

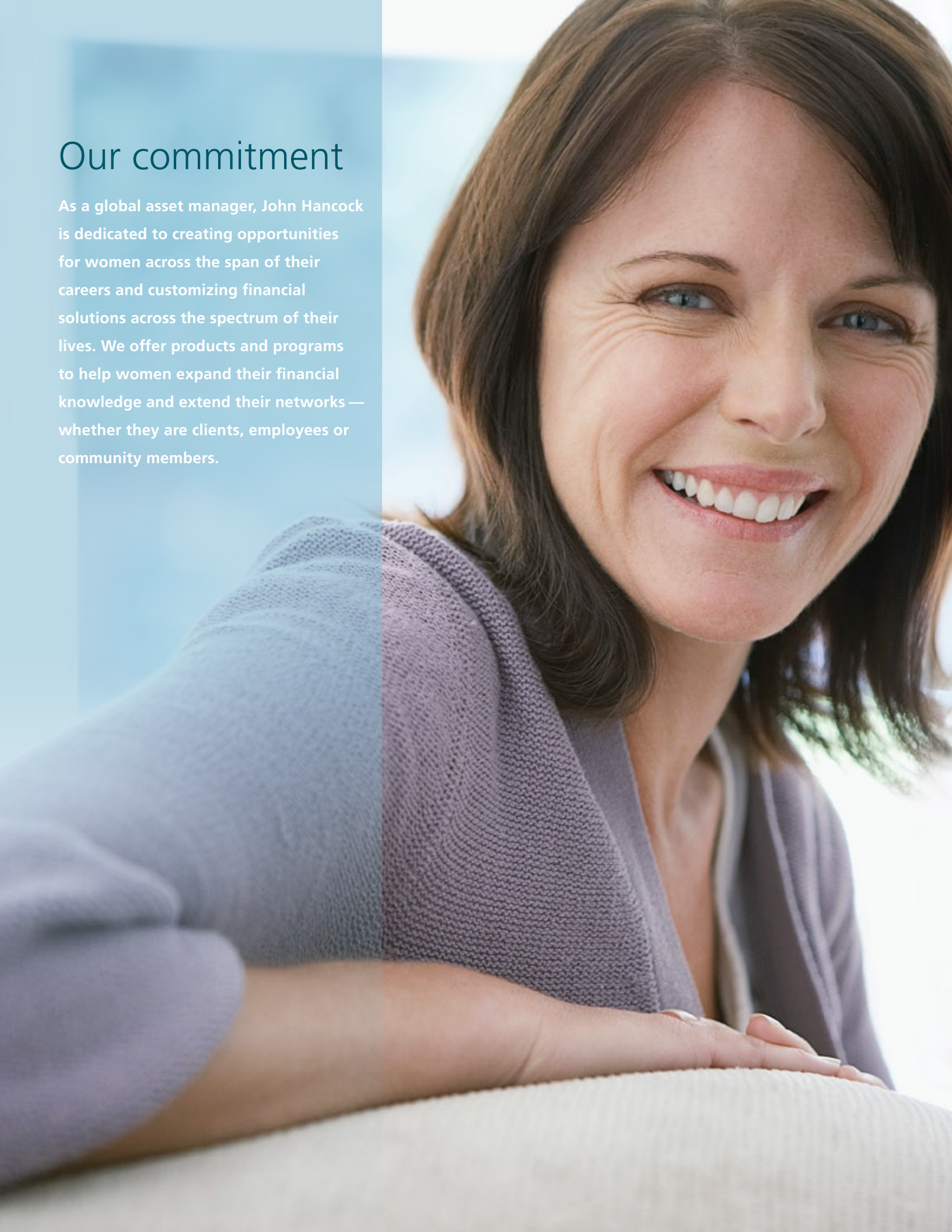
We're with you for life



Women Count

Our commitment

As a global asset manager, John Hancock is dedicated to creating opportunities for women across the span of their careers and customizing financial solutions across the spectrum of their lives. We offer products and programs to help women expand their financial knowledge and extend their networks — whether they are clients, employees or community members.



John Hancock supports women throughout their financial lives

We recognize that women investors have one thing in common — they're all different. That's why we recommend that women:

- ◆ Speak with their trusted financial adviser to create personalized financial road maps that reflect their unique investment goals, retirement planning objectives and insurance needs.
- ◆ Talk, listen and learn from other women, from friends and family to peers at work.
- ◆ Rely on John Hancock to keep pace with their evolving needs.

