

John Hancock Life & Health Ins

Group Affiliation: John Hancock Life Ins Group
Address: P.O. Box 717
 Boston MA 02117-0717
Phone: 617-572-6000

Domicile: MA
NAIC Number: 93610
Year Established: 1981
Company Type: Stock

Ratings

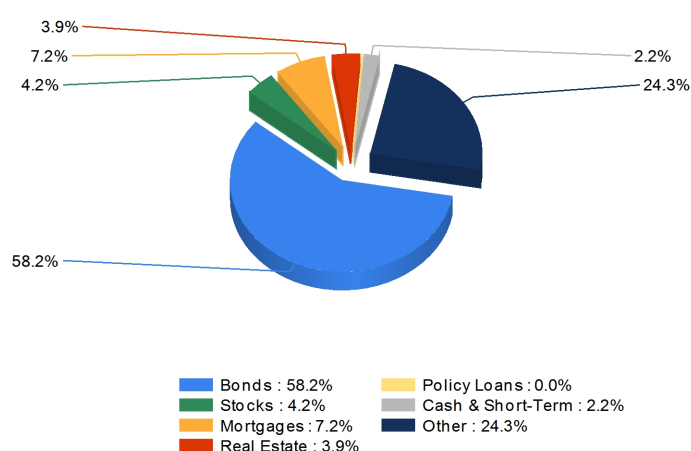
A.M. Best Company(Best's Rating, 15 ratings) A+
 Standard & Poor's(Fin. Strength, 20 ratings) AA-
 Moody's(Fin. Strength, 21 ratings) A1
 Fitch Ratings(Fin. Strength, 21 ratings) AA-
 Comdex Ranking(Percentile in Rated Companies) 92

Assets & Liabilities

Total Admitted Assets 11,875,204
 Total Liabilities 11,151,647
 Separate Accounts 7,342,892
 Total Surplus & AVR 848,154
 As % of General Account Assets 18.7%

Invested Asset Distribution

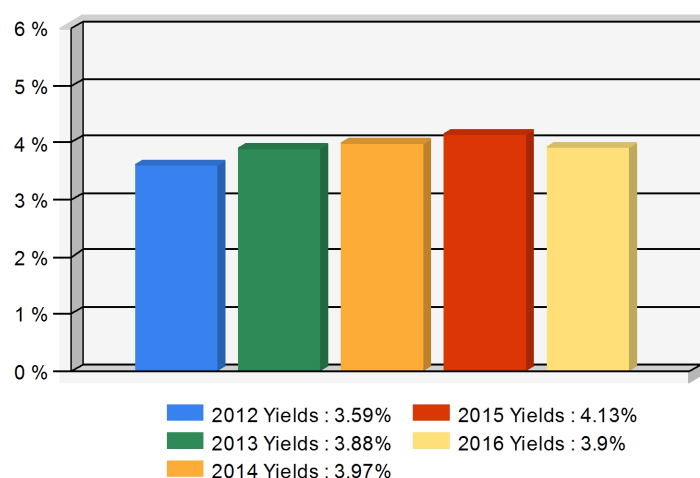
Total Invested Assets 4,243,902



Distribution of the invested assets

5 Year Investment Yields

5 Year Average 3.89%



Net yield on mean invested assets

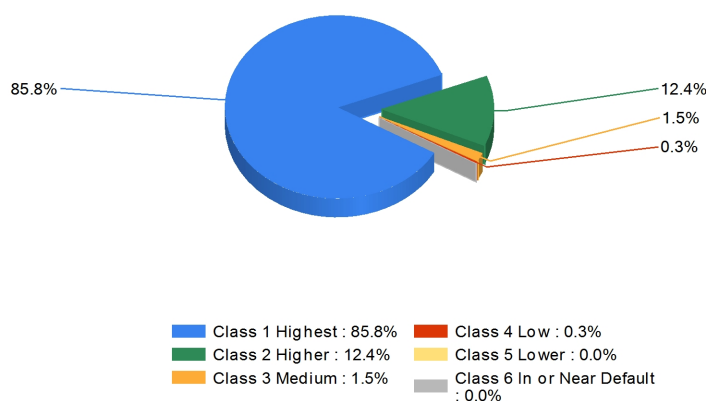
Non-Performing Assets

Bonds In or Near Default 0.1%
 Problem Mortgages 0.0%
 Real Estate Acquired by Foreclosure 0.0%
 Total Non-Performing Assets/Surplus & AVR 0.1%
 As a Percent of Invested Assets 0.0%

