



James D. Gallagher

Executive Vice President

Manulife Global Compliance and

John Hancock Government, Public and Community Relations



James D. Gallagher is Executive Vice President, Global Compliance Chief, for Toronto-based Manulife Financial Corporation. In this role, he reports directly to the Risk Management Committee of Manulife's Board of Directors. In addition to his Global Compliance responsibilities, Mr. Gallagher, who is based in Boston, is responsible for Government, Public and Community Relations for John Hancock Financial Services, Manulife's U.S. division. He also is the President of John Hancock Life Insurance Company of New York and serves on the Board of Directors of that company and its parent, John Hancock Life Insurance Company (U.S.A.).

Previously, Mr. Gallagher served as General Counsel to Manulife USA. He also was President of John Hancock Trust, an investment company underlying variable insurance products with assets exceeding \$30 billion.

Before joining Manulife in Boston in 1994, Mr. Gallagher was Vice President and Associate General Counsel for the Canadian Operations of Prudential Insurance Company of America and also served as Assistant General Counsel with Prudential at its Newark, NJ, headquarters.

Mr. Gallagher graduated with a B.A. in Political Science from St. Michael's College, University of Toronto and later earned a J.D. from Ohio Northern University's College of Law.

About John Hancock Financial and Manulife Financial Corporation

John Hancock Financial is a unit of Manulife Financial Corporation, a leading Canada-based financial services group serving millions of customers in 21 countries and territories worldwide.

In 2012, John Hancock celebrates 150 years of serving clients across the United States, while Manulife celebrates its 125th anniversary.

Operating as Manulife Financial in Canada and in most of Asia, and primarily as John Hancock in the United States, Manulife Financial Corporation 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, annuities, fixed products, 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.