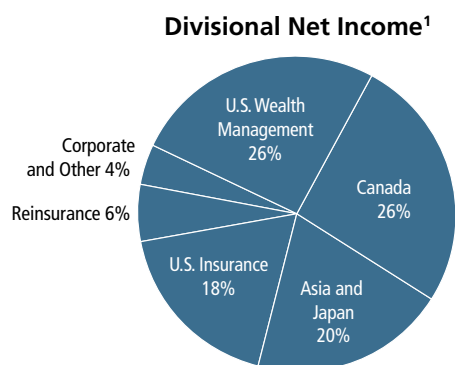


Look at the company behind the coverage

It is important to be confident in the decisions you make to secure your financial future. Looking carefully at the company behind the insurance coverage you are considering is an important step in your decision-making process. For nearly 150 years, John Hancock has been earning the trust of individuals and institutions.

Global diversification and disciplined investment philosophy

Manulife Financial, John Hancock's parent company, pursues strategic growth in business areas and markets where it has experience and expertise. Globally diverse operations provide natural hedges that ensure risks and opportunities are spread over different markets. This in turn provides stability in operating earnings and a broadly diversified balance sheet, which helps maintain our long-term financial strength.



John Hancock's consistent financial strength and stability is a direct reflection of its parent company's disciplined investment philosophy, which includes:

- A rigorous risk-management framework
- Avoiding complexity, setting limits, diversifying, and applying a healthy dose of skepticism in all our credit decisions
- Very limited exposure to highly risky investments and no direct exposure to the sub-prime market

Financial strength and stability

John Hancock has among the highest financial strength ratings in the insurance industry today.²

John Hancock Life Insurance Company John Hancock Life & Health Insurance Company
<p>A.M. BEST A+ (2nd of 15 ratings) Superior ability to meet ongoing obligations.</p>
<p>FITCH RATINGS AA (3rd of 21 ratings) Very strong capacity to meet policyholder and contract obligations.</p>
<p>STANDARD & POOR'S AA+ (2nd of 21 ratings) Very strong financial security characteristics.</p>
<p>MOODY'S Aa3 (4th of 21 ratings) Excellent financial security.</p>

1. Based on 2007 net income.

2. Financial strength ratings, which are current as of September 30, 2009, and are subject to change, measure the company's ability to honor its financial commitments. The ratings are not an assessment or recommendation of specific policy provisions, premium rates or practices of the insurance company. Insurance products are underwritten by John Hancock Life Insurance Company, Boston, MA 02117 and in New York by John Hancock Life & Health Insurance Company, Boston, MA 02117.