Income & Earnings

Total Income 544,252
 Net Premiums Written 351,904
 Earnings Before Dividends and Taxes 58,055
 Net Operating Earnings 91,428

Bond Quality



Distribution of bond classes

A Best's Financial Strength Rating opinion addresses the relative ability of an insurer to meet its ongoing insurance obligations. It is not a warranty of a company's financial strength and ability to meet its obligations to policyholders. View our Important Notice: Best's Credit Ratings for a disclaimer notice and complete details at <http://www.ambest.com/ratings/notice>.

Data for Year-End 2016 from the life insurance companies' statutory annual statements. All dollar amounts are in thousands. All ratings shown are current as of June 01, 2017.

Presented by: Seixas Milner, Milner Group, 833 Hurricane Shoals Road, Lawrenceville, GA 30043 Phone: (800) 926-9206 Email: Support@milnergroup.com

List of Company Ratings

Company: John Hancock Life & Health Ins
Domicile: MA
Established: 1981

A.M. Best Company Rating

A+

Superior. Assigned to companies that have, in our opinion, a superior ability to meet their ongoing obligations to policyholders.

Standard & Poor's Financial Strength Rating

AA-

An insurer rated 'AA' has VERY STRONG financial security characteristics, differing only slightly from those rated higher.

Moody's Financial Strength Rating

A1

Insurance companies rated A offer good financial security. However, elements may be present which suggest a susceptibility to impairment sometime in the future.

Fitch Ratings' Insurer Financial Strength Rating

AA-

Very strong. 'AA' IFS ratings denote a very low expectation of ceased or interrupted payments. They indicate very strong capacity to meet policyholder and contract obligations. This capacity is not significantly vulnerable to foreseeable events.

Comdex Ranking - VitalSigns Composite Index

92

The Comdex gives the average percentile ranking of this company in relation to all other companies that have been rated by the rating services. The Comdex Ranking is the percentage of companies that are rated lower than this company.

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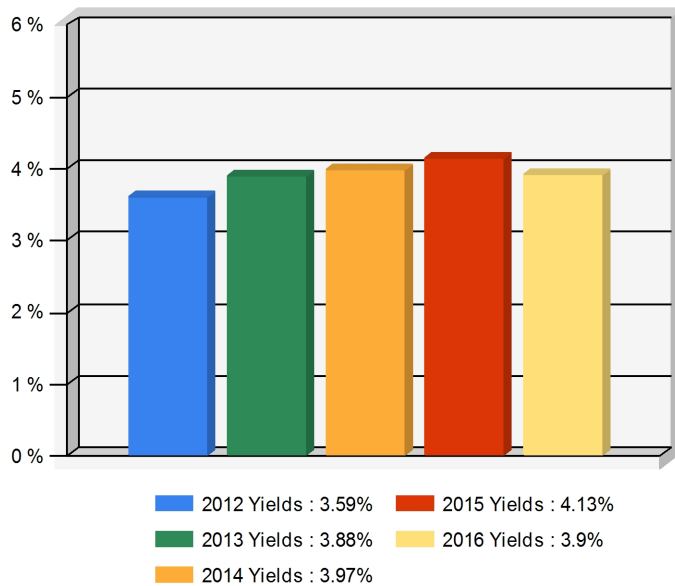
Watch list identifiers follow the ratings if the company is on the rating service's watch list. The identifier indicates a possible upgrade (w+), downgrade (w-), or unknown change (w).

The ratings on this report are current as of June 01, 2017. These ratings have been selected by your life insurance advisor from among the ratings assigned to this insurer.

