

Recent Highlights

November: [John Hancock Investments Wins 'Overall Advisor Communications Award' from Mutual Fund Education Alliance](#)

December: [John Hancock Survey Shows Investors Use Technology for Financial Activities But Prefer to Meet with Advisors in Person](#)

December: [John Hancock Investments ends quarter with 38 four-and five-star rated funds based on highest-rated share class \(Source: Morningstar, Inc.\)¹](#)

January: [John Hancock Survey Finds More than Four in Ten Investors Plan to Work in Retirement](#)

January: [Economist Megan Greene Highlights Seven Key Global Themes for 2015](#)

February: [JH Insurance Updates Term Offering](#)

February: [Signator Investors Recognizes Benefit Concepts as Practice of the Year](#)

March: [John Hancock Global Absolute Return Strategies Fund and John Hancock Strategic Growth Fund Mark Three-Year Anniversaries, Strong Performance](#)

March: [John Hancock Investments Named to the Mutual Fund Hall of Fame at Annual Mutual Fund Industry Awards](#)

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 December 31, 2014, the U.S. Division operations doing business under the John Hancock brand (John Hancock)² reported earnings attributed to shareholders of \$444 million.³
- Total premiums and deposits for the quarter from John Hancock were \$11.0 billion.⁴
- John Hancock's funds under management were \$343.5 billion as at December 31, 2014.⁴

Strong Claims Paying Ability/Financial Strength Ratings⁵

- A+** **A.M. Best** (2nd highest of 15 ratings)
Superior ability to meet ongoing insurance obligations
- AA-** **Fitch Ratings** (4th highest of 19 ratings)
Very strong capacity for payment of financial commitments
- A1** **Moody's** (5th highest of 21 ratings)
Low credit risk
- 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 Variable Life
#2 Universal Life	#6 College Savings
#3 Individual LTC Insurance	#9 Total Life
	#18 Mutual Funds

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

FOOTNOTES: (1) 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. • • **(2)** U.S. Division (John Hancock) consists of John Hancock Life Insurance, Long-Term Care Insurance, Investments, Retirement Plan Services and Annuities reporting segments. 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. 24-25 of Manulife Financial's Feb. 12, 2015 Press Release Reporting Fourth Quarter Results for more details • • **(5)** Strong Claims Paying Ability/Financial Strength Ratings, which are current as of Feb. 12, 2015 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)** Small Case 401(k) based upon plans among insurance companies, mutual fund companies and banks (2014 PlanSponsor.com DC RecordKeeper Survey, June 2014); Variable, Universal and Total Life based on 100% of Recurring Premium plus 10% of Single Premium plus 10% of Excess Premium (LIMRA, 12/31/14 YTD); Individual LTC based on new sales (LIMRA, 12/31/14 YTD); College Savings is based on advisor sold 529 plans ranked by assets (FRC data 4Q 2014); 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. (12/31/14 YTD).