

# John Hancock Life

**Group Affiliation:** Manulife Financial  
**Address:** P.O. Box 111  
 Boston MA 02117-0111  
**Phone:** 617-572-6000

**Domicile:** MA  
**NAIC Number:** 65099  
**Year Established:** 1862  
**Company Type:** Stock

## Ratings

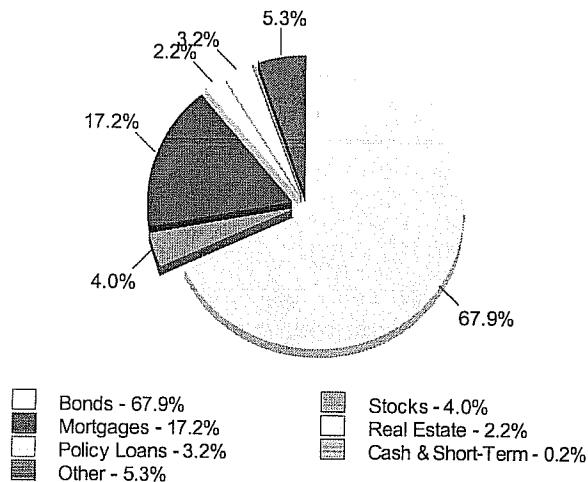
A.M. Best Company(Best's Rating, 15 ratings) A++ (1)  
 Standard & Poor's(Financial Strength, 20 ratings) AA+ (2)  
 Moody's(Financial Strength, 21 ratings) Aa3 (4)  
 Fitch Ratings(Financial Strength, 21 ratings) AA (3)  
 TheStreet.com(Safety Rating, 16 ratings) B (5)  
 Comdex(Percentile in Rated Companies) 96

## Assets & Liabilities

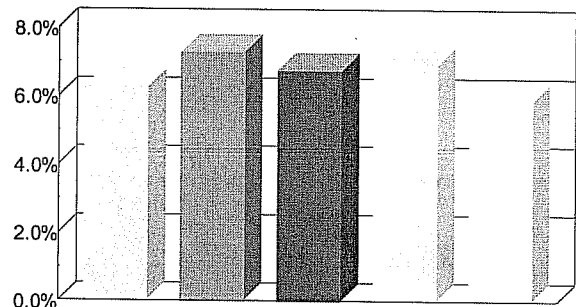
Total Admitted Assets 62,943,519  
 Total Liabilities 60,359,961  
 Separate Accounts 8,831,923  
 Total Surplus & AVR 3,275,494  
 As % of General Account Assets 6.1%

## Invested Assets

Total Invested Assets 50,354,557



## Investment Yields



2004 Yields - 6.25%  
 2005 Yields - 7.28%  
 2006 Yields - 6.72%  
 2008 Yields - 5.89%

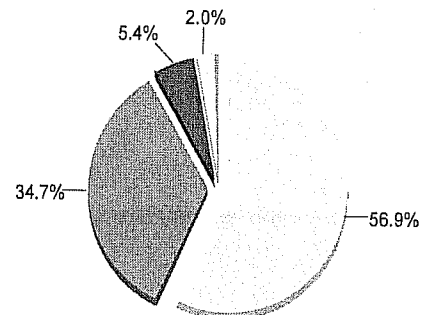
5 Year Average

6.61%

## Non-Performing Assets

Bonds In or Near Default 5.2%  
 Problem Mortgages 0.5%  
 Real Estate Acquired by Foreclosure 0.0%  
 Total Non-Performing Assets/Surplus & AVR 5.7%  
 As a Percent of Invested Assets 0.4%

## Bond Quality



Class 1 Highest - 56.9%  
 Class 2 Higher - 34.7%  
 Class 3 Medium - 5.4%  
 Class 4 Low - 2.0%  
 Class 5 Lower - 0.5%

## Income & Earnings

Total Income 7,747,443  
 Net Premiums Written 1,093,605  
 Earnings Before Dividends and Taxes 46,000  
 Net Operating Earnings -110,008

Data for Year-End 2008 from the life insurance companies' statutory annual statements. All dollar amounts are in thousands. All ratings shown are current as of May 15, 2009.

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