

Recent Highlights

August: John Hancock introduces a new approach to Long-Term Care Insurance, offering comprehensive coverage at a substantially lower price.

August: Portfolio Manager Howard Greene marks 10th anniversary at the helm of a John Hancock bond fund.

July: John Hancock Funds launches a program to help retirement plan advisers demonstrate their value.

July: John Hancock sweeps the American Business Awards in the *Customer Service Team of the Year* category for Financial Services.

July: John Hancock's Advanced Markets group introduces new on-line tools to help producers meet the needs of their high net worth clients and small business owners.

June 30: John Hancock Mutual Funds ends the quarter with 20 four- and five-star rated Class A funds, on an overall load-waived basis.
(Source: Morningstar, Inc.)¹

June: John Hancock announces that elite American marathoners Shalane Flanagan, Desiree Davila and Kara Goucher have committed to run the 2013 Boston Marathon.

June: John Hancock Long-Term Care Insurance celebrates its 25th anniversary.

April: Top financial representative Kerry Hemphill affiliates with John Hancock Financial Network.

Strong Claims Paying Ability/Financial Strength Ratings⁸

- A+** **A.M. Best** (2nd highest of 15 ratings) – Superior ability to meet ongoing 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) – Good financial security
- AA-** **Standard & Poor's** (4th highest of 21 ratings) – Very strong financial security characteristics

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

FOOTNOTES: (1) For each fund with at least a 3-year history, Morningstar calculates a Morningstar Rating based on a Morningstar Risk-Adjusted Return that accounts for variation in a fund's monthly performance (including effects of sales charges, loads and redemption fees), placing more emphasis on downward variations and rewarding consistent performance. The top 10% of funds in each category, the next 22.5%, 35%, 22.5% and bottom 10% receive 5, 4, 3, 2 or 1 star, respectively. The Overall Morningstar Rating for a fund is derived from a weighted average of the performance associated with its 3-, 5- and 10-year (if applicable) Morningstar Rating metrics. Past performance is no guarantee of future results. The overall rating includes the effects of sales charges, loads and redemption fees, while the load-waived does not. Load-waived rating for Class A shares should only be considered by investors who are not subject to a front-end sales charge. •• (2) U.S. Division (John Hancock) consists of John Hancock Life Insurance, Long-Term Care Insurance, Wealth Asset Management, and Annuities reporting segments. John Hancock Wealth Asset Management consists of Defined Contribution, Mutual Funds and College Savings. 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. •• (3) Canadian International Financial Reporting Standards (IFRS) •• (4) This item is a non-GAAP measure. See "Performance and Non-GAAP Measures" on p.35 of Aug. 9, 2012 Manulife Press Release Reporting Second Quarter Results •• (5) Source: Chadwick Martin and Bailey, 2007 •• (6) Source: Yankelovich, Inc market research, 2004 •• (7) 401(k) based upon plans among insurance companies, mutual fund companies and banks (2012 PlanSponsor.com DC Recordkeeper Survey, June 2012); Variable, Universal, and Total Life based on 100% of Recurring Premium plus 10% of Single Premium plus 10% of Excess Premium (LIMRA, 6/30/12 YTD); College Savings is based on advisor sold, 529 plans ranked by assets (FRC, 6/30/12); Individual LTC based on new sales (LIMRA, 6/30/12 YTD); Mutual Funds Source: Strategic Insight Simfund. Based on Strategic Insight's estimated net new flows of open-end mutual funds, excluding money market funds and 529 share classes, within the non-proprietary channel as defined by Strategic Insight (6/30/12 YTD) •• (8) Strong Claims Paying Ability/Financial Strength Ratings, which are current as of Oct. 3, 2012 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.

A Global Leader

John Hancock Financial Services is a unit of Manulife Financial Corporation, a leading Canadian-based financial-services group serving millions of customers in 22 countries and territories worldwide. Manulife Financial ranks as the 13th-largest public life insurer in the world and the fifth-largest in North America based on market capitalization. *(Source for rankings: Thomson Reuters 7/31/12)*

Financial Results

- For the quarter ended June 30, 2012, the U.S. Division operations doing business under the John Hancock brand (John Hancock)² reported earnings attributed to shareholders of \$174 million.³
- Total premiums and deposits for the quarter from John Hancock were \$8.6 billion or 50% of Manulife Financial's overall Q2 2012 premiums and deposits.⁴
- John Hancock's funds under management were \$284.4 billion, 56% of Manulife's total funds under management as of June 30, 2012.⁴

Premier Market Positions

- John Hancock holds top-tier brand awareness ranking with a 94% awareness score with U.S. consumers.⁵
- John Hancock provides solutions for eight of consumers' top 10 financial concerns, including the need to plan for retirement, the cost of healthcare/medical expenses, outliving savings and financial security after retirement.⁶
- U.S. market rankings⁷ are:

#1 Small Case 401(k) Plans	#7 Total Life
#1 Variable Life	#8 Individual LTC Insurance
#2 Universal Life	#10 Mutual Funds
#6 College Savings	