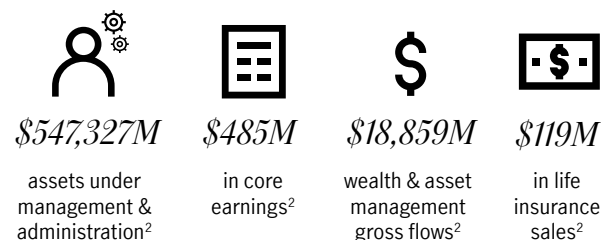


A Global Leader

With our global headquarters in Toronto, Canada, we operate primarily as John Hancock in the United States and as Manulife across our offices in Canada, Asia, and Europe.

Financial Results

Based on U.S. operations doing business under the John Hancock brand¹



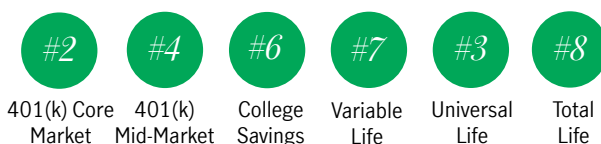
Premier Market Position

Trusted is the second most frequently used word to describe John Hancock by respondents aged 30-45⁴

Supports approximately **10M Americans** with a broad range of financial products

John Hancock Investment Management offers a **diverse solution set** for clients, covering 60+ Morningstar categories across open and closed-end mutual funds, asset allocation model portfolios, ETFs, separately managed accounts, retirement portfolios, and 529 plans

US Market Rankings⁵



Recent Highlights

- January**

John Hancock scored 100 on the Human Rights Campaign's [2021 Corporate Equality Index](#) for the sixth year in a row. Employers earning top ratings took concrete steps to ensure greater equity for LGBTQ workers and their families in the form of comprehensive policies, benefits and practices.
- February**

John Hancock Retirement [announced the results](#) of its State of the Participant 2021 study showing that retirement readiness slipped only very slightly from the last year despite the COVID-19 crisis.

John Hancock was [recognized](#) as one of the best life insurance companies for diabetics by Verywell Health.

John Hancock was [named](#) the winner of the 2021 Innovation SABRE Awards for Camp Manulife/John Hancock in the Employee Activism and Engagement category. The annual awards program celebrates outstanding achievements from communications and marketing executives.
- March**

John Hancock [announced](#) that life insurance customers participating in the Vitality Program will be awarded 400 Vitality Points for COVID-19 vaccination. Vitality Points accumulate and drive a range of discounts and benefits.

John Hancock Retirement [debuted](#) a plan design analysis dashboard that reviews a plan's data to determine retirement readiness.

Marianne Harrison participated in a panel session at the [Bloomberg Equality Summit](#), where she discussed ways that leaders can turn diversity, equity and inclusion commitments into action.

John Hancock Investment Management [launched](#) its first actively managed fixed-income exchanged traded fund advised by the firm.⁶

Financial Strength Ratings³

- AM Best Company**
 (2nd highest of 13 ratings)
 Superior ability to meet ongoing insurance obligations
- S&P Global Ratings**
 (4th highest of 21 ratings)
 Very strong financial security characteristics
- Moody's Investors Services Inc.**
 (5th highest of 21 ratings)
 Low credit risk
- Fitch Rating Inc.**
 (4th highest of 21 ratings)
 Very strong capacity to meet policyholder & contract obligations

NOTE: All dollar amounts in fact sheet are U.S.\$, unless otherwise indicated. **1.** John Hancock consists of U.S. based life insurance, long-term care insurance, investments, retirement plan services, institutional asset management, and annuity businesses. In the United States, long-term care insurance, life insurance & 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 & Health Insurance Company. Investment products are distributed by **John Hancock Distributors LLC & John Hancock Investment Management Distributors LLC.** **2.** U.S. business line includes Europe. Manulife data and life insurance sales figures from Manulife Q1 2021 Statistical Information Package p. 19- 25. The above amounts are shown in U.S. Dollars; U.S. WAM assets, U.S WAM Gross Flows and U.S. WAM core earnings are shown in Canadian Dollars in the Statistical Information Package. The above U.S. WAM assets were converted using the Q1 2021 exchange rates of 1.2575; U.S WAM Gross Flows and U.S. WAM core earnings were converted using the Q1 2021 exchange rates of 1.2660. **3.** Financial strength ratings, which are current as of 3/31/2021 and are 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, & John Hancock Life Insurance Company of New York as a measure of the respective issuing company's ability to meet its ongoing insurance and contract obligations. 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. **4.** March 2020, Qualtrics survey for John Hancock conducted March 4-10, 2020 **5.** 401(k) based on a benchmark of 14 peer companies from the LIMRA 401(k) Scorecard results (LIMRA, Q4 2020); Variable, Universal & Total Life based on 100% of Recurring Premium plus 10% of Single Premium plus 10% of Excess Premium (LIMRA, Q4 2020); College Savings is based on advisor sold 529 plans ranked by assets (Strategic Insight Data Q4 2020). **6.** John Hancock ETFs are distributed by Foreside Fund Services, LLC in the United States, and are subdivided by Dimensional Fund Advisors LP or our affiliate Manulife Investment Management (US) LLC. Foreside is not affiliated with John Hancock Investment Management Distributors LLC or Manulife Investment Management (US) LLC. **Request a prospectus or summary prospectus from your financial professional, by visiting [jhinvestments.com/etf](#), or by calling us at 800-225-5291. The prospectus includes investment objectives, risks, fees, expenses, and other information that you should consider carefully before investing.** There are risks associated with investing, including possible loss of principal.