

John Hancock®

the future is yours

THE MARKET

The financial services industry in the United States is one of the most fragmented in the world, with thousands of companies and hundreds of thousands of products all competing for consumers' attention and dollars. A strong brand is necessary just to be heard above the din.

The John Hancock brand, as one of the nation's signature brands, is a name that people trust to help them meet key financial needs throughout their lives.

Whether accumulating and investing assets for college or retirement, using long term care insurance to help ensure that parents get the care they need without losing a lifetime of savings, helping protect loved ones through life insurance, or helping ensure they'll have the income they'll need during their retirement years, consumers know they can trust John Hancock.

Under the John Hancock brand are a number of divisions offering broad insurance, investments, and retirement product portfolios. Consumers can find the products they need and have the comfort of knowing that these products are backed by a long history of financial strength and stability.

As the U.S. division of Manulife Financial Corporation, a highly esteemed global enterprise based in Toronto, Ontario, John Hancock Financial Services today is a key part of the world's fifth-largest, and North America's second-largest, life insurer (by market capitalization as of 12/31/06).

John Hancock is a market leader in its core U.S. insurance and wealth management businesses. It is the top provider of life and group long term care insurance, and a top-two provider of individual long term care insurance; the No. 1 provider of 401(k) plans among banks, mutual fund companies, and insurers; a top-three variable annuities provider among independent distributors, and a top-20 mutual funds provider.¹ John Hancock also offers college savings, fixed annuities, and medium-term, fixed-rate bonds.

Consumers have access to John Hancock's wide range of protection, wealth, and retirement management products through one of the industry's deepest and most diversified distribution

You once made a promise to yourself about the future.

We can help you fulfill it.

Your dream about the future becomes a promise. And your promise can become a reality. At John Hancock, we have the insurance, investment and retirement products you need to help build, protect, and sustain the future you have always wanted. So remember the promise once made. Deliver on it. And make the future you have always wanted, yours.

401(k) • Annuities • College Savings • Life Insurance • Long Term Care Insurance • Mutual Funds

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A Manulife Financial Company

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networks, including banks, financial planners and advisors, independent insurance agents, and the company's agency network, John Hancock Financial Network.

"In the marketplace, distribution carries you, but a powerful brand also helps to significantly drive growth," says John Hancock president and chief executive officer John D. DesPrez III. "By combining one of the strongest brands in American business with ongoing product innovation and a powerful distribution network, we have generated significant and sustained business growth."

ACHIEVEMENTS

For the year ending December 31, 2006, John Hancock contributed approximately 50 percent of Manulife's earnings as well as 65 percent of its premiums and deposits, and accounted for approximately 61 percent of its funds under management. With John Hancock as a key driver, Manulife achieved record earnings of \$3.5 billion in 2006.

Through the end of 2006, Manulife's stock price (NYSE: MFC) had risen more than 80 percent since the April 2004 acquisition of John Hancock. The stock has significantly outpaced both the S&P 500 and the S&P Life/Health indices.

The operating insurance subsidiaries of Manulife Financial Corporation, including John Hancock Life Insurance Company and John Hancock Life Insurance Company (USA), carry the highest financial strength rating from Standard & Poor's Ratings Services — "AAA" — as of November 7, 2006.

HISTORY

Founded as a mutual life insurance company in Boston, Massachusetts, John Hancock Mutual Life Insurance Company received approval for its charter on April 21, 1862. Albert Murdock, the company's first agent, had the company's first policy written on his own life on Christmas Eve day in 1862. Today the company serves millions of consumers throughout the United States.

The company and brand grew, and in 1999 *The New York Times*

named John Hancock one of the "100 most powerful corporate, media and product brands of the 20th century."

Converting from a mutual insurer to a stock company in January 2000, the company began doing business as John Hancock Financial Services Inc. and started trading on the New York Stock Exchange.

In April 2004, Manulife Financial Corporation acquired John Hancock Financial Services Inc., adding to its leading global insurance franchise. Manulife president and chief executive officer Dominic D'Alessandro called the merger "a unique strategic opportunity to combine two exceptionally strong companies into a single, integrated, global market leader."

THE PRODUCT

Annuities. John Hancock's fixed and variable annuities provide innovative, simplified solutions for baby boomers and any other Americans focused on retirement planning. The annuities business line has been a leader in the industry in

creating unique products that recognize the longevity risk consumers face today. Key features and benefits include diversified investment funds managed by some of the industry's best-known investment organizations, and protection features that can provide guaranteed retirement income and beneficiary protection. John Hancock distinguishes itself from other annuity providers by standing behind its retirement income guarantees with some of the highest financial strength ratings.

Life Insurance. John Hancock Life Insurance serves the needs of middle- and upper-income consumers, providing personal, estate, and business planning solutions with its comprehensive product portfolio, including universal, variable, whole, and term life insurance. John Hancock

RECENT DEVELOPMENTS

In October 2006, John Hancock launched a new brand platform, "the future is yours." The positioning and messaging of the new brand platform convey the optimism and confidence that the John Hancock brand can deliver to consumers.

