



Since the 4/28/04 merger of John Hancock Financial Services, Inc. and Manulife Financial Corporation, the stock price of Manulife Financial Corporation (Manulife Financial) has outperformed the S&P 500.

	MFC NYSE Equity <sup>1</sup>		S&P 500 Index		S&P Life/Health Index	
Date	Px Last		Px Last		Px Last	
4/28/04	\$18.55	0%	\$1,122.41	0%	\$203.87	0%
9/30/08	\$36.69	98%	\$1,164.74	4%	\$292.58	44%

### Top 10 Global Life Insurers – Ranked by 9/30/08 Market Capitalization

Rank		\$MM
1.	China Life	\$76,805
2.	AXA	\$66,375
3.	<b>Manulife (inclusive of John Hancock)<sup>2</sup></b>	<b>\$53,738</b>
4.	Generali	\$46,306
5.	ING	\$43,607
6.	MetLife	\$39,748
7.	Prudential Financial	\$30,600
8.	AFLAC	\$27,977
9.	Great-West Lifeco	\$26,416
10.	Aviva	\$22,739

Source: Thomson Reuters 9/30/08

### Financial results have been strong.

- For the quarter ended September 30, 2008, the U.S. companies doing business under the John Hancock brand (John Hancock Companies)<sup>2</sup> earned \$311 million, contributing 63.3% to Manulife Financial's total shareholder earnings of \$491 million.
- Total premiums and deposits for the quarter from the John Hancock Companies were \$9.8 billion or 62.1% of Manulife Financial's overall premiums and deposits of \$15.8 billion.
- Funds under management by John Hancock Companies were \$211.4 billion, 58.2% of the \$363.5 billion in funds under management by Manulife and its subsidiaries as of September 30, 2008.

### John Hancock Companies hold premier market positions

- 96% of U.S. consumers are aware of the John Hancock brand for financial services.<sup>3</sup>
- The John Hancock Companies provide solutions for 8 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.<sup>5</sup>

### U.S. Market Rankings<sup>4</sup>

- #1 Total Life
- #1 Variable Life
- #1 Universal Life
- #1 Survivorship Life
- #1 Small Case 401(k) Plans
- #2 Group LTC Insurance
- #2 Individual LTC Insurance
- #2 College Savings
- #3 Variable Annuities
- #10 Fixed Annuities
- #14 Mutual Funds

### Financial strength ratings are among the highest in the industry.<sup>6</sup> As of September 30, 2008:

	S&P	Moody's	A.M. Best	Fitch Ratings	DBRS
The Manufacturers Life Insurance Company	AAA	Aa1	A++	AA+	IC-1
John Hancock Companies <sup>6</sup>	AAA	Aa1	A++	AA+	Not rated

<sup>1</sup> All dollar amounts in fact sheet are US\$.

<sup>2</sup> 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, John Hancock Life Insurance Company and John Hancock Variable Life Insurance Company (not licensed in New York). Securities are distributed by John Hancock Distributors, LLC and John Hancock Funds LLC

<sup>3</sup> Chadwick Martin and Bailey, 2007

<sup>4</sup> Total, Universal, Variable and Survivorship Life based on 100% of Recurring Premium plus 10% of Single Premium plus 10% of Excess Premium (LIMRA, 6/30/08); 401(k) based upon plans among insurance companies, mutual fund companies and banks (2008 CFO Magazine 401(k) Buyers Guide Study, May 2008); Group LTC based on new sales (LIMRA, 6/30/08); Individual LTC based on new sales (LIMRA, 6/30/08); College Savings based on non-proprietary, multi-managed 529 plans ranked by assets (FRC, June 2008); Variable Annuities based on sales within the non-proprietary broker/dealer segment (VARDS, 6/30/08 YTD); Fixed Annuities based on fixed-rate sales through Q2, inclusive of book value, immediate and structured settlements, excluding market value adjusted annuities (LIMRA, 6/30/08 YTD); and Mutual Funds based on new sales within the non-proprietary channel (Investment Company Institute, 6/30/08 YTD).

<sup>5</sup> Yankelovich, Inc market research (2004)

<sup>6</sup> Insurance ratings, which are subject to change, apply to The Manufacturers Life Insurance Company and its subsidiaries including the John Hancock Companies other than John Hancock Distributors, LLC and John Hancock Funds LLC, as a measure of the respective issuing company's claims-paying ability, but not specifically to its products, the performance of these products, the value of any investment in these products upon withdrawal or to the individual securities held in any portfolio. **Standard & Poor's**, AAA (Highest of 21 ratings) - Extremely strong financial security characteristics. • **Moody's**, Aa1 (2nd highest of 21 ratings) - Excellent in financial strength. • **A.M. Best**, A++ (Highest of 16 ratings) - Superior ability to meet ongoing obligations. • **Fitch Ratings**, AA+ (2nd highest of 21 ratings) - Very strong capacity to meet policyholder and contract obligations • **DBRS**, IC-1 (Highest of 6 ratings) – Superior credit quality.