



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 ¹		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%
06/30/08	\$34.71	87%	\$1,280.00	14%	\$277.14	36%

Top 10 Global Life Insurers – Ranked by 6/30/08 Market Capitalization

Rank		\$MM
1.	China Life	\$72,669
2.	ING Groep	\$66,359
3.	AIG	\$65,940
4.	AXA	\$61,312
5.	Generali	\$54,138
6.	Manulife (inclusive of John Hancock)²	\$52,621
7.	MetLife	\$37,482
8.	AFLAC	\$29,851
9.	AVIVA	\$26,496
10.	Prudential Financial	\$25,927

Source: Thomson Reuters 6/30/08

Financial results have been strong.

- For the quarter ended June 30, 2008, the U.S. companies doing business under the John Hancock brand (John Hancock Companies)² earned \$489.1 million, contributing 49.0% to Manulife Financial's total shareholder earnings of \$998.0 million.
- Total premiums and deposits for the quarter from the John Hancock Companies were \$10.2 billion or 59.6% of Manulife Financial's overall premiums and deposits of \$17.1 billion.
- Funds under management by John Hancock Companies were \$226.9 billion, 57.7% of the \$393.0 billion in funds under management by Manulife and its subsidiaries as of June 30, 2008.

John Hancock Companies hold premier market positions

- 96% of U.S. consumers are aware of the John Hancock brand for financial services.³
- 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.⁵

U.S. Market Rankings⁴

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

Financial strength ratings are among the highest in the industry.⁶ As of June 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 ⁶	AAA	Aa1	A++	AA+	Not rated

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

² 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

³ Chadwick Martin and Bailey, 2007

⁴ Total, Variable and Universal Life based on total annualized premiums (LIMRA, 3/31/08); Group LTC based on new sales (LIMRA, 12/31/07); Individual LTC based on new sales (LIMRA, 3/31/08); 401(k) based upon plans among insurance companies, mutual fund companies and banks (2007 CFO Magazine 401(k) Buyers Guide Study, May 2007); College Savings based on non-proprietary, multi-managed 529 plans ranked by assets (FRC, December 2007); Variable Annuity based on sales within the non-proprietary broker/dealer segment (VARDS, 3/31/08); Fixed Annuities based on fixed-rate Q1 sales, inclusive of book value, immediate and structured settlements, excluding market value adjusted annuities (LIMRA, 3/31/08); and Mutual Funds based on new sales within the non-proprietary channel (Investment Company Institute, 3/31/08 YTD).

⁵ Yankelovich, Inc market research (2004)

⁶ 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. Moody's ratings do not apply to John Hancock Life Insurance Company of New York.

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.