John Hancock was the No. 1 seller of individual life insurance (by annualized premium) in 2006, according to a survey of 78 major life insurers by LIMRA International (LIMRA).

John Hancock's sales of variable annuities reached a record \$9.1 billion in 2006, up from its previous record of \$7.9 billion in 2005. This increase of 15 percent marks the third consecutive year John Hancock has achieved record variable annuity sales.

their lives both near- and long-term. Second, those aspirations can vary widely from person to person."

Beyond reflecting those consumer sensibilities, "The platform also reflects how evenly balanced among insurance, investments, and retirement our business is now, following our merger with Manulife," said Jim Gallagher, John Hancock senior vice president. "Our company has evolved, and so our brand has evolved as well."

BRAND VALUES

John Hancock has put a strong distribution network, industry-leading products, financial discipline, and a great brand together, creating a superior combination that stands out from all other financial services organizations.



also sets itself apart with its underwriting expertise, and an Advanced Markets Group of attorneys, accountants, and consultants with extensive estate and business planning experience distances John Hancock from its competitors.

Long Term Care Insurance (LTC). As a pioneer in LTC insurance two decades ago, John Hancock continues to lead the industry today, having sold more policies through its group and individual LTC insurance product lines than any other LTC insurance carrier in 2006 (LIMRA, 2006). John Hancock's leadership in LTC insurance is built on a reputation for offering innovative, affordable products; superior financial strength and stability; and a commitment to providing policyholders with a strong support system and high-quality service at the time of claim.

Mutual Funds. John Hancock Funds offers to customers an array of investment products, including mutual funds, institutional services, privately managed accounts, portfolio offerings for state-sponsored 529 plans, and retirement accounts. Through financial intermediaries, more than 1 million investors have entrusted John Hancock Funds with approximately \$50 billion.

Retirement Plan Services. John Hancock Retirement Plan Services manages more than \$45 billion in defined contribution assets and more than 38,000 plans for U.S. companies. Among banks, mutual fund companies, and insurers, it has been the top full-service 401(k) choice of plan sponsors and professional advisors for four years.²

College Savings. John Hancock Freedom 529, with more than \$2 billion in assets under management, is one of the nation's top broker-sold multimanaged 529 plans, offering diversification, flexibility, and choice to parents and grandparents looking to save for college.³

Since 2005, John Hancock Funds has launched 33 new funds, representing the highest number of new fund launches within the nonproprietary channel over this span and underscoring the company's commitment to growth.

PROMOTION

John Hancock's "the future is yours" brand platform is supported with a new advertising campaign, "Future Promises." The campaign was the result of extensive research in the marketplace, which yielded two important insights. The first was that consumers are very hopeful and upbeat about their futures, whether those promises about their future include educating their children, passing on the family gathering spot, or ensuring that their family is protected. The second is that "retirement" isn't viewed as it once was. Baby boomers expect to have a more active retirement; they plan to launch second careers, give back in some way to their community, or simply do things they've always wanted to do. They are excited about what their future holds, and no one plan for the next stage looks like another.

This campaign targeting consumers and intermediaries builds awareness around John Hancock's breadth of insurance, investment, and retirement products. The campaign also builds on John Hancock's human and intimate style by highlighting individuals who made a promise to themselves and with the help of John Hancock products were able to realize their promise. It represents the first new brand campaign for the company in over 10 years.

According to Jim Bacharach, John Hancock vice president, advertising, "The platform, 'the future is yours,' reflects two key consumer findings. First, consumers have high aspirations for

John Hancock is the company that enables consumers to deliver on their promises. To that end the brand is:

- Confident and optimistic
- Contemporary and forward-thinking
- Energizing and empowering
- About achievement and arrival
- Human and empathetic

¹ LIMRA (Life, LTC Insurance); *CFO Magazine*, 401(k) *Buyers Guide*, most recent publication June 2006 (JH RPS); VARDS (VA); and ICI (Mutual Funds). Rankings as of 12/31/06 YTD, except JH RPS, which is as of June 2006.

² *CFO Magazine*, 401(k) *Buyers Guide*, most recent publication June 2006.

³ John Hancock Freedom 529 is a college savings plan offered by the Education Trust of Alaska, managed by T. Rowe Price, and distributed by John Hancock Distributors LLC, Member NASD and is listed with the Municipal Securities Rules Making Board (MSRB), through other broker/dealers that have a selling agreement with John Hancock Distributors LLC.

⁴ S&P and Vards, November 2006.

THINGS YOU DIDN'T KNOW ABOUT JOHN HANCOCK

- John Hancock is the only AAA-rated (by Standard & Poor's) provider of variable annuities with optional lifetime withdrawal benefits.⁴
- A strong community-oriented organization, John Hancock has been the presenting sponsor for the Boston Marathon since 1985. It has also formed a partnership with the Boston Red Sox and Fenway Park, demonstrating its solid community commitment.