

## A GLOBAL LEADER

John Hancock is a unit 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>



**\$429M**  
in core earnings<sup>2</sup>

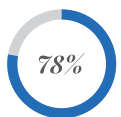


**\$476B**  
assets under management & administration<sup>2</sup>



**\$15.5B**  
total premiums & deposits<sup>2</sup>

## PREMIER MARKET POSITION



Holds a top-tier brand awareness ranking with a 78% awareness score with US consumers<sup>4</sup>



Supports approximately 10 million Americans with a broad range of financial products



John Hancock Investments is one of the fastest growing asset managers, with a 5 year AUM CAGR of 16.9% compared to an industry average of 7.5%<sup>5</sup>

## US MARKET RANKINGS<sup>6</sup>



401(k) Plans



Universal Life



Variable Life



College Savings



Total Life

## RECENT HIGHLIGHTS

### April

Launched a four-year project to implement a single, integrated platform that will provide life and annuity customers with a holistic, digital experience

### May

Joined MassChallenge, a global network of zero-equity startup accelerators, in launch of an accelerator in the FinTech industry

### June

Expanded John Hancock Insurance Vitality offering to include a benefit rewarding customers for practicing mindfulness - including meditation and getting a good night's sleep

Won multiple Stevie awards for Customer Service Team of the Year, Support Team of the Year and Customer Service Department of the Year

Recognized by EVERFI for the company's efforts to improve the financial capability of Americans through digital learning initiatives

## 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

<sup>1</sup> John Hancock consists of Life Insurance, Long-Term Care Insurance, Investments, Retirement Plan Services & Annuities reporting segments. 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. <sup>2</sup> See "US" on p. 19-21 & "Global Wealth & Asset management" on p. 22-24 of Manulife Financial's Statistical Information Package Q2 2018 for more details. Please note: Numbers include the U.S. reporting segment & the U.S. portion of Global Wealth & Asset Management. Core earnings, assets under management & administration & premiums & deposits are non-gaap measures. See "Note to users - Performance & Non-GAAP Measures." in our 2Q18 Shareholder Report for more information. <sup>3</sup> Strong Financial Strength/Claims Paying Ability Rating, which are current as of 5/16/2018 & 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. <sup>4</sup> Source: 2017 Milward Brown Annual Br & Tracking for Manulife/John Hancock <sup>5</sup> Source: Strategic Insight Simfund as of 6/30/18. Intermediary-sold channel, excludes ETFs, closed end funds, non JH affiliated FOFs, money market funds, the JH 529 plan. JHI data includes the retail mutual fund business only. <sup>6</sup> 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, Q1 2018); College Savings is based on advisor sold 529 plans ranked by assets (Strategic Insight data 2Q 2018) NOTE: All dollar amounts in fact sheet are U.S.\$, unless otherwise indicated