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 and the United States.

Financial Results

Based on U.S. operations doing business under the John Hancock brand

- $497.6B assets under management & administration
- $462M in core earnings
- $15.6B wealth & asset management gross flows
- $189M in life insurance sales

Premier Market Position

- Holds a top-tier brand awareness ranking with a 78% awareness score with US consumers
- Supports approximately 10M Americans with a broad range of financial products

US Market Rankings

<table>
<thead>
<tr>
<th>401(k) Core Market</th>
<th>401(k) Mid-Market</th>
<th>College Savings</th>
<th>Variable Life</th>
<th>Universal Life</th>
<th>Total Life</th>
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<td>#2</td>
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Recent Highlights

- **October**
  - John Hancock, Verily and Onduo launched **John Hancock Aspire**, the first life insurance solution designed for Americans living with diabetes.
  - John Hancock’s sixth annual **Financial Stress Survey** revealed most worry about personal finances at work at least once a week, costing businesses millions.
  - John Hancock teamed up with The Players’ Tribune and CBS Sports Digital on **“Plan for Amazing”**, a digital campaign to raise awareness of retirement planning through the perspective of professional football players.

- **November**
  - John Hancock’s partnership with the City of Boston to create a healthier, more equitable city was featured in a session at the **U.S. Chamber of Commerce Foundation’s Corporate Citizenship Conference** in Washington, D.C.

- **December**
  - John Hancock Retirement and John Hancock Investment Management announced the launch of **John Hancock Stable Value Guaranteed Income Fund**, a principal stable value option within John Hancock’s lineup of retirement investments.
  - John Hancock Life Insurance was ranked in the top 5 life insurance companies in Insure.com’s annual “Best Insurance Companies” analysis based on policyholder rankings. Additionally, John Hancock Vitality won the Best in Biz Gold Award for Most Innovative Product Feature of the Year for Consumers.
  - John Hancock Investment Management’s website received a **W3 Silver Award** as a digital platform for better, easier investment decisions

Financial Strength Ratings

- **A.M. Best Company**
  - (2nd highest of 13 ratings)
  - Superior ability to meet ongoing insurance obligations

- **S&P Global Ratings**
  - (4th highest of 21 ratings)
  - Very strong financial security characteristics

- **Moody’s Investors Services Inc.**
  - (5th highest of 21 ratings)
  - Low credit risk

- **Fitch Rating Inc.**
  - (4th highest of 21 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. US business line includes Europe. From Manulife data and life insurance sales figures from Manulife Q4 2019 Statistical Information Package p. 20 - 24. The above amounts are shown in U.S. Dollars; U.S. WAM assets and U.S WAM core earnings are shown in Canadian Dollars in the Statistical Information Package. The above U.S. WAM assets and U.S. WAM core earnings were converted using the Q4 2019 exchange rates of 1.29880 and 1.32001, respectively.

3. Financial strength ratings, which are current as of 11/9/2019 and are 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 ability to meet its ongoing insurance and contract obligations. 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. 401(k) based on a benchmark of 14 peer companies from the LIMRA 401(k) Scorecard results (LIMRA, Q3 2019); College Savings is based on advisor sold 529 plans ranked by assets (Strategic Insight data, Q4 2019).

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