

Recent Highlights

October: JH Become Official Life Insurance Partner of the Baltimore Marathon and Launches "Boston Bound" Sweepstakes

October: JH Survey Finds Almost 50 Percent of People Living with Diabetes Are Worried They Won't Qualify for Life Insurance

October: <u>John Hancock to expand Apple Watch</u> <u>program to all Vitality life insurance customers</u>

November: <u>8 Signator advisors honored by Women</u> in Insurance & Financial Services

November: Twine named the official financial services partner of the California International Marathon

November: JH #GivingTuesday Effort Sets Single-Day Boston Marathon Fundraising Record

November: John Hancock RPS Wins Six LACP
"Spotlight Awards" for Communications Excellence

December: John Hancock Announces Return Of Defending Champions To 2018 Boston Marathon

December: Cogent Reports gives John Hancock Investments high marks among retirement plan advisors

December: John Hancock Announces 2018 Boston Marathon U.S. Elite Field

December: Twine Featured in Apple's "New Apps We Love"

December: John Hancock Freedom 529 tops \$5 billion in assets

A Global Leader

John Hancock is a division of Manulife Financial Corporation, a leading international financial services group that helps people achieve their dreams and aspirations by putting customers' needs first and providing the right advice and solutions.

Financial Results

- For the quarter ended December 31, 2017, the U.S. Division operations doing business under the John Hancock brand (John Hancock)¹ reported core earnings of \$433 million.²
- John Hancock's total premiums and deposits for the quarter were \$16.0 billion.²
- John Hancock's assets under management and administration were \$480.1 billion as of December 31, 2017.²

Strong Financial Strength/Claims Paying Ability Rating 3

A+ A.M. Best (2nd highest of 13 ratings)

Superior ability to meet ongoing insurance 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)

Low credit risk

AA- Standard & Poor's (4th highest of 21 ratings)

Very strong financial security characteristics

Premier Market Positions

- John Hancock holds a top-tier brand awareness ranking with a78% awareness score with U.S. consumers.⁴
- John Hancock supports approximately 10.4 million Americans with a broad range of financial products, including <u>life insurance</u>, <u>annuities</u>, investments, 401(k) plans, and college savings plans.
- John Hancock Investments is one of the fastest growing asset managers, with a 5 year AUM CAGR of 22.5%, compared to an industry average of 8.7%.5
- U.S. market rankings⁶ for other products are:

#3 401(k) plans #3 Universal Life #5 Variable Life #6 College Savings #10 Total Life

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

FOOTNOTES: (1) U.S. Division (John Hancock) consists of John Hancock Life Insurance, Long-Term Care Insurance, Investments, Retirement Plan Services and Annuities reporting segments. 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. • • (2) See "US Division" on p. 21-23 of Manulife Financial's Statistical Information Package Q4 2017 for more details • • (3) Strong Financial Strength/Claims Paying Ability Rating, which are current as of November 9, 2017 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. • • (4) Source: 2017 Milward Brown Annual Brand Tracking for Manulife/John Hancock • • (5) Source: Strategic Insight Simfund as of 12/31/17. Intermediary-sold channel, excludes direct-sold channel, ETFs, closed end funds, 529 share classes, non JH affiliated FOFs, money market funds and JH class NAV, 1 and 5. • • (6) 401(k) based on number of plans (2017 Plan Sponsor Magazine DC Recordkeeper Survey, June 2017); Variable, Universal and Total Life based on 100% of Recurring Premium plus 10% of Single Premium plus 10% of Excess Premium (LIMRA, 09/30/17 YTD); College Savings is based on advisor sold 529 plans ranked by assets (Strategic Insight data 4Q 2