



Since the 4/28/04 merger of John Hancock and Manulife, the stock price of Manulife Financial Corporation (MFC) has outperformed both the S&P 500 and the S&P Life/Health indices.

	MFC NYSE Equity <sup>1</sup>		S&P 500 Index		S&P Life/Health Index	
Date	Px Last		Px Last		Px Last	
4/28/04	\$18.55	0%	\$1122.41	0%	\$203.87	0%
6/30/07	\$39.84	115%	\$1503.35	34%	\$348.51	71%

**Top 10 Global Life Insurers – Ranked by 06/30/07 Market Capitalization**

Rank		\$MM
1.	AIG	181,674
2.	China Life	112,400
3.	ING Groep NV	97,894
4.	AXA	90,601
5.	<b>Manulife/John Hancock</b>	<b>57,548</b>
6.	Assic Generali SPA	56,522
7.	MetLife	47,819
8.	Prudential Financial	45,017
9.	Aviva	38,715
10.	Aegon NV	32,089

**Manulife Financial is a global leader**

- Manulife ranks as the 5<sup>th</sup> largest life insurer in the world and the 2<sup>nd</sup> largest in North America **based on market capitalization** as of June 30, 2007.
- It is the 4<sup>th</sup> largest life insurer in North America **based on total USGAAP assets** of \$374.8 billion as of June 30, 2007.
- Manulife has approximately 21,000 employees in 19 countries and territories worldwide, **including approximately 4,000 employees in Boston, MA.**

**Financial results have been strong.**

- For the quarter ended June 30, 2007, the U.S. companies doing business under the John Hancock brand<sup>2</sup> earned \$376 million, contributing 37% to Manulife total shareholders' earnings of \$1.0 billion.
- Total premiums and deposits for the quarter from the U.S. businesses were \$9.5 billion or 63% of Manulife's overall premiums and deposits of \$15.0 billion.
- Funds under management by John Hancock companies were \$234.0 billion, 61% of the \$385.8 billion in funds under management by Manulife and its subsidiaries as of June 30, 2007.

**John Hancock holds premier market positions**

- 95% of U.S. consumers are aware of the John Hancock brand for financial services.<sup>3</sup>
- The John Hancock companies provide solutions for 8 of consumers' top 10 financial concerns, including the need to plan for retirement, the cost of healthcare/medical expenses, outliving savings and financial security after retirement.<sup>5</sup>

**U.S. Market Rankings<sup>4</sup>**

- #1 Survivorship Life
- #1 Group LTC Insurance
- #1 401(k) Plans
- #2 Variable Life
- #2 Individual LTC Insurance
- #2 College Savings
- #3 Universal Life
- #4 Variable Annuities
- #9 Fixed Annuities
- #20 Mutual Funds

**Financial strength ratings are among the highest in the industry.<sup>6</sup> As of Sept. 25, 2007:**

	S&P	Moody's	A.M. Best	Fitch	DBRS
The Manufacturers Life Insurance Company	AAA	Aa1	A++	AA+	IC-1
John Hancock Life Insurance Company	AAA	Aa1	A++	AA+	Not rated

<sup>1</sup> All dollar amounts in fact sheet are US\$.

<sup>2</sup> 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, John Hancock Life Insurance Company and John Hancock Variable Life Insurance Company\* (not licensed in New York). Securities are distributed by John Hancock Distributors, LLC and John Hancock Funds LLC.

<sup>3</sup> Plan-It Marketing.

<sup>4</sup> Survivorship, Variable, Universal Life based on total annualized premiums (LIMRA, 6/30/07); Group and Individual LTC based on new sales (LIMRA, 6/30/07); 401(k) based upon plans among insurance companies, mutual fund companies and banks (2007 CFO Magazine 401(k) Buyers Guide Study, May 2007); College Savings based on non-proprietary, multi-managed 529 plans ranked by assets (FRC, June 2007); Variable Annuity based on sales within the non-proprietary broker/dealer segment (VARDS, 6/30/07); Fixed Annuities based on fixed-rate Q2 sales, excluding market value adjusted annuities (LIMRA, 6/30/07); and Mutual Funds based on new sales within the non-proprietary channel (Investment Company Institute, 6/30/07 YTD).

<sup>5</sup> Yankelovich, Inc market research (2004)

<sup>6</sup> Insurance ratings, which are current as of Sept. 25, 2007 and subject to change, apply to The Manufacturers Life Insurance Company and its subsidiaries and to John Hancock Life Insurance Company and its subsidiaries as a measure of the respective issuing company's claims-paying ability, but not specifically to its products, the performance of these products, the value of any investment in these products upon withdrawal or to the individual securities held in any portfolio. Moody's ratings do not apply to John Hancock New York.