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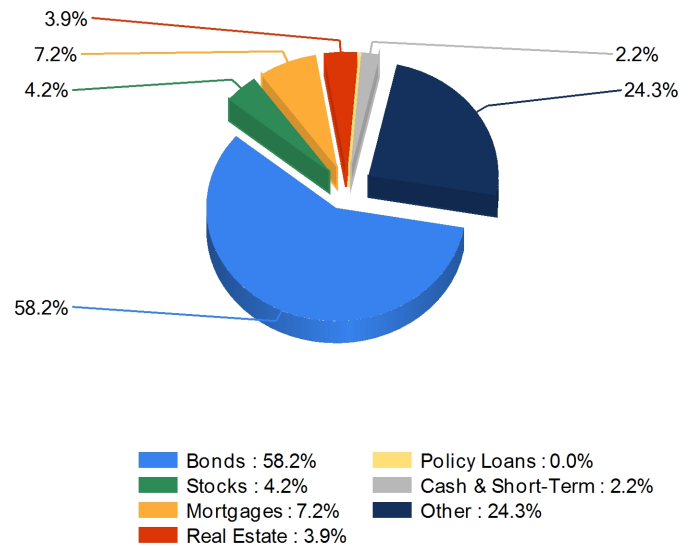
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5 Year Investment Yields



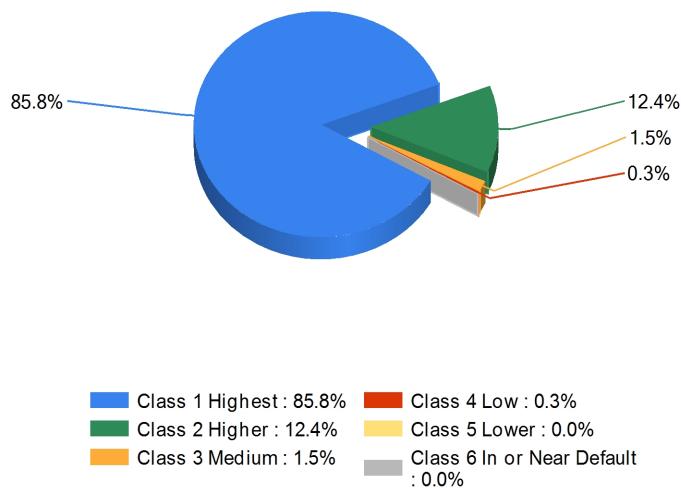
Net yield on mean invested assets

Invested Asset Distribution



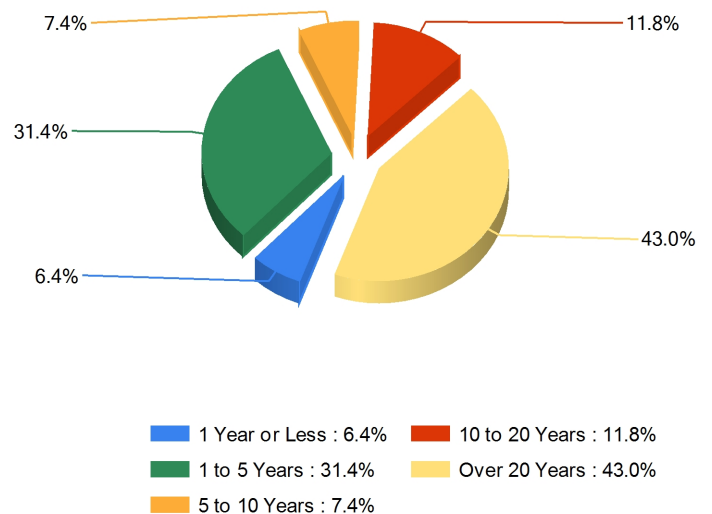
Distribution of the invested assets

Bond Quality



Distribution of bond classes

Bond Maturity



Distribution of bond maturity

Data for Year-End 2016 from the life insurance companies' statutory annual statements. This information represents only one aspect of a company's performance. All dollar amounts are in thousands.

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