

Since the April 28, 2004 merger of John Hancock Financial Services, Inc. and Manulife Financial Corporation (MFC), MFC has outperformed the S&P 500 and the S&P Life/Health indices.

	MFC NYSE ¹		S&P 500		S&P Life/Health	
Date	Close		Close		Close	
4/28/04	\$18.55		\$1122.41		\$203.87	
7/31/09	\$24.31	+31.1%	\$987.48	-12.0%	\$179.23	-12.1%

A Global Leader

- Manulife Financial ranks as the 3rd largest public life insurer in the world and the largest in North America based on market capitalization.
(Source: Thomson Reuters 7/31/09)
- 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 June 30, 2009, the U.S. Division operations doing business under the John Hancock brand (John Hancock)² earned \$788 million, contributing 52% to Manulife Financial's total shareholder earnings of \$1.5 billion.
- Total premiums and deposits for the quarter from John Hancock were \$8.5 billion or 52% of Manulife Financial's overall premiums and deposits of \$16.5 billion.
- Funds under management by John Hancock were \$204.9 billion, 57% of the \$362.0 billion in funds under management by Manulife and its subsidiaries as of June 30, 2009.

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

Top 10 Global Life Insurers ranked by 7/31/09 Market Capitalization

Rank		\$ billions
1	China Life	\$122.6
2	AXA	\$43.9
3	Manulife (inclusive of John Hancock) ²	\$39.0
4	Generali	\$33.2
5	MetLife	\$27.8
6	ING	\$26.3
7	Great-West Lifeco	\$22.6
8	Prudential Financial	\$20.2
9	Sun Life	\$19.1
10	Prudential PLC	\$18.8

Source: Thomson Reuters 7/31/09

U.S. Market Rankings⁴

#1 Survivorship Life	#2 Variable Life
#1 Group LTC Insurance	#2 Variable Annuities
#1 Individual LTC Insurance	#4 College Savings
#1 Small Case 401(k) Plans	#8 Fixed Annuities
#2 Total Life	#22 Mutual Funds
#2 Universal 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 Insurance Company. Investment products are distributed by John Hancock Distributors, LLC and John Hancock Funds LLC Chadwick Martin and Bailey, 2007

³ Survivorship, Total, Universal and Variable Life based on 100% of Recurring Premium plus 10% of Single Premium plus 10% of Excess Premium (LIMRA, 6/30/09 YTD); Group LTC based on new sales (LIMRA, 12/31/08); Individual LTC based on new sales (LIMRA, 3/31/09); 401(k) based upon plans among insurance companies, mutual fund companies and banks (2009 CFO Magazine 401(k) Provider Guide Study, May 2009); Variable Annuities based on sales within the non-proprietary broker/dealer segment (VARDS, 3/31/09 YTD); College Savings based on advisor-sold, non-proprietary, multi-managed 529 plans ranked by assets (FRC, 6/30/09); Fixed Annuities based on fixed-rate sales for first quarter, inclusive of book value, immediate and structured settlements, excluding index and market value adjusted annuities (LIMRA, 3/31/09 YTD); and Mutual Funds based on new sales within the non-proprietary channel (Investment Company Institute, 6/30/09 YTD).

⁵ Yankelovich, Inc market research (2004)

⁶ Insurance ratings, which are current as of Aug. 12, 2009 and 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.