



FIXED PRODUCTS

Financial Strength Ratings

AAA

Standard & Poor's: Extremely strong financial security characteristics (1st category of 21)

Upgraded
November
2006

A++

A.M. Best Company: Superior ability to meet ongoing obligations to policyholders (1st category of 16)

AA+

Fitch Ratings: Very strong capacity to meet policyholder and contract obligations (2nd category of 24)

Aa2

Moody's Investors Service: Excellent financial security (3rd category of 21)

These ratings, which are current as of November 2006 and subject to change, are assigned to John Hancock Life Insurance Company as a measure of the company's ability to honor any benefits provided by the contract and any applicable optional riders, but not specifically to its products, the performance (return) of these products, the value of any investment in these products upon withdrawal, or to individual securities held in any portfolio.

A distinction that sets us apart