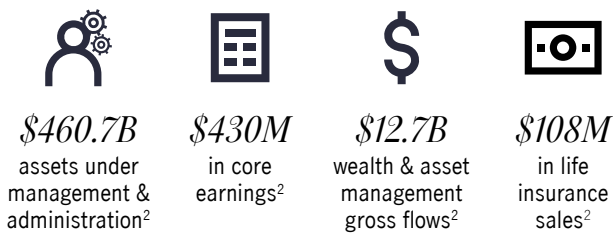


## A Global Leader

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

## Financial Results

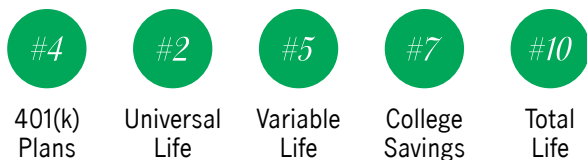
Based on U.S. operations doing business under the John Hancock brand<sup>1</sup>



## Premier Market Position

- Holds a top-tier brand awareness ranking with a **78% awareness score** with US consumers<sup>4</sup>
- Supports approximately **10M Americans** with a broad range of financial products
- John Hancock Investment Management is one of the fastest growing asset managers, with a 5 year AUM CAGR of **8%** compared to an industry average of **5.2%**<sup>5</sup>

## US Market Rankings<sup>6</sup>



## Recent Highlights

- January**  
John Hancock launched a marketing challenge in Atlanta to test strategies for increasing adoption of Vitality; overall sales outperformed the target in Q1
- February**  
[John Hancock reduced fees](#) on 12 funds, providing more value to investors  
  
John Hancock Retirement Robotics launched an automated solution for PFS Consolidations (account transfer paperwork) that is anticipated to save 500 hours annually and increase consolidations by 20%
- March**  
[John Hancock launched COIN](#), a values-based investment platform, continuing its focus on innovation and digital enablement  
  
John Hancock piloted Amazon Connect in our Vitality contact center in March to provide a smoother service experience for our customers  
  
John Hancock Investment Management completes its multifactor sector ETF suite with [John Hancock Multifactor Media and Communications ETF](#)

## Financial Strength<sup>3</sup>

- A.M. Best**  
(2nd highest of 13 ratings)  
Superior ability to meet ongoing insurance obligations
- Standard's & Poor's**  
(4th highest of 21 ratings)  
Very strong financial security characteristics
- Moody's**  
(5th highest of 21 ratings)  
Low credit risk
- Fitch Ratings**  
(4th highest of 19 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 Funds LLC**. **2.** From Manulife data and life insurance sales figure from Manulife Q1 2019 Statistical Information Package p. 21. **3.** Strong Financial Strength/Claims Paying Ability Rating, which are current as of 7/1/2019 & 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 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. **4.** April 2019, 2019 Brand Tracking for Manulife/John Hancock by Qualtrics **5.** 5-year measure based on: Strategic Insight Simfund as of 3/31/2019. Intermediary-sold channel, excludes ETFs, closed end funds, non JH affiliated FOFs, money market funds, the JH 529 plan, and JH Class 1, 5, and Class NAV shares. **6.** 401(k) based on number of plans (2018 Plan Sponsor Magazine DC Recordkeeper Survey, June 2018); Variable, Universal & Total Life based on 100% of Recurring Premium plus 10% of Single Premium plus 10% of Excess Premium (LIMRA, Q4 2018); College Savings is based on advisor sold 529 plans ranked by assets (Strategic Insight data Q4 2018)