

## John Hancock Life Insurance Company (U.S.A.)

*As of 06-30-09 Statutory Value*

<b>Ratings</b>	
A.M. Best Company (Best's Rating, 15 ratings)	A+
Standard & Poor's ( Financial Strength, 20 ratings)	AA+
Moody's (Financial Strength, 21 ratings)	Aa3
Fitch (Financial Strength, 24 ratings)	AA
<b>Size of Insurer</b>	
Total Assets	\$115,092 million
Total Liabilities	\$112,884 million
<b>Level of Capital &amp; Surplus</b>	
Capital and Surplus	\$2,208 million
Asset Value Reserves	\$117 million
<b>Invested Asset Distribution</b>	
Bonds (%)	49.9%
Stocks (%)	3.8%
Mortgages (%)	10.4%
Policy Loans (%)	8.7%
Cash & short-term (%)	19.4%
Other Invested Assets (%)	7.8%
<b>NAIC Bond Quality</b>	
Class 1: Highest Quality	79.3%
Class 2: Highest Quality	18.6%
Class 3: Lower Quality	1.0%
Class 4: Lower Quality	0.7%
Class 5: Lower Quality	0.2%
Class 6: In or Near Default	0.1%
<b>Level of Capital &amp; Surplus (other years)</b>	
Capital and Surplus as of 12/31/2008	\$1,981 million
Capital and Surplus as of 12/31/2007	\$1,523 million
<b>Bond Maturity Breakdown as of 12/31/08</b>	
1 Year or Less	33.4%
1 to 5 Years	11.4%
5 to 10 Years	17.4%
10 to 20 Years	15.2%
Over 20 Years	22.6%
<b>Lines of Business</b>	
Ordinary	
- Life Insurance	
- Individual Annuities	
- Supplementary Contracts	
Group	
- Life Insurance	
- Annuities	
Accident and Health	
- Group	
- Other	
Other Lines of Business	

	<b>Statutory Value</b>
	<b>June 30, 2009</b>
	(In Millions)
Cash and invested assets	\$ 30,551.9
Capital and surplus( Surplus,Asset Valuation Reserve,half of dividends apportioned for year,capital stock,mis reserves)	\$ 2,535.7
Bonds (\$15,249.1 of long term) and ( \$5,752.3 of short term)	\$ 21,001.4
Bonds below investment grade (total)	\$ 432.2
NAIC Class 3	\$ 220.3
Class 4	\$ 155.6
Class 5	\$ 39.7
Class 6	\$ 16.6
Mortgages loans	\$ 3,179.8
Problem Mortgages*	\$ 31.2
Preferred Stock	\$ 4.7
Problem Preferred Stock (total)	2.5
NAIC Class 3	-
Class 4	2.2
Class 5	0.2
Class 6	-
Other Invested Assets/Underlying Characteristics of Bonds	N/A
NAIC Class 3	N/A
Class 4	N/A
Class 5	N/A
Class 6	N/A
Other Invested Assets/Underlying Characteristics of Preferred Stocks	N/A
NAIC Class 3	N/A
Class 4	N/A
Class 5	N/A
Class 6	N/A
Revenue	\$ 7,919.3
Net Income	\$ 396.5
Total investment income	\$ 769.2
Considerations for supplementary contracts with life contingencies	\$ -
Premiums from ordinary life	N/A
Premiums from group life	N/A
Premiums from group annuities	N/A
Premiums from ordinary ind annuities	N/A
Premiums from group & other accident and health	N/A
Mis. income from seperate accounts	\$ 590.0
*Problem Mortgages include the following:	
Restructured	\$ 13.9
Interest Overdue 90 Days	\$ -
In Process of Foreclosure	\$ 17.3
<b>Total</b>	<b>\$ 31.2</b>
Fixed rate sub-prime mortgages	N/A
Floating rate sub-prime mortgages	N/A
Asset Back Securities (ABS) Collateralized Debt Obligations (CDO's)	N/A
Dollar amount of Sub-Prime mortgages by ratings:	
AAA	N/A
AA+	N/A
AA	N/A
A+	N/A
A	N/A
A- or lower	N/A
Sub-Prime Mortgages: Book Adjusted/Carrying Value	N/A
Sub-Prime Mortgages:Total Fair Value	N/A
Sub-Prime Mortgages:Cost	N/A