A comprehensive range of solutions helps advisers support women for life

| Early adulthood | Marriage and children | Life's major events | Golden years | Legacy planning |
|--|--|---|---|---|
| Entering the work force includes starting to save for short- and long-term needs and goals | New joys and greater responsibilities mean more saving, planning and insurance needs | From a new job, marriage, child, grandchild or home purchase to an inheritance, starting college, starting a business, a financial emergency, divorce, illness or death | Living well in retirement requires an income stream and often includes charitable giving and downsizing or relocating | Providing for family, cherished friends and educational, community and charitable groups can be a crucial concern at this stage |
| Mutual funds | Mutual funds | Mutual funds | Mutual funds | Mutual funds |
| 529 plans | 529 plans | 529 plans | 529 plans | 529 plans |
| Retirement accounts | Retirement accounts | Retirement accounts | Retirement accounts | Retirement accounts |
| Annuities | Annuities | Annuities | Annuities | Annuities |
| Long-term care | Long-term care | Long-term care | Long-term care | Long-term care |
| Life insurance | Life insurance | Life insurance | Life insurance | Life insurance |

Women in our company are leading the way



Gail Cook-Bennett

As the only female Board Chair within the largest 30 North American financial institutions, Gail knows firsthand about the challenges of responding to the evolving needs of Manulife's growing global business. She is a trailblazer who inspires women and understands the importance of providing advancement to all employees based on one key attribute — merit, and merit alone.

Chair of Manulife's Board of Directors



Carol Fulp

"It's long been clear that the values of community and cooperation in my job extend to other parts of my life. This was fully realized when I was appointed as a U.S. Representative to the United Nations General Assembly. In our organization, we recognize the need to work with governments and non-profits to make substantial and sustaining progress."

Senior Vice President, Brand Communications and Corporate Social Responsibility

U.S. Representative to the United Nations General Assembly



Marianne Harrison

"We support women in powering their future and empowering the next generation in the communities where we work and live. For many women, true wealth is about more than money. It's about achieving the life they desire, keeping their families safe and having the ability to help those who are less fortunate."

Executive Vice President, Long-Term Care Insurance

By sharing their experience and expertise, these senior women executives impact employees throughout our global organization. They provide guidance, shape careers and help determine the future of our company.

Carey Foran Hoch

“From my own experience, I know that effective networking promotes career and personal growth. That was the idea behind the John Hancock Women’s Networking Group when it began in 2006 and it’s a principle that continues today. Our mission is to inspire, lead and engage women — all while contributing to their individual success at John Hancock.”

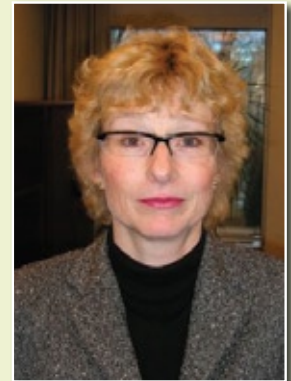
Vice President, Head of Marketing for Mutual Funds and General Manager, College Savings
Founder of the John Hancock Women’s Networking Group



Lynne Patterson

“We believe that throughout our global organization, our employee base and our leadership must be comprised of individuals from all walks of life, providing a diversity of ideas and experiences. This reflects the communities where we do business and from which we draw the talent that helps fuel our growth. We set the bar high because this is such a crucial goal.”

Senior Vice President & Chief Financial Officer



Diana Scott

“We’re committed to supporting women in achieving a work/life balance with different paths to career advancement. Contrary to popular belief, you cannot do everything all the time. You can have it all, but not all at the same time. You have to make choices and prioritize — and our programs help women understand their options and offer support and guidance.”

Senior Vice President, U.S. Human Resources



Partnering with women business owners

John Hancock has an active and ongoing commitment to organizations led by women.

- ◆ Our Global Sourcing Program supports our supplier diversity initiative and enables all areas of the organization to utilize qualified woman-owned business enterprises.
- ◆ John Hancock is also proud to collaborate with The Greater New England Minority Supplier Development Council to foster the expansion of certified minority business enterprises.
- ◆ The Diversity Advantage Program at John Hancock builds an enterprise-wide infrastructure for managing diversity-related efforts.

Focusing on women in our communities

Our executives give their time and passion as Board Members to many organizations whose support of women aligns with ours. And through our Outreach Program, non-profit organizations benefit from our ongoing financial support and leadership.





Confidence in the future

For the first time in history, women surpassed men in the workforce¹ and control more of the money in motion.

- ◆ Women generate \$1.9 trillion in sales from 10.1 million women-owned businesses.²
- ◆ Nearly 52% of the personal wealth in the U.S. is controlled by women.³
- ◆ It's estimated that 9 out of 10 women will be solely responsible for their finances at one point in their lives.⁴

To help women meet new opportunities and challenges, we will continue to expand our financial and insurance solutions. At John Hancock we believe that women count — whether they are clients, employees or community members — and that's a commitment that all women can count on.

A Global Leader

John Hancock Financial Services is a unit of Manulife Financial Corporation, a leading Canadian-based financial services group serving millions of customers in 22 countries and territories worldwide. Manulife Financial ranks as the 8th largest public life insurer in the world and the 2nd largest in North America based on market capitalization. (Source: Thomson Reuters, January 31, 2011)



1 "The End of Men" by Hanna Rosin, *The Atlantic*, July/August 2010.

2 Center for Women's Business Research, www.nfwbo.org, 2008.

3 PBS, www.pbs.org, 2011.

4 The National Center for Women and Retirement Research, <http://iasp.brandeis.edu/womenandaging/research.htm>, 2011.