



## News

**CONTACT: Brian Carmichael**

Phone: 617-663-4748

E-mail: bcarmichael@jhancock.com

**For Release:** Upon Receipt

## **JOHN HANCOCK RANKS NUMBER ONE IN LIFE INSURANCE SALES IN 2006**

*Strong Product Line up, Underwriting Expertise, Outstanding Producer Support Fuel Success  
Financial Strength And Highly Regarded Retail Brand also Key Factors*

**BOSTON, MA** (March 6, 2007)—John Hancock led the industry in total individual life insurance sales in 2006, according to a recent survey of 78 major life insurers by LIMRA International (LIMRA).

According to LIMRA, John Hancock's sales reached \$735 million in total annualized premium in 2006, an increase of almost 20 percent in 2006, while industry sales grew 6.6 percent. John Hancock moved into the top spot in 2006 after finishing at number 3 in 2005 and number 5 in 2004.

The two key drivers for John Hancock's overall showing were strong universal life and variable life sales.

Universal life sales rose to \$504 million, up 17.6 percent; industry-wide sales increased 9.1 percent, according to the survey. For the second year in a row, John Hancock finished first overall in the category.

Variable life (including variable universal life) sales rose to \$181 million, up 32.7 percent, according to LIMRA. Industry-wide sales increased 8.2 percent. The increase boosted John Hancock to number two in the category from number four in 2005.

"Since John Hancock's successful merger with Manulife Financial in 2004, we have generated tremendous momentum and we're enormously pleased to finish the 2006 year as the number one carrier in life insurance sales. Our portfolio has never been stronger or more competitive, covering every key product space in our target markets," said Steve Finch, President, John Hancock Life Insurance. "Our customers have a variety of choice in who to buy from in order to meet their financial objectives and they have chosen to place their trust in John Hancock. We appreciate their confidence in our company and stand behind our promises with superior financial strength."

Mr. Finch said John Hancock also sets itself apart from competitors and drives growth with:

- Financial strength ratings that are among the highest in the United States, as noted by the major rating agencies;
- Industry leading underwriting expertise, particularly at older ages;

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- Superior support for producers, including an outstanding wholesaling force and Advanced Markets unit; and
- One of America's best known and highly regarded retail brands.

As we continue to leverage all of our key strengths, we are looking forward to another excellent year in 2007," he said.

**About John Hancock and Manulife Financial**

John Hancock is a wholly-owned subsidiary of Manulife Financial Corporation, a leading Canadian-based financial services group serving millions of customers in 19 countries and territories worldwide. Operating as Manulife Financial in Canada and Asia, and primarily through John Hancock in the United States, the Company offers clients a diverse range of financial protection products and wealth management services through its extensive network of employees, agents and distribution partners. Funds under management by Manulife Financial and its subsidiaries were Cdn\$414 (US\$355 billion) as at December 31, 2006.

Manulife Financial Corporation trades as 'MFC' on the TSX, NYSE and PSE, and under '0945' on the SEHK. Manulife Financial can be found on the Internet at [www.manulife.com](http://www.manulife.com)

The John Hancock unit, through its insurance companies, comprises one of the largest life insurers in the United States. John Hancock offers a broad range of financial products and services, including life insurance, fixed and variable annuities, mutual funds, 401(k) plans, long-term care insurance, college savings and other forms of business insurance.

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Source: LIMRA International, U.S. Individual Life Insurance Sales Survey, Fourth Quarter YTD 2006 results. Sales based on annualized new premium.



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**CONTACT:**

Melissa Simon Berczuk

Phone: 617-663-4750

E-mail: [mgsimon@jhancock.com](mailto:mgsimon@jhancock.com)

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### **JOHN HANCOCK NUMBER ONE OVERALL IN 2006 LONG TERM CARE INSURANCE SALES**

- *Experience, Strong Products in All Market Segments Key Factors*
- *Financial Strength And Highly Regarded Brand Also Support Growth*

**BOSTON, MA** (March 16, 2007)—John Hancock Life Insurance Company sold more long term care insurance than any other carrier in 2006, according to recent year-end surveys of long term care insurers by LIMRA International (LIMRA)<sup>1</sup>. According to the surveys, John Hancock sold more than 86,000 policies/certificates through all its long term care insurance businesses.

In its retail business, John Hancock had the highest growth rate of the top 10 carriers with the number of new insureds growing by 35 percent, compared to an industry average that fell 8 percent. In-force lives increased industry-wide by 3 percent while Hancock's in-force business grew 9 percent.

The company also added more than 50 new clients to its group roster which helped boost its new group lives by 23 percent in a marketplace that experienced only 9 percent growth. While inforce group business for the industry grew 5 percent, Hancock's in-force business grew about 10 percent.

The company attributes its success to a number of market initiatives in 2006, in combination with its extensive experience selling the insurance. These initiatives included the introduction of Leading Edge, a new simplified and more affordable product for the retail market, and CorporateChoice for the small employer market.

"We enjoy strength across all segments of the long term care insurance market," said Laura Moore, President, John Hancock Long Term Care Insurance. "Having been an active player in the industry since 1987, we have gained helpful insights into the needs of producers, employers, and consumers -- and meeting the needs of these groups has become central to everything we do, from product development to claims payment."

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<sup>1</sup> Survey Source: LIMRA International, U.S. Individual Long Term Care Insurance Sales Survey, Fourth Quarter YTD 2006 results and U. S. Group Long Term Care Insurance Sales Survey, Fourth Quarter YTD 2006 results.

Ms. Moore said John Hancock also sets itself apart from competitors and drives growth with:

- Innovative products and programs
- Depth and breadth of a loyal distribution base
- Service excellence

In addition, John Hancock Life Insurance Company's financial strength ratings are among the highest in the United States, as noted by the major rating agencies. And its brand is one of the best known and highly regarded retail brands in the country

"In an environment where we're seeing carriers exiting the marketplace, John Hancock's demonstrated commitment to long term care insurance is serving us well and our numbers certainly bear that out," said Moore. "Our clients, consumers and employers alike, can be confident that we will be there, when the time comes, to honor all of our commitments."

For more consumer information on the need for long term care and basics of LTCI coverage, John Hancock maintains a consumer website at: [www.johnhancocklongtermcare.com](http://www.johnhancocklongtermcare.com).

#### **About John Hancock Long Term Care Insurance**

Today, John Hancock, a unit of Manulife Financial Corporation, is one of the largest providers of LTC insurance overall with more than 970,000 clients and \$1.4 billion of in-force premium.

Having entered the retail LTC insurance market in 1987, John Hancock is the second-largest provider of individual coverage in the country. John Hancock began selling group LTC insurance in 1988 and today is the largest provider of employer-sponsored LTC insurance in the U.S.

In 2002, John Hancock and MetLife together were selected to offer LTC insurance program to federal employees, retirees and various family members across the country. The program is the largest single employer-sponsored LTC insurance program of its kind.

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The John Hancock unit, through its insurance companies, comprises one of the largest life insurers in the United States. John Hancock offers a broad range of financial products and services, including life insurance, fixed and variable annuities, mutual funds, 401(k) plans, long-term care insurance, college savings and other forms of business insurance.

Long Term Care Insurance is underwritten by John Hancock Life Insurance Company, Boston, MA 02117

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