# John Hancock Life Insurance Company of New York

*As of 06-30-09 Statutory Value*

<b>Ratings</b>	
A.M. Best Company (Best's Rating, 15 ratings)	A+
Standard & Poor's ( Financial Strength, 20 ratings)	AA+
Moody's (Financial Strength, 21 ratings)	Aa3
Fitch (Financial Strength, 24 ratings)	AA
<b>Size of Insurer</b>	
Total Assets	\$7,289 million
Total Liabilities	\$6,617 million
<b>Level of Capital &amp; Surplus</b>	
Capital and Surplus	\$672 million
Asset Value Reserves	\$0.9 million
<b>Invested Asset Distribution</b>	
Bonds (%)	68.2%
Stocks (%)	0.0%
Mortgages (%)	0.0%
Policy Loans (%)	2.9%
Cash & short-term (%)	28.9%
Other Invested Assets (%)	0.0%
<b>NAIC Bond Quality</b>	
Class 1: Highest Quality	94.9%
Class 2: Highest Quality	5.1%
Class 3: Lower Quality	0.0%
Class 4: Lower Quality	0.0%
Class 5: Lower Quality	0.0%
Class 6: In or Near Default	0.0%
<b>Level of Capital &amp; Surplus (other years)</b>	
Capital and Surplus as of 12/31/2008	\$218 million
Capital and Surplus as of 12/31/2007	\$223 million
<b>Bond Maturity Breakdown as of 12/31/08</b>	
1 Year or Less	52.8%
1 to 5 Years	24.5%
5 to 10 Years	14.3%
10 to 20 Years	0.5%
Over 20 Years	8.0%
<b>Lines of Business</b>	
Ordinary	
- Life Insurance	
- Individual Annuities	
- Supplementary Contracts	
Group	
- Annuities	
Other Lines of Business	

	<b>Statutory Value</b>	
	<b>June 30, 2009</b>	
	(In Millions)	
Cash and invested assets	\$	1,591.4
Capital and surplus( Surplus,Asset Valuation Reserve, half of dividends apportioned for year, capital stock, mis reserves)	\$	672.9
Bonds (\$1,084.6 of long term) and ( \$465.2 of short term)	\$	1,549.8
Bonds below investment grade (total)	\$	-
NAIC Class 3	\$	-
Class 4	\$	-
Class 5	\$	-
Class 6	\$	-
Mortgages loans	\$	-
Problem Mortgages*	\$	-
Preferred Stock	\$	-
Problem Preferred Stock (total)		-
NAIC Class 3		-
Class 4		-
Class 5		-
Class 6		-
Other Invested Assets/Underlying Characteristics of Bonds		N/A
NAIC Class 3		N/A
Class 4		N/A
Class 5		N/A
Class 6		N/A
Other Invested Assets/Underlying Characteristics of Preferred Stocks		N/A
NAIC Class 3		N/A
Class 4		N/A
Class 5		N/A
Class 6		N/A
Revenue	\$	681.5
Net Income	\$	173.0
Total investment income	\$	75.2
Considerations for supplementary contracts with life contingencies	\$	-
Premiums from ordinary life		N/A
Premiums from group life		N/A
Premiums from group annuities		N/A
Premiums from ordinary ind annuities		N/A
Premiums from group & other accident and health		N/A
Mis. income from seperate accounts	\$	42.8
*Problem Mortgages include the following:		
Restructured	\$	-
Interest Overdue 90 Days	\$	-
In Process of Foreclosure	\$	-
<b>Total</b>	\$	-
Fixed rate sub-prime mortgages		N/A
Floating rate sub-prime mortgages		N/A
Asset Back Securities (ABS) Collateralized Debt Obligations (CDO's)		N/A
Dollar amount of Sub-Prime mortgages by ratings:		
AAA		N/A
AA+		N/A
AA		N/A
A+		N/A
A		N/A
A- or lower		N/A
Sub-Prime Mortgages: Book Adjusted/Carrying Value		N/A
Sub-Prime Mortgages: Total Fair Value		N/A
Sub-Prime Mortgages: Cost		N/A