



Craig Raymond
Chief Risk Officer & Chief Actuary
John Hancock Financial Services



Craig Raymond is Chief Risk Officer & Chief Actuary for John Hancock Financial, the U.S. division of Toronto-based Manulife Financial Corporation.

Mr. Raymond's position spans the entire organization and he is responsible for monitoring all risks including strategic, insurance, market and liquidity, credit and operational risks. He also is a member of Manulife's Global Asset Liability, Global Finance and Product Oversight Committees.

Mr. Raymond, who joined John Hancock in 2009, previously was with The Hartford Financial Services Group, where most recently he was Senior Vice President, Enterprise Corporate Development, overseeing all merger and acquisition activity.

Before that, he was The Hartford's Chief Risk Officer for four years, directing efforts to enhance risk management functions. He had previously held the position of Chief Actuary of Hartford Life, with responsibility for product profitability, capital allocation and valuation.

Mr. Raymond graduated from the Wharton School, University of Pennsylvania, with a B.S. in Economics.

He is also a Fellow of the Society of Actuaries, a Member of the American Academy of Actuaries and previously served as Vice President of the Society of Actuaries.

About John Hancock Financial and Manulife Financial Corporation

John Hancock Financial is a unit of Manulife Financial Corporation (the Company), a leading Canadian-based financial services group serving millions of customers in 22 countries and territories worldwide. Operating as Manulife Financial in Canada and in most of Asia, and primarily as John Hancock in the United States, the Company offers clients a diverse range of financial protection products and wealth management services through its extensive network of employees, agents and distribution partners.

Manulife Financial Corporation trades as 'MFC' on the TSX, NYSE and PSE, and under '945' on the SEHK. Manulife Financial can be found on the Internet at www.manulife.com.

The John Hancock unit, through its insurance companies, comprises one of the largest life insurers in the United States. John Hancock offers a broad range of financial products and services, including life insurance, fixed and variable annuities, mutual funds, 401(k) plans, long term care insurance, college savings, and other forms of business insurance. Additional information about John Hancock may be found at www.johnhancock.com.