of the office. This includes activities such as the much anticipated yearly Dinner & Dance.
- The Committee will also share the latest discounts (telecommunication, F&B, hotel, retail) that you can enjoy as a Manulife employee.



DID YOU KNOW

For updates on the latest activities and corporate discounts, check out the "[Wellness News](#)" group in Workplace by Facebook.

Work Life Coaching Programme

- Our employee assistance programme gives you confidential access to personal work-life coaches, who are available 24/7 to support you with your work and personal well-being.
- The coaches can help you in areas such as career development, parenting, stress management and more.
- Please refer to the "Helpful Contacts" section for the contact information.

Staff insurance discounts

- Discounts on Manulife insurance plans are available to employees and their immediate family, parents and parents-in-law.
- Employees will receive a 100% rebate on the basic commission and renewal commissions. The rebate is available throughout the policy's entire commission-paying term.
- Staff discounts are also available for the purchase of unit trust funds, Aviva policies and general insurance from Allied World.
- For more details on staff insurance discounts, please send an email to sgp_staff_purchase@manulife.com.



xiii: Others

Employee Referral Scheme

- Our Employee Referral Scheme encourages employees to refer friends or relatives to join Manulife. [View available job postings.](#)
- Permanent employees in Bands 1 to 6 are eligible to receive rewards for successful referrals who pass the probation period.
- The referral amount will be paid to the referrer after the referee has successfully completed his/her probation with the Company. The employee referral fee is taxable.
- Referrals will not be eligible in the following situations:
 - The referee is an ex-employee (permanent or temporary/contract staff) who left the Company for less than 12 months.
 - The referee is a temporary/contract staff who converted to permanent employment.
 - There is a direct reporting relationship between the referee and the referrer.

Referred employee's job level	Referral reward
Level 1 to 5	S\$1,200
Level 6 to 8	S\$3,000
Level 9 to 11 (Corporate Officer)	S\$5,000

Notice Period

Job Level	Notice Period
8	3
7	2
6	2
5	1
4	1
3	1
2	1
1	1



Car Park

- Employees in Level 8 and above are entitled to a company-paid parking lot.
- As parking lots in Manulife Tower are limited, eligible employees will be allocated a lot on a first-come-first-served basis. You will be placed on a waiting list if the lots are fully taken up.
- To check availability/apply for a car park lot in Manulife Tower, email SGP_Office_Management@manulife.com
- You can obtain reimbursement of up to S\$200 per month for alternative season parking. This benefit is taxable.

Reimbursement Process for Alternative Parking

- 1) Find a season parking nearby on your own
- 2) Pay for it first and get a receipt
- 3) Submit the receipt under concur & select parking
- 4) Use these details:
 - a. Approval Department: OM
 - b. Cost Centre Number: 8208
 - c. Approval person : Head of Procurement and Office Management

Getting around

Finding your way in the office

Level	Departments
10	Financial Advisory (Agency Management, Learning Centre)
11	Actuarial, Finance, Product, Risk Management
12	Bancassurance, Financial Advisory (FA/IB, Distribution, Agency Management), Finance, Strategy, Transformation and Experience Marketing (S.T.E.M)
13	Operations (APSD, BCM, Concierge, New Business, Office Management)
14	ETS, IS, Procurement
15	Corporate Reception, Human Resource, IGP, Legal & Compliance, President Office, Regional Office
16	IS, MIMS, SAGA, US Reits



Helpful Contacts

AskHR

For queries relating to payroll, claims, leave, e-HR access issues, Workday access etc.
Available from 9 am to 6 pm, Mondays to Fridays

- ☎ 275472 (internal)
- ☎ 800-636-3097 (external toll-free number)
- 🖱 MFCentral > Tools: All Tools > Under "HR Services"

IT Service Desk

For issues relating to computer hardware, email, software applications, LAN ID, folder access, printer access, VPN access etc.

- ☎ 688118 (internal)
- ☎ 1800-622-1968 (external toll-free number)
- ✉ ML_Service_Desk@dx.com

Office Management

For queries relating to your staff pass photo, printing of business cards (with manager's approval) etc.

- ✉ Email: "[SGP_OM_Helpdesk](#)" group

Work Life Coaching Programme

An employee assistance programme with access to a team of work-life coaches to provide confidential support for work and personal challenges

- ☎ 1800-622-1329 (24 hrs)
- ✉ wlc@sg.humandynamic.com

Helpful links

Office phone directory

- For the full listing of staff extension numbers, [click here](#).

Discrimination, Harassment and Workplace Violence Policy

- For guidance on prompt resolution of issues/concerns raised by employees to ensure fair treatment and due process, [click here](#).

Travel & Entertainment Policy

- For guidelines on the reimbursement of expenses incurred when traveling on company business and entertainment expenses, [click here](#).

Personal Data Protection Act

- For information about how Manulife collects and uses employees' personal data throughout the employment relationship, [click here](#).

