

Press Release

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Citibank Indonesia Kick Starts 2015 through Partnership with Manulife Aset Manajemen Indonesia

Jakarta, 28 January 2015 – Citibank N.A. (“Citi”) and PT Manulife Aset Manajemen Indonesia (“MAMI”) today announced a strategic partnership under which MAMI will provide investment solutions that will be distributed through 20 Citibank branches in 6 major cities across Indonesia. The new partnership further highlights Citi’s solutions for delivering on its commitment to being a trusted wealth advisor by providing personalized financial solutions to their customers.

“We are proud of the newly established partnership, which is based on a mutual belief that customers should remain our number one priority,” said Lauren Sulistiawati, Country Business Manager for Global Consumer Banking with Citi Indonesia. “Our partnership with MAMI means we now have partnerships with the top-three fund houses in the country. This represents a greater value proposition for our customers by enhancing product diversification while also reducing counterparty risk. It also strengthens the Wealth Advisory pillar of our Citigold Services offerings.”

Legowo Kusumonegoro, President Director of PT Manulife Aset Manajemen Indonesia said, “This partnership is an example of effective collaboration between two strong institutions: Citi, as one of the leading financial institutions that provide comprehensive financial solutions to their clients, and MAMI, as one of the most prominent, prudent and innovative fund houses in Indonesia. Together, Citi and MAMI will provide innovative products and services to customers.”

In the first phase of this partnership, Citi and MAMI have launched a mutual fund product named **Manulife Saham Strategi Unggulan (MANSATU)**. Kusumonegoro explained, “Mutual funds can be a good alternative for investors, as they are available in various asset classes and provide the potential for higher returns than term deposits.” The MANSATU fund aims to provide profitable long-term investment in predominantly equity securities. It offers an investment composition of 80-100% equities and 0-20% fixed income and money market instruments. The fund also has the flexibility to invest in large cap or small and mid-cap stocks.

According to the Citi FinQ (Financial Quotient) survey 2014, on top of cash and property, an increasing number of Indonesians are beginning to realize the benefits of diversifying their investment portfolios. One of the portfolio options considered is mutual funds. The survey also indicated that more than 63% of respondents consider the variety and quality of financial products available as keys when choosing a wealth management bank.

“The introduction of MANSATU adds to the list of high-quality financial products that we offer through Citigold,” stated Ivan Jaya, Head of Wealth Management, Citi Indonesia. “We are optimistic that this product can become a viable option for our customers, who are ready to diversify into mutual funds to reach their financial goals.”

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Citi

Citi, the leading global bank, has approximately 200 million customer accounts and does business in more than 160 countries and jurisdictions. Citi provide consumers, corporations, governments and institutions with a broad range of financial products and services, including consumer banking and credit, corporate and investment banking, securities brokerage, transaction services, and wealth management.

Additional information may be found at www.citigroup.com | Twitter: @Citi | YouTube: www.youtube.com/citi | Blog: <http://new.citi.com> | Facebook: www.facebook.com/citi | LinkedIn: www.linkedin.com/company/citi

Citigold

Citigold is Citi's dedicated and premium service for affluent market, targeting in delivering exclusive world-class banking products and services. Citigold provide clients access to enhanced levels of services and benefit with products and services that focus on three main pillar: wealth management, global banking and rewards & privileges.

Through Citigold checking account, clients are eligible for greater recognition and a wider range of benefits, from the banking capabilities of Citibank and the global investment insights of Citi Personal Wealth Management.

About PT Manulife Aset Manajemen Indonesia

Established in 1996, PT Manulife Aset Manajemen Indonesia ("MAMI"), a member of Manulife, offers investment management and mutual fund products in Indonesia. Since its establishment, the company has consistently maintained its position as one of the leading investment management companies in the Indonesian mutual fund and discretionary fund industry, with assets under management of IDR48.57 trillion as at 30 September 2014. In 2014, MAMI was named The Best Fund House by Bisnis Indonesia, while in 2013 MAMI received the Fund House of The Year award from AsianInvestor. MAMI has a range of 19 mutual funds comprising Fixed Income, Equity (including Sharia Equity), Balanced and Money Market products, supported by its professional and experienced investment teams. MAMI was the first investment management company in Indonesia to launch an equity fund, named Manulife Institutional Equity Fund, specifically for institutional investors. MAMI was also the first investment management company in Indonesia to launch an equity fund denominated in US dollars, the Manulife Greater Indonesia Fund. MAMI is part of Manulife Asset Management, the global asset management arm of Manulife.

About Manulife Asset Management

Manulife Asset Management is the global asset management arm of Manulife, providing comprehensive asset management solutions for institutional investors and investment funds in key markets around the world. This investment expertise extends across a broad range of public and private asset classes, as well as asset allocation solutions. As at 30 September 2014, assets under management for Manulife Asset Management were approximately US\$276 billion. Manulife Asset Management's public markets units have investment expertise across a broad range of asset classes including public equity and fixed income, and asset allocation strategies. Offices with full investment capabilities are located in the United States, Canada, the United

Kingdom, Japan, Hong Kong, Singapore, Taiwan, Indonesia, Thailand, Vietnam, Malaysia, and the Philippines. In addition, Manulife Asset Management has a joint venture asset management business in China, Manulife TEDA. The public markets units of Manulife Asset Management also provide investment management services to affiliates' retail clients through product offerings of Manulife and John Hancock. John Hancock Asset Management and Declaration Management and Research are units of Manulife Asset Management. Additional information about Manulife Asset Management may be found at ManulifeAM.com.

About Manulife

Manulife is a leading Canada-based financial services group with principal operations in Asia, Canada and the United States. Clients look to Manulife for strong, reliable, trustworthy and forward-thinking solutions for their most significant financial decisions. Our international network of employees, agents and distribution partners offers financial protection and wealth management products and services to millions of clients. We also provide asset management services to institutional customers. Funds under management by Manulife and its subsidiaries were approximately US\$591 billion as at 30 September 2014. We operate as John Hancock in the US and as Manulife in other parts of the world. Manulife Financial Corporation trades as 'MFC' on the TSX, NYSE and PSE, and under '945' on the SEHK. Manulife can be found on the Internet at manulife.com

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