



Bob Cassato

Executive Vice President of Distribution
John Hancock Financial Services



Bob Cassato is Executive Vice President of Distribution for John Hancock Financial, the U.S. division of Toronto-based Manulife Financial Corporation.

He also is Chairman of Manulife Wood Logan, the marketing and distribution arm for the company's variable annuities.

Mr. Cassato, who joined the company in 1990, has held various positions, beginning with National Sales Manager at Wood Logan.

Before joining Manulife and Wood Logan, Mr. Cassato was Executive Vice President at Integrated Capital Services.

Mr. Cassato graduated from Loyola University with a B.S. in Psychology and earned an M.B.A. in Finance from DePaul University. He is also a Registered Principal.

About John Hancock Financial and Manulife Financial Corporation

John Hancock Financial is a unit of Manulife Financial Corporation (the Company), a leading Canadian-based financial services group serving millions of customers in 22 countries and territories worldwide. Operating as Manulife Financial in Canada and in most of Asia, and primarily as John Hancock in the United States, the Company offers clients a diverse range of financial protection products and wealth management services through its extensive network of employees, agents and distribution partners.

Manulife Financial Corporation trades as 'MFC' on the TSX, NYSE and PSE, and under '945' on the SEHK. Manulife Financial can be found on the Internet at www.manulife.com.

The John Hancock unit, through its insurance companies, comprises one of the largest life insurers in the United States. John Hancock offers a broad range of financial products and services, including life insurance, fixed and variable annuities, mutual funds, 401(k) plans, long term care insurance, college savings, and other forms of business insurance. Additional information about John Hancock may be found at www.johnhancock.com.