



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 ¹		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%
9/29/06	\$32.26	73.9%	\$1335.85	19.0%	\$297.84	46.1%

Top 10 Global Life Insurers – Ranked by 9/30/06 Market Capitalization

Rank		\$MM
1.	AIG	172,194
2.	ING Groep NV	96,973
3.	AXA	76,917
4.	Manulife/John Hancock	49,874
5.	Assic Generali SPA	48,219
6.	MetLife	43,042
7.	Aviva	36,983
8.	Prudential Financial	36,981
9.	Aegon NV	30,504
10.	Hartford Financial	26,393

Manulife Financial is a global leader

- Manulife ranks as the 4th largest life insurer in the world and the 2nd largest in North America **based on market capitalization** as of September 30, 2006.
- It is the 4th largest life insurer in North America **based on total USGAAP assets** of \$317.1 billion as of September 30, 2006.
- Manulife has approximately 20,000 employees in 19 countries and territories worldwide, **including approximately 4,000 employees in Boston, MA.**

Financial results have been strong.

- For the quarter ended September 30, 2006, the U.S. companies doing business under the John Hancock brand² earned \$401 million, contributing 46% to Manulife total shareholders' earnings of \$870 million.
- Total premiums and deposits for the quarter from the U.S. businesses were \$9.2 billion or 68% of Manulife's overall premiums and deposits of \$13.6 billion.
- Funds under management by John Hancock companies were \$212.9 billion, 62% of the \$341.4 billion in funds under management by Manulife and its subsidiaries as of September 30, 2006.

John Hancock holds premier market positions

- 95% of U.S. consumers are aware of the John Hancock brand for financial services.³
- 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.⁵

U.S. Market Rankings⁴

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

Financial strength ratings are among the highest in the industry.⁶ As of November 7, 2006:

	S&P	Moody's	A.M. Best	Fitch	DBRS
The Manufacturers Life Insurance Company	AAA	Aa2	A++	AA+	IC-1
John Hancock Life Insurance Company	AAA	Aa2	A++	AA+	Not rated

¹ All dollar amounts in fact sheet are US\$.

² 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.), 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.

³ Plan-It Marketing.

⁴ Survivorship, Universal, Variable Life based on total annualized premiums (LIMRA, 6/30/06); LTC based on new sales (LIMRA, 06/30/06 YTD); 401(k) based on plans among insurance companies, mutual fund companies and banks (2006 CFO Magazine 401(k) Buyers Guide Study, June 2006); College Savings based on non-proprietary, multi-managed 529 plans ranked by assets (FRC, June 2006); Variable Annuity based on sales within the non-proprietary broker/dealer segment (VARDS, 6/30/06); Fixed Annuities based on sales excluding equity index and market value adjusted annuities (LIMRA, The 2006 Individual Annuity Report – Q2 Sales); and Mutual Funds based on gross sales within the non-proprietary channel (Investment Company Institute, 6/30/06).

⁵ Yankelovich, Inc market research (2004)

⁶ Insurance ratings, which are current as of November 7, 2006 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.