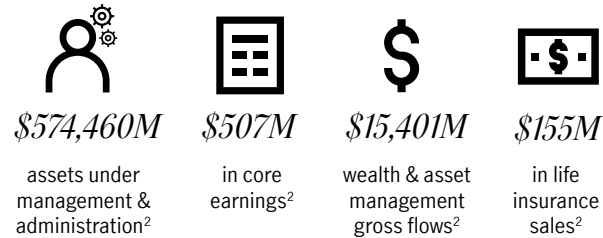


A Global Leader

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

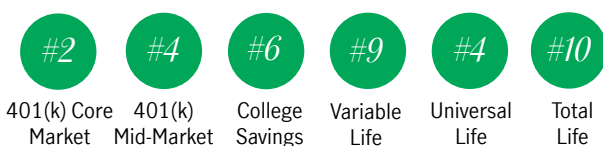
Based on U.S. operations doing business under the John Hancock brand¹



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 70+ Morningstar categories across open and closed-end mutual funds, ETFs, separately managed accounts, retirement portfolios, and 529 plans

US Market Rankings⁵



Recent Highlights

- April**
John Hancock Retirement [announced](#) an expansion of its Personalized Retirement Advice program to all 401k plans. Retirement Advice is fully integrated into John Hancock's online experience for all eligible participants, connecting a participant's accounts with the program to deliver personalized advice.
- May**
Manulife/John Hancock [announced](#) a net zero emissions commitment to support climate goals worldwide.
- June**
John Hancock Investment Management [announced](#) a licensing agreement for an active semi-transparent ETF structure that will allow it to add additional capabilities to its offering for investors.
John Hancock was [honored](#) as a 2021 LGBT Corporate Ally in recognition of its mission and commitments to the LGBT community in Greater Boston.
John Hancock [announced](#) its agreement with Nasdaq Fund Network, enabling the registration of its collective investment trusts (CITs) on Nasdaq's platform.
John Hancock Retirement [announced](#) a new retirement app that gives participants the ability to enroll in their plan, view account details, make changes to the account, and use additional financial tools that offer guidance on retirement saving strategies and financial priorities.
John Hancock and other local business leaders [teamed up](#) with the Massachusetts Governor's office to launch Mass Fintech Hub, a partnership aimed at ensuring Massachusetts is a global leader for financial-tech startups.

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 Q2 2021 Statistical Information Package p. 19- 25. The above amounts are shown in U.S. Dollars; U.S. WAM assets, U.S. WAM Gross Flows and U.S. WAM core earnings are shown in Canadian Dollars in the Statistical Information Package. The above U.S. WAM assets were converted using the Q2 2021 exchange rates of 1.2394; U.S. WAM Gross Flows and U.S. WAM core earnings were converted using the Q2 2021 exchange rates of 1.2282. **3.** Financial strength ratings, which are current as of 6/30/2021 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, Q1 2021); Variable, Universal & Total Life based on 100% of Recurring Premium plus 10% of Single Premium plus 10% of Excess Premium (LIMRA, Q1 2021); College Savings is based on advisor sold 529 plans ranked by assets (Strategic Insight Data Q1 2021).