

A Global Leader

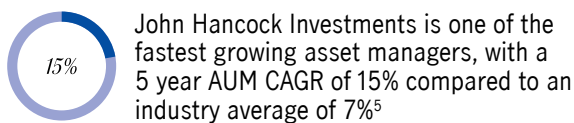
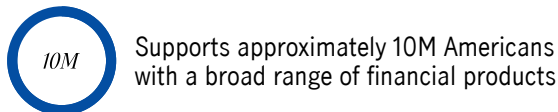
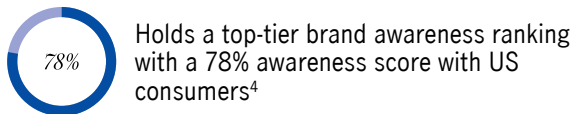
John Hancock is a unit of Manulife Financial Corporation, a leading Canada-based financial services company with principal operations in Asia, Canada & the United States.

Financial Results

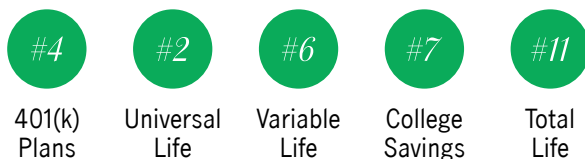
Based on U.S. operations doing business under the John Hancock brand¹



Premier Market Position



US Market Rankings⁶



Recent Highlights

July

John Hancock launched 11th year of MLK Scholars, the largest corporate-sponsored teen summer jobs program of its kind in the U.S.

John Hancock Retirement Plan Services expanded financial wellness resources for retirement plan participants with a new financial aggregation tool

John Hancock and the Boston Athletic Association announced their non-profit programs raised \$36.6 million for charity during the 2018 Boston Marathon season

August

John Hancock joined more than 50 organizations in support of upholding the 2015 Transgender Nondiscrimination Law

September

Twine, John Hancock's savings and investing app, released national consumer research on Millennials

John Hancock Insurance made its innovative Vitality program available to all existing and future life insurance customers

21 John Hancock wholesalers made the National Association of Plan Advisors' Top 100 list, more than from any other provider

Financial Strength³

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

AA- **Standard's & Poor's**
(4th highest of 21 ratings)
Very strong financial security characteristics

A1 **Moody's**
(5th highest of 21 ratings)
Low credit risk

AA- **Fitch Ratings**
(4th highest of 19 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.** See "US" on p. 19-21 & "Global Wealth & Asset management" on p. 22-24 of Manulife Financial's Statistical Information Package Q3 2018 for more details. Please note: Numbers include the U.S. reporting segment & the U.S. portion of Global Wealth & Asset Management. Core earnings, assets under management & administration & premiums & deposits are non-gaap measures. See "Note to users - Performance & Non-GAAP Measures." in our 2018 Shareholder Report for more information. **3.** Strong Financial Strength/Claims Paying Ability Rating, which are current as of 11/27/2018 & 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 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. **4.** Source: 2017 Milward Brown Annual Br & Tracking for Manulife/John Hancock **5.** Source: Strategic Insight Simfund as of 9/30/18. Intermediary-sold channel, excludes ETFs, closed end funds, non JH affiliated FOFs, money market funds, the JH 529 plan. JHI data includes the retail mutual fund business only. **6.** 401(k) based on number of plans (2018 Plan Sponsor Magazine DC Recordkeeper Survey, June 2018); Variable, Universal & Total Life based on 100% of Recurring Premium plus 10% of Single Premium plus 10% of Excess Premium (LIMRA, Q2 2018); College Savings is based on advisor sold 529 plans ranked by assets (Strategic Insight data 3Q 2018)