

Recent Highlights

October: John Hancock completes acquisition of Symetra Investment Services.

October: John Hancock Investments adds three new managing directors to its Institutional team.

Sept. 30: John Hancock ends quarter with 26 four- and five-star rated mutual funds. (Source: Morningstar, Inc.)¹

September: John Hancock Retirement Plan Services Offers Partnership Program for Retirement Plan Consultants.

September: John Hancock Insurance launches a new survivorship indexed universal life product.

September: John Hancock Funds changes its name to John Hancock Investments.

August: John Hancock's 2013 Boston Marathon Fundraising Program nets record \$7.9 million for non-profit organizations.

July: John Hancock launches new global fund.

July: Advisors rate Signator Investors, Inc. Succession Planning Program highly in blind survey.

July: JHFN rebrands to use Signator Investors, Inc. with advisors.

A Global Leader

John Hancock Financial is a unit of Manulife Financial Corporation, a leading Canada-based financial services group with principal operations in Asia, Canada and the United States.

Financial Results

- For the quarter ended Sept. 30, 2013, the U.S. Division operations doing business under the John Hancock brand (John Hancock)² reported earnings attributed to shareholders of \$894 million.³
- Total premiums and deposits for the quarter from John Hancock were \$11 billion or 55% of Manulife Financial's overall third-quarter premiums and deposits.⁴
- John Hancock's funds under management were \$311 billion, 56% of Manulife's total funds under management as of Sept. 30, 2013.⁴

Strong Claims Paying Ability/Financial Strength Ratings⁵

- A+** **A.M. Best** (2nd highest of 15 ratings)
Superior ability to meet ongoing 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)
Good financial security
- AA-** **Standard & Poor's** (4th highest of 21 ratings)
Very strong financial security characteristics

Premier Market Positions

- John Hancock holds top-tier brand awareness ranking with an 89% awareness score with U.S. consumers.⁶
- Americans today turn to John Hancock to address many of the financial needs they worry about the most, including planning for retirement, the cost of healthcare/medical expenses, outliving their savings and losing a loved one.
- U.S. market rankings⁷ are:

#1 Small Case (<\$10M) 401(k) plans	#4 Individual LTC Insurance
#2 Variable Life	#6 College Savings
#4 Universal Life	#9 Mutual Funds
	#9 Total Life

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

FOOTNOTES: (1) Total includes A, LW and I share classes. For each fund with at least a 3-year history, Morningstar calculates a Morningstar Rating based on a Morningstar Risk-Adjusted Return that accounts for variation in a fund's monthly performance (including effects of sales charges, loads and redemption fees), placing more emphasis on downward variations and rewarding consistent performance. The top 10% of funds in each category, the next 22.5%, 35%, 22.5% and bottom 10% receive 5, 4, 3, 2 or 1 star, respectively. The Overall Morningstar Rating for a fund is derived from a weighted average of the performance associated with its 3-, 5- and 10-year (if applicable) Morningstar Rating metrics. Past performance is no guarantee of future results. The overall rating includes the effects of sales charges, loads and redemption fees, while the load-waived does not. Load-waived rating for Class A shares should only be considered by investors who are not subject to a front-end sales charge. •• (2) U.S. Division (John Hancock) consists of John Hancock Life Insurance, Long-Term Care Insurance, Wealth Asset Management, and Annuities reporting segments. John Hancock Wealth Asset Management consists of Defined Contribution, Mutual Funds and College Savings. 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. •• (3) Canadian International Financial Reporting Standards (IFRS) •• (4) This item is a non-GAAP measure. See "Performance and Non-GAAP Measures" on p.32 of Nov. 7, 2013 Manulife Press Release Reporting Third Quarter Results •• (5) Strong Claims Paying Ability/Financial Strength Ratings, which are current as of Oct. 31, 2013 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. •• (6) Source: 2012 GfK Brand Tracking Study •• (7) 401(k) based upon plans among insurance companies, mutual fund companies and banks (2012 PlanSponsor.com DC Recordkeeper Survey, June 2013); Variable (excluding COLI & BOLI), Universal and Total Life based on 100% of Recurring Premium plus 10% of Single Premium plus 10% of Excess Premium (LIMRA, 9/30/13 YTD); Mutual Funds Source: Strategic Insight Simfund. Based on Strategic Insight's estimated net new flows of open-end mutual funds, excluding direct-sold, ETF and money market funds. John Hancock Investments includes fund of funds, but excludes class NAV, class 1 and class 5 share classes. (9/30/13 YTD); Individual LTC based on new sales (LIMRA, 9/30/13 YTD); College Savings is based on advisor sold 529 plans ranked by assets (FRC, 9/30/13).