Ron McHugh

Senior Vice President & General Manager, Fixed Products
John Hancock Financial Services

Ron McHugh is Senior Vice President and General Manager, Fixed Products, for John Hancock Financial, the U.S. division of Toronto-based Manulife Financial Corporation.

Mr. McHugh, who took on his current role in 2005, has overall general management responsibility for the Company's fixed annuity, institutional spread and fee-based businesses.

Before Manulife acquired John Hancock in April 2004, Mr. McHugh, who joined Hancock in 1981, was John Hancock's Treasurer. Before that, he directed the company's Guaranteed & Structured Financial Products area. He also had held a number of management positions in the company's Corporate and Investment divisions.

Mr. McHugh is President of the John Hancock Life Insurance Company of Vermont as well as a Trustee on the Board of Trustees with The Boston Harbor Association.

Mr. McHugh graduated from Boston University with a B.A in Math and an M.A. in Statistics. He is a Fellow of the Society of Actuaries and a Chartered Financial Analyst.

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.