

COMPANY PROFILE QUESTIONNAIRE

Name of Firm: Manulife Financial

Cities where Actuarial departments are located: Toronto, Kitchener-Waterloo

Say a few lines to a prospective actuary about your company:

Manulife Financial is committed to creating an environment where capable individuals can develop their skills and be recognized for their achievements. Manulife employees determine the future success of our dynamic organization. The Actuarial Development Program provides a collaborative work environment encouraging talented actuarial professionals to develop into superior risk managers and outstanding business leaders. Manulife Financial also promotes a strong actuarial community through social gatherings and networking events.

Actuarial Development Program members at Manulife have the opportunity to rotate every second year through a variety of roles that provide exposure to key actuarial disciplines such as pricing, valuation, financial modeling, marketing, risk management, asset liability management and corporate actuarial oversight. Members of the program are given support and opportunities to develop technical expertise, business integrity, a wide breadth of knowledge and superior communication and leadership skills.

Manulife's Senior Executives are highly supportive and directly involved in the Actuarial Development Program. The proven success of the program stems from the high priority Manulife places on creating an environment dedicated to helping Program Members achieve their actuarial fellowship with the Society of Actuaries and the Canadian Institute of Actuaries. This is accomplished through financial assistance for actuarial courses, study materials, textbooks and seminars as well as competitive study time that is supported by managers. Actuarial Development Program Members can expect roles with increasing levels of responsibility and compensation in conjunction with their work performance and successful progress through actuarial exams.

In addition to the highly competitive incentives of the Actuarial Development Program, Manulife offers a Total Rewards Program including an attractive base salary, annual bonus incentives, a share purchase plan, a comprehensive pension plan and flexible benefits options. Manulife Financial is committed to creating an environment that encourages individuals to develop their skills and rewards employees for their achievements.

Questions specific to the location responding to the questionnaire

Location: Toronto

Number of Actuarial staff: 140

Type of actuarial work performed at this location: Pricing, Valuation, Financial Modeling, Marketing, Product Development, Corporate Actuarial, Asset/Liability Management, Risk Management, Reinsurance

Average number of internships offered during the year: 25-30

Location: Kitchener-Waterloo

Number of Actuarial staff: 85

Type of actuarial work performed at this location: A variety of Pricing, Valuation and Finance roles across several business units, including: Canadian Finance, Individual Insurance, Individual Wealth Management, Group Benefits and Group Savings and Retirement Solutions.

Average number of internships offered during the year: 35-40