

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 <sup>1</sup>		S&P 500		S&P Life/Health	
Date	Close		Close		Close	
4/28/04	\$18.55		\$1122.41		\$203.87	
<b>4/30/09</b>	<b>\$17.10</b>	<b>-7.8%</b>	<b>\$872.81</b>	<b>-22.2 %</b>	<b>\$136.50</b>	<b>-33.0%</b>

### A Global Leader

- Manulife Financial ranks as the 4<sup>th</sup> largest public life insurer in the world and the largest in North America based on market capitalization. (Source: Thomson Reuters 4/30/09)
- The Manulife Financial Companies have approximately 24,000 employees worldwide, including approximately 4,000 employees in Boston, MA.
- Manulife Financial operates in 19 countries and territories worldwide.

### Financial Results

- For the quarter ended March 31, 2009, the John Hancock Companies<sup>2</sup> recorded a loss of \$579 million, relative to a total company loss of \$857.4 million.
- Total premiums and deposits for the quarter from the John Hancock Companies were \$8.5 billion or 55% of Manulife Financial's overall premiums and deposits of \$15.5 billion.
- Funds under management by John Hancock Companies were \$186.5 billion, 58% of the \$321.7 billion in funds under management by Manulife and its subsidiaries as of March 31, 2009.

### 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 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.<sup>5</sup>

### Top 10 Global Life Insurers ranked by 4/30/09 Market Capitalization

Rank		\$ billions
1	China Life	\$98.4
2	AXA	\$35.3
3	Generali	\$28.9
4	Manulife (inclusive of John Hancock) <sup>2</sup>	\$27.5
5	MetLife	\$24.3
6	ING	\$19.4
7	Great-West Lifeco	\$16.3
8	Prudential PLC	\$14.6
9	AFLAC	\$13.5
10	Sun Life	\$13.1

Source: Thomson Reuters 4/30/09

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

#1 Variable Life	#2 Variable Annuities
#1 Survivorship Life	#3 Total Life
#1 Group LTC Insurance	#6 College Savings
#1 Individual LTC Insurance	#9 Fixed Annuities
#1 Small Case 401(k) Plans	#24 Mutual Funds
#2 Universal Life	

### Financial Strength Ratings are Among the Highest in the Industry.<sup>6</sup>

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

<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> Variable, Survivorship, Universal and Total Life based on 100% of Recurring Premium plus 10% of Single Premium plus 10% of Excess Premium (LIMRA, 3/31/09 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 (2008 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 non-proprietary, multi-managed 529 plans ranked by assets (FRC, 9/30/08); Fixed Annuities based on fixed-rate sales for fourth quarter, inclusive of book value, immediate and structured settlements, excluding index and market value adjusted annuities (LIMRA, 12/31/08 YTD); and Mutual Funds based on new sales within the non-proprietary channel (Investment Company Institute, 3/31/09 YTD).

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

<sup>6</sup> Insurance ratings, which are current as of June 22, 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.