

**Q3 Highlights**

**Sept. 30:** John Hancock Mutual Funds ends quarter with 16 four- & five-star rated funds, on a traditional and load-waived basis.

(Source: Morningstar, Inc.)<sup>1</sup>

**Sept. 14:** John Hancock Life Insurance wins five awards for marketing and communications excellence from the Insurance Marketing and Communications Association.

**Sept. 14:** John Hancock Financial Network launches Wellness Program for its financial services firms across the country.

**Sept. 6:** Bloomberg names a John Hancock fund its number-one Global Bond Fund. Another John Hancock fund places third in Bloomberg's rankings.

**Aug. 26:** A John Hancock fund is ranked among the top-five rated Diversified Bond Mutual Funds for the second consecutive month by Zacks.

**Aug. 25:** John Hancock Retirement Plan Services receives 14 marketing awards from the Insurance and Financial Communications Association.

**Aug. 16:** John Hancock Retirement Plan Services launches Education Resource Center website for plan sponsors, plan consultants and financial representatives.

**Aug. 3:** John Hancock awarded Bike Friendly Silver Award from the City of Boston.

**Strong Claims Paying Ability/Financial Strength Ratings<sup>6</sup>**

- A+** **A.M. Best** (2<sup>nd</sup> highest of 15 ratings) – Superior ability to meet ongoing obligations
- AA-** **Fitch Ratings** (4<sup>th</sup> highest of 21 ratings) – Very strong capacity to meet policyholder and contract obligations
- A1** **Moody's** (5<sup>th</sup> highest of 21 ratings) – Good financial security
- AA-** **Standard & Poor's** (4<sup>th</sup> highest of 21 ratings) – Very strong financial security characteristics

**A Global Leader**

John Hancock Financial Services is a unit of Manulife Financial Corporation, a leading Canadian-based financial-services group serving millions of customers in 21 countries and territories worldwide. Manulife Financial ranks as the 12<sup>th</sup> largest public life insurer in the world and the third-largest in North America based on market capitalization. (Source for rankings: Thomson Reuters 10/31/11)

**Financial Results**

- Total premiums and deposits for the quarter from John Hancock<sup>2</sup> were \$8.6 billion or 54% of Manulife Financial's overall Q3 2011 premiums and deposits.
- Funds under management by John Hancock were \$266.2 billion, 56% of the total funds under management by Manulife and its subsidiaries as of Sept. 30, 2011.

**Premier Market Positions**

- John Hancock holds top-tier brand awareness ranking with a 94% awareness score with U.S. consumers.<sup>3</sup>
- 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.<sup>4</sup>
- U.S. market rankings<sup>5</sup> are:
 

<b>#1</b> Small Case 401(k) Plans	<b>#6</b> Mutual Funds
<b>#1</b> Variable Life	<b>#6</b> College Savings
<b>#3</b> Individual LTC Insurance	<b>#6</b> Total Life

NOTE: All dollar amounts in fact sheet are U.S.\$, unless otherwise indicated.

**FOOTNOTES:** (1) For each fund with at least a 3-year history, Morningstar calculates a Morningstar Rating based on a Morningstar Risk-Adjusted Return that accounts for variation in a fund's monthly performance (including effects of sales charges, loads and redemption fees), placing more emphasis on downward variations and rewarding consistent performance. The top 10% of funds in each category, the next 22.5%, 35%, 22.5% and bottom 10% receive 5, 4, 3, 2 or 1 star, respectively. The Overall Morningstar Rating for a fund is derived from a weighted average of the performance associated with its 3-, 5- and 10-year (if applicable) Morningstar Rating metrics. Past performance is no guarantee of future results. The overall rating includes the effects of sales charges, loads and redemption fees, while the load-waived does not. Load-waived rating for Class A shares should only be considered by investors who are not subject to a front-end sales charge. •• (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 & Health Insurance Company. Investment products are distributed by John Hancock Distributors, LLC and John Hancock Funds LLC. •• (3) Chadwick Martin and Bailey, 2007. •• (4) Yankelovich, Inc market research (2004) •• (5) 401(k) based upon plans among insurance companies, mutual fund companies and banks (2011 CFO Magazine 401(k) Provider Guide Study, May 2011); Variable and Total Life based on 100% of Recurring Premium plus 10% of Single Premium plus 10% of Excess Premium (LIMRA, 9/30/11 YTD); Individual LTC based on new sales (LIMRA, 9/30/11); Mutual Funds rank based on net new flows, and is calculated including only John Hancock retail long-term open-end funds, excluding money market funds and covers only classes A, B, C, and I shares (Strategic Insight Simfund, 9/30/11 YTD); College Savings is based on advisor sold, 529 plans ranked by assets (FRC, 9/30/11) •• (6) Strong Claims Paying Ability/Financial Strength Ratings, which are current as of Dec. 6, 2011 and subject to change, apply to the main life operating companies of Manulife Financial Corporation including The Manufacturers Life Insurance Company, John Hancock Life Insurance Company (USA), John Hancock Life & Health Insurance Company, and John Hancock Life Insurance Company of New York as a measure of the respective issuing company's claims-paying ability. The ratings are not an assessment or recommendation of specific products, the performance of these products, the value of any investment in these products upon withdrawal or the individual securities held in any portfolio.