



News

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JOHN HANCOCK FINANCIAL LEADS INDUSTRY IN LIFE INSURANCE SALES FOR SECOND CONSECUTIVE YEAR

- **2007 Sales Rise 14.9 Percent, Reach \$846M In Total Annualized Premium**
- **Company Shows Exceptional Sales Strength Across Product Portfolio**
- **#1 Seller of Variable Universal Life Insurance with Sales Increase of Nearly 30 Percent**

BOSTON, MA, (February 25, 2008)—For the second consecutive year, John Hancock led the industry in total individual life insurance sales in 2007, according to a recent survey of 78 major life insurers by LIMRA International (LIMRA).

According to LIMRA, John Hancock increased sales in 2007 to \$846 million in total annualized premium, a 14.9 percent increase over 2006, nearly doubling the industry's growth rate of 7.6 percent. In addition, the company boosted its industry-leading market share to more than seven percent.

“We are extremely pleased with John Hancock’s 2007 results. What is particularly noteworthy is the strength of our sales across our entire product portfolio,” said Steve Finch, President, John Hancock Life Insurance. “As an industry leader in product innovation, we have revamped the complete portfolio over the past two years. In 2007 alone, we launched 10 new products. The strength of sales across the portfolio clearly demonstrates that this effort, as well as our service enhancements and underwriting expertise, are meeting the needs of our producers and clients.”

John Hancock finished first in the industry in variable life (including variable universal life) sales, which rose to approximately \$234 million, up nearly 30 percent, according to LIMRA. Industry-wide sales increased 6.6 percent.

“We put a strong emphasis on Variable Universal Life in 2007, believing that our revamped products are well designed to meet client needs through all kinds of market environments,” Mr. Finch said. “We are confident that even with the market volatility we have seen over the past few months, Variable Universal Life will remain an attractive and appropriate product for producers and clients.”

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Universal life sales increased 7.5% to \$542 million, according to LIMRA. It was the only John Hancock product line that did not increase by more than 20 percent in 2007.

Whole and term life sales, bolstered by new products introduced early in the year, increased 125 percent and 24 percent respectively.

“Reaching the top of the industry in 2006 was a tremendous achievement, but maintaining our position took even more effort. We ended the year with the strongest quarter in the company’s history and we are entering 2008 with tremendous momentum,” Mr. Finch said. “We remain committed to further strengthening our product portfolio, our service capabilities and our underwriting expertise to provide even greater value for our clients and producers.”

“As always, we fully recognize that our customers and their advisors have many options for meeting their financial objectives. We appreciate that they have chosen to place their trust and confidence in John Hancock and stand behind our promises with superior financial strength.”

About John Hancock Financial and Manulife Financial Corporation

John Hancock Financial is a unit of Manulife Financial Corporation (the Company), a leading Canadian-based financial services group serving millions of customers in 19 countries and territories worldwide. Operating as Manulife Financial in Canada and in most of Asia, and primarily as 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\$396 billion (US\$401 billion) as at December 31, 2007.

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.

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. Additional information about John Hancock may be found at www.johnhancock.com.

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Survey Source: LIMRA International, U.S. Individual Life Insurance Sales Survey, Fourth Quarter YTD 2007 results. Sales based on annualized new premium.

Insurance policies and/or associated riders and features may not be available in all states.

Variable universal life insurance has annual fees and expenses associated with it in addition to life insurance related charges (which differ with the product chosen), including surrender charges and investment management fees. Variable universal life insurance products are long-term contracts and are sold by prospectus. They are subject to market risk due to the underlying sub-accounts, and are unsuitable as a short term savings vehicle. The primary purpose of variable universal life insurance is to provide lifetime protection against economic loss due to the death of the insured person. Cash values are not guaranteed if the client is invested in the investment accounts. There are risks associated with each investment option, and the policy may lose value.

Please contact 1-800-827-4546 to obtain product and fund prospectuses (for New York, contact 1-877-391-3748, option 4). The prospectuses contain complete details on investment objectives, risks, fees, charges and expenses as well as other information about the investment company. Please read the prospectuses carefully containing this and other information on the product and the underlying portfolios and consider these factors carefully before investing.

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