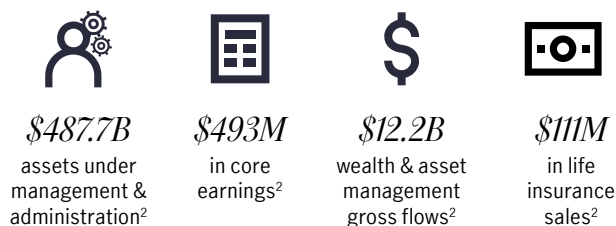


A Global Leader

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

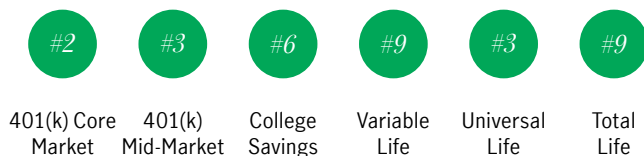
Based on U.S. operations doing business under the John Hancock brand¹



Premier Market Position

- Holds a top-tier brand awareness ranking with a **78% awareness score** with US consumers⁴
- 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, ETFs, separately managed accounts, retirement portfolios, and 529 plans

US Market Rankings⁵



Recent Highlights

April

John Hancock launched the “[You Are Essential. We are Grateful](#)” campaign to rally the community in support and gratitude for the frontline workers risking their lives to fight COVID-19.

John Hancock was recognized with two [Hermes Creative Awards](#): a Platinum for its [Signature Series](#) employee engagement opportunity and a Gold for its launch of [Aspire](#), life insurance designed for people living with diabetes.

May

John Hancock announced a strategic [collaboration with Clareto](#), a company offering solutions to acquire and aggregate electronic health data.

John Hancock Retirement announced a new [Financial Professional Resources webpage](#) and an [Onboarding Resource Center and Plan Manager](#) to help financial professionals better serve plans and participants digitally, and the [Retirement Planner](#), which uses key demographic and behavioral data to help plan participants make changes to their goals and visualize retirement readiness.

John Hancock was honored with [Five Gold Stevie® Awards](#) for Company of the Year, Innovation of the Year, Employee Engagement Event, Achievement in Management, and Consumer Services.

June

CEO Marianne Harrison reflected on [recent protests](#) and the work the nation needs to do to combat the systemic racism that exists and affects the lives of many innocent people.

John Hancock took a major step in its journey to offer a fully digital end-to-end life insurance application experience with the launch of a proprietary electronic application platform for producers called [JH eApp](#).

Financial Strength Ratings³

- A.M. 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 annuities 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 Q2 2020 Statistical Information Package p. 21-23. The above amounts are shown in U.S. Dollars; U.S. WAM assets and U.S. core earnings are shown in Canadian Dollars in the Statistical Information Package. The above U.S. WAM assets and U.S. WAM core earnings were converted using the Q2 2020 exchange rates of 1.3628 and 1.385392, respectively. **3.** Financial strength ratings, which are current as of 8/5/2020 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.** April 2019, 2019 Brand Tracking for Manulife/John Hancock by Qualtrics **5.** 401(k) based on a benchmark of 14 peer companies from the LIMRA 401(k) Scorecard results (LIMRA, Q1 2020); Variable, Universal & Total Life based on 100% of Recurring Premium plus 10% of Single Premium plus 10% of Excess Premium (LIMRA, Q1 2020); College Savings is based on advisor sold 529 plans ranked by assets (Strategic Insight Data Q2 2020)