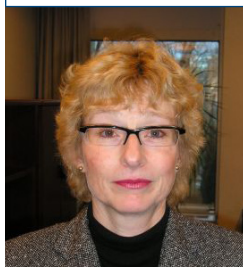




Lynne Patterson FSA, FCIA
Senior Vice President & Chief Financial Officer
John Hancock Financial Services



Lynne Patterson is Senior Vice President and Chief Financial Officer for John Hancock Financial, the U.S. division of Toronto-based Manulife Financial Corporation.

Ms. Patterson, who took on her current role in 2007, is responsible for the financial management and control of John Hancock, and for general oversight and coordination of the chief financial officers of all U.S. Division product lines.

Before moving to John Hancock, Ms. Patterson was Senior Vice President of Corporate Risk Management at Manulife's corporate offices. She was responsible for overseeing Manulife's enterprise risk management program, its global risk management program for product design and pricing risks as well as its integrated risk measurement initiative. Previously she was Chief Financial Officer in the Reinsurance Division.

Before joining the company in 1998, she held a number of positions at Swiss Re and at North American Life.

Ms. Patterson graduated from Queen's University in Kingston, Ontario, with a Bachelor of Science in Mathematics. She is a Fellow of the Society of Actuaries and the Canadian Institute of Actuaries.

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.