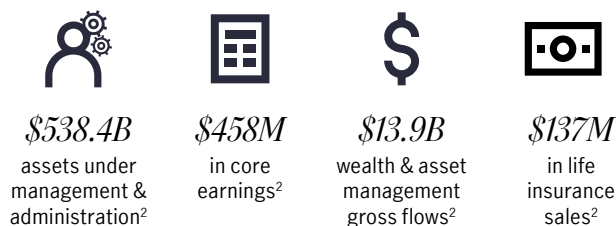


A Global Leader

With our global headquarters in Toronto, Canada, we operate primarily as John Hancock in the United States and as Manulife across our offices in Canada, Asia, and Europe.

Financial Results

Based on U.S. operations doing business under the John Hancock brand¹



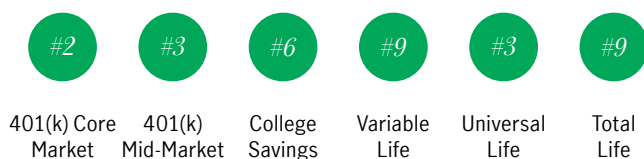
Premier Market Position

Trusted is the second most frequently used word to describe John Hancock by respondents aged 30-45⁴

Supports approximately **10M Americans** with a broad range of financial products

John Hancock Investment Management offers a **diverse solution set** for clients, covering 60+ Morningstar categories across open and closed-end mutual funds, ETFs, separately managed accounts, retirement portfolios, and 529 plans

US Market Rankings⁵



Recent Highlights

October

John Hancock [announced](#) that it added the Apple Watch Series 6 and Apple Watch SE to its Vitality program, rewarding participants for their efforts to stay healthy and active.

John Hancock and the Boston Athletic Association [announced fundraising results](#) totaling \$32.1 million for 242 non-profit organizations by 2020 Boston Marathon and Boston Marathon Virtual Experience participants.

John Hancock Retirement announced the result of its seventh annual [financial stress survey](#) showing that while financial stress has increased overall this past year, the pressure and uncertainty of the COVID-19 crisis has caused workers to prioritize financial wellness and seek guidance for both short and long-term financial planning.

John Hancock was recognized with three Gold Stevie Awards by the [2020 Stevie Awards for Women in Business](#), including Woman of the Year honoring Marianne Harrison, Communications / PR Campaign of the Year – Corporate Communications for Signature Series, and Communications / PR Campaign of the Year – Community Engagement for our “You Are Essential. We Are Grateful.” Campaign in response to COVID-19.

November

Marianne Harrison and John Hancock were featured in The Commonwealth Institute’s list of the [Top 100 Women-Led Businesses in Massachusetts](#).

December

John Hancock [announced](#) that Amazon Halo will become the featured, complimentary wearable for the John Hancock Vitality program.

[Forbes](#) named John Hancock travel insurance one of the best with flexibility for cancellations.

Financial Strength Ratings³

AM 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 Investment Management Distributors LLC**. **2.** U.S. business line includes Europe. Manulife data and life insurance sales figures from Manulife Q4 2020 Statistical Information Package p. 20-25. The above amounts are shown in U.S. Dollars; U.S. WAM assets and U.S. 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 2020 exchange rates of 1.2732 and 1.303049, respectively. **3.** Financial strength ratings, which are current as of 2/10/2021 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.** March 2020, Qualtrics survey for John Hancock conducted March 4-10, 2020 **5.** 401(k) based on a benchmark of 14 peer companies from the LIMRA 401(k) Scorecard results (LIMRA, Q3 2020); Variable, Universal & Total Life based on 100% of Recurring Premium plus 10% of Single Premium plus 10% of Excess Premium (LIMRA, Q3 2020); College Savings is based on advisor sold 529 plans ranked by assets (Strategic Insight Data Q4 2020).