

A Global Leader

- Manulife Financial ranks as the 6th largest public life insurer in the world and the 2nd largest in North America **based on market capitalization.**
(Source: Thomson Reuters 3/31/10)
- The Manulife Financial Companies have approximately 24,000 employees worldwide, **including approximately 4,000 employees in Boston, MA.**
- Manulife Financial operates in **22 countries and territories worldwide.**

Financial Results

- For the quarter ended March 31, 2010, the U.S. Division operations doing business under the John Hancock brand (John Hancock)² earned \$462 million, contributing 42% to Manulife Financial's total shareholder earnings of \$1.1 billion.
- Total premiums and deposits for the quarter from John Hancock were \$8.8 billion or 53% of Manulife Financial's overall premiums and deposits of \$16.5 billion.
- Funds under management by John Hancock were \$244.5 billion, 56% of the \$439.6 billion in funds under management by Manulife and its subsidiaries as of March 31, 2010.

Premier Market Positions

- 96% of U.S. consumers are aware of the John Hancock brand for financial services.³
- John Hancock provides solutions for eight of consumers' top 10 financial concerns, including the need to plan for retirement, the cost of healthcare/medical expenses, outliving savings and financial security after retirement.⁵

	MFC NYSE ¹		S&P 500		S&P Life/Health	
Date	Close		Close		Close	
4/28/04*	\$18.55		\$1122.41		\$203.87	
3/31/10	\$19.69	+6.1%	\$1169.43	+4.2%	\$240.74	+18.1%

**Date of merger of Manulife Financial Corporation and John Hancock Financial Services, Inc.*

Top 10 Global Life Insurers ranked by 3/31/10 Market Capitalization

Rank		\$ billions
1	China Life	\$122.5
2	AXA	\$51.0
3	ING	\$38.3
4	Generali	\$37.4
5	MetLife	\$35.6
6	Manulife (inclusive of John Hancock) ²	\$34.7
7	Prudential Financial	\$28.2
8	Great-West Lifeco	\$27.2
9	AFLAC	\$25.5
10	Prudential PLC	\$21.0

Source: Thomson Reuters 3/31/10

U.S. Market Rankings⁴

#1 Variable Life	#3 Fixed Annuities
#1 Group LTC Insurance	#4 Total Life
#1 Individual LTC Insurance	#6 College Savings
#1 Small Case 401(k) Plans	#9 Variable Annuities
#2 Universal Life	#13 Mutual Funds
#2 Survivorship Life	

Financial Strength Ratings are Among the Highest in the Industry.⁶

- AA+** Standard & Poor's (2nd highest of 21 ratings) – Very strong financial security characteristics.
- Aa3** Moody's (4th highest of 21 ratings) – Excellent financial security.
- A+** A.M. Best (2nd highest of 15 ratings) – Superior ability to meet ongoing obligations.
- AA** Fitch Ratings (3rd highest of 21 ratings) – Very strong capacity to meet policyholder and contract obligations.

¹ All dollar amounts in fact sheet are US\$.

² U.S. Division (John Hancock) consists of U.S. Insurance and U.S. Wealth Management reporting segments. U.S. Insurance, which consists of JH Life and JH Long-Term Care businesses, offers protection and accumulation-oriented life insurance, as well as long-term care insurance products and services to select markets. U.S. Wealth Management, which consists of JH Retirement Plan Services, JH Variable Annuities, JH Mutual Funds and JH Fixed Products businesses, provides clients with a wide selection of wealth management products and services for their personal, family and business needs. In the United States, long-term care insurance, life insurance and annuity products are issued by the following companies: John Hancock Life Insurance Company (U.S.A.) (not licensed in New York), John Hancock Life Insurance Company of New York, and John Hancock Life & Health Insurance Company. Investment products are distributed by John Hancock Distributors, LLC and John Hancock Funds LLC

³ Chadwick Martin and Bailey, 2007

⁴ Variable, Universal, Survivorship and Total Life based on 100% of Recurring Premium plus 10% of Single Premium plus 10% of Excess Premium (LIMRA, 3/31/10 YTD); Group LTC based on new sales (LIMRA, 12/31/09); Individual LTC based on new sales (LIMRA, 3/31/10); 401(k) based upon plans among insurance companies, mutual fund companies and banks (2010 CFO Magazine 401(k) Provider Guide Study, May 2010); Fixed Annuities based on fixed-rate sales for 2010, inclusive of fixed deferred annuities, individual annuities and structured settlements. Fixed deferred annuities exclude index and market value adjusted annuities up to 9/30/2009 and exclude index and book value adjusted annuities starting 10/1/2009 (LIMRA, 3/31/10); College Savings based on advisor-sold, non-proprietary, multi-managed 529 plans ranked by assets (FRC, 3/31/10); Variable Annuities based on sales within the non-proprietary broker/dealer segment (VARDS, 3/31/10 YTD); and Mutual Funds based on new sales within the non-proprietary channel (Investment Company Institute, 3/31/10 YTD).

⁵ Yankelevich, Inc market research (2004)

⁶ Financial Strength Ratings, which are current as of July 1, 2010 and subject to change, apply to the main life operating companies of Manulife Financial Corporation including The Manufacturers Life Insurance Company, John Hancock Life Insurance Company (USA), John Hancock Life & Health Insurance Company, and John Hancock Life Insurance Company of New York as a measure of the respective issuing company's claims-paying ability. The ratings are not an assessment or recommendation of specific products, the performance of these products, the value of any investment in these products upon withdrawal or the individual securities held in any portfolio.