

Recent Highlights

February: JH Insurance Launches New Term Life Insurance Product

March: Two of John Hancock Investments Top-Performing Funds Mark Three-Year Anniversaries, Strong Performance

March: John Hancock Investments Wins "Ad Campaign of the Year" at Mutual Fund Industry Awards; Honored with Hall of Fame Award

April: <u>Investor Sentiment Reaches Highest Points in</u> <u>Five Years, According to John Hancock Survey</u>

April: John Hancock Investments Honored With 2015 Lipper Fund Awards

April: John Hancock Introduces a Whole New
Approach to Life Insurance in the U.S. That Rewards
Customers for Healthy Living

April: Manulife Completes Transaction with New York Life, Significantly Expanding John Hancock's Retirement Plan Services Business

April: Signator Supports Advisors with Continuity Plan

April: John Hancock Supports 119th Boston Marathon

April: <u>John Hancock Insurance Announces Strategic</u> Relationship with Synodex

A Global Leader

John Hancock Financial is a unit of Manulife Financial Corporation, a leading Canada-based financial services company with principal operations in Asia, Canada and the United States.

Financial Results

- For the quarter ended March 31, 2015, the U.S. Division operations doing business under the John Hancock brand (John Hancock)¹ reported net income attributed to shareholders of \$389 million.²
- Total premiums and deposits for the quarter from John Hancock were \$11.6 billion.³
- John Hancock's assets under management were \$349.8 billion as of March 31, 2015.³

Strong Financial Strength/Claims Paying Ability Rating 4

- **A+ A.M. Best** (2nd highest of 15 ratings)

 Superior ability to meet ongoing insurance obligations
- **AA- Fitch Ratings** (4th highest of 19 ratings) *Very strong capacity to meet policyholder and contract obligations*
- **A1 Moody's** (5th highest of 21 ratings) *Low credit risk*
- **AA- Standard & Poor's** (4th highest of 21 ratings) *Very strong financial security characteristics*

Premier Market Positions

- John Hancock holds top-tier brand awareness ranking with an 89% awareness score with U.S. consumers.
- Americans today turn to John Hancock to address many of the financial needs they worry about the most, including planning for retirement, the cost of healthcare/medical expenses, outliving their savings and losing a loved one.
- U.S. market rankings⁶ are:

#1 Small Case (<\$10M) 401(k) #4 Variable Life
plans #6 College Savings
#2 Universal Life #9 Total Life
#3 Individual LTC Insurance #18 Mutual Funds

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

FOOTNOTES: (1) U.S. Division (John Hancock) consists of John Hancock Life Insurance, Long-Term Care Insurance, Investments, Retirement Plan Services and Annuities reporting segments. 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. • • • (2) Canadian International Financial Reporting Standards (IFRS) • • (3) This item is a non-GAAP measure. See "Performance and Non-GAAP Measures" on p. 25 of Manulife Financial's May 7, 2015 Press Release Reporting First Quarter Results for more details • • (4) Strong Financial Strength/Claims Paying Ability Rating, which are current as of May 7, 2015 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. • • (5) Source: 2012 GfK Brand Tracking Study • • (6) Small Case 401(k) based upon plans among insurance companies, mutual fund companies and banks (2014 PlanSponsor.com DC RecordKeeper Survey, June 2014); Variable, Universal and Total Life based on 100% of Recurring Premium plus 10% of Single Premium plus 10% of Excess Premium (LIMRA, 12/31/14 YTD); Individual LTC based on new sales (LIMRA, 12/31/14 YTD); College Savings is based on advisor sold 529 plans ranked by assets (FRC data 4Q 2014); Mutual Funds Source: Stra