



Marc Costantini

President & General Manager, John Hancock Variable Annuities
John Hancock Financial Services



Marc Costantini is President & General Manager, John Hancock Variable Annuities, for John Hancock Financial, the U.S. division of Toronto-based Manulife Financial Corporation.

Mr. Costantini took on his current role in 2007 and leads all aspects of the business, including sales, wholesaling, marketing, finance, and product development.

Mr. Costantini, who joined Manulife in 1990, previously was John Hancock's Chief Financial Officer. In addition, he also has served as Chief Financial Officer of the Wealth Management Division, General Manager of the Managed Accounts business, Head of the Annuity Product Development unit, General Manager of Life and Non Traditional Reinsurance businesses and Chief Financial Officer of Reinsurance Operations.

He graduated from the University of Concordia in Montreal with a B.Sc. in Actuarial Science.

He is a Fellow of the Society of Actuaries, a Fellow of the Canadian Institute of Actuaries and a Member of the Academy of Actuaries.

About John Hancock Financial and Manulife Financial Corporation

John Hancock Financial is a unit of Manulife Financial Corporation (the Company), a leading Canadian-based financial services group serving millions of customers in 22 countries and territories worldwide. Operating as Manulife Financial in Canada and in most of Asia, and primarily as John Hancock in the United States, the Company offers clients a diverse range of financial protection products and wealth management services through its extensive network of employees, agents and distribution partners.

Manulife Financial Corporation trades as 'MFC' on the TSX, NYSE and PSE, and under '945' on the SEHK. Manulife Financial can be found on the Internet at www.manulife.com.

The John Hancock unit, through its insurance companies, comprises one of the largest life insurers in the United States. John Hancock offers a broad range of financial products and services, including life insurance, fixed and variable annuities, mutual funds, 401(k) plans, long term care insurance, college savings, and other forms of business insurance. Additional information about John Hancock may be found at www.johnhancock.com.