



John Hancock's Investment Strategy Behind Performance LTC



Performance LTC™

Strength and Stability

For over 150 years, John Hancock has been keeping the promises we make to our policyholders. Today over 3 million individuals depend on John Hancock to meet their life and long-term care insurance needs.

John Hancock is one of the best known brands in the industry, and has the added advantage of being backed by the global strength of Manulife Financial, one of the largest insurers in the world. Your clients can also take comfort from our financial strength, which has earned some of the strongest ratings in the industry.



A Diversified Investment Strategy

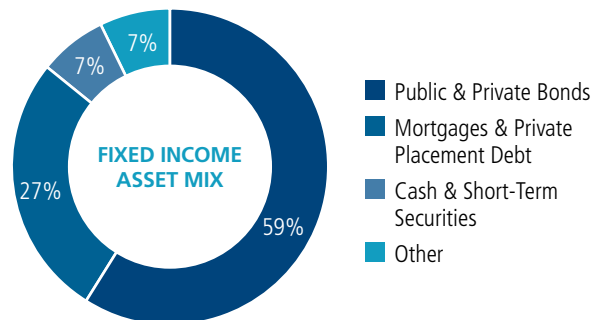
At John Hancock we are able to take advantage of our institutional investment expertise to develop an asset mix that is tailored to support the design and objectives of our insurance products.

Performance LTC is an insurance policy that has no cash value with long-term liabilities that span decades. For that reason, John Hancock uses a diversified general account investment strategy that includes a broad array of fixed income and alternative long-duration assets to support the policy's long-term commitments. The types of investments primarily include high quality corporate bonds (rated A- and above) and common equities, as well as a number of alternative non-fixed income assets that are designed to diversify risk and enhance the long-term investment yield.

Although the assets in our portfolio may change over the life of a policy, our commitment to disciplined investing and maximizing opportunities for our policyholders will not waiver.

Fixed Income Asset Mix

(Based on values as of March 31, 2015.)



Public & Private Bonds

Consists of high quality Government and Corporate bonds, highly diversified by industry sector and geography.

Mortgages

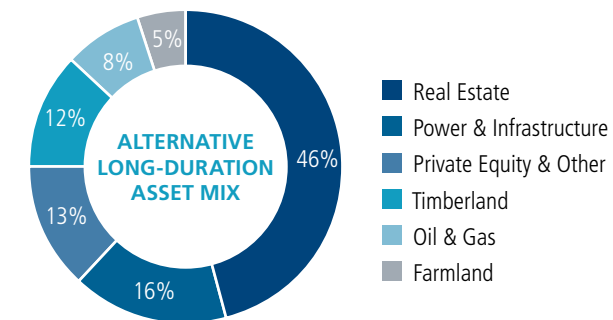
Commercial and agriculture mortgages are conservatively underwritten with low loan-to-value and high debt-service ratios. We are heavily diversified by property type and limit our investment in riskier segments of the market such as hotels, construction loans and second liens. Our agricultural loans are well diversified by business type and geography.

Private Placement Debt

Fixed income securities sold directly to institutional investors. These investments benefit from covenants and collateral which may provide for better credit protections and potential recoveries on default.

Alternative Long-Duration Asset Mix

(Based on values as of March 31, 2015.)



Real Estate

High quality holdings in large, economically diverse regions of the U.S. Canada and Asia. The focus is on current income with gains on turnover.

Power & Infrastructure

Refers to the large-scale public systems, services and facilities that are necessary for economic activity. Examples are power, utility, pipeline and transportation projects.

Private Equity

Consisting of equity securities in operating companies that are not publicly traded. Recent examples include investments in the oil, gas and power service industry in the U.S.

Timberland

Investments in tree farms and managed natural forests. Returns are derived from biological growth, upward product class movement, timber price appreciation and land price appreciation.

Oil & Gas

Fully integrated manager focused on direct oil and gas property ownership and operating control.

Farmland

Investments in row and permanent crop properties, which are leased or directly operated.

Specialized Experience

The general account investments in the segment funding Performance LTC policies are managed by the investment division of Manulife Financial, the parent company of John Hancock, and represent the unique access and experience Manulife has as an institutional investor. We offer specialized

expertise investing in alternative asset classes typically not available to individuals — such as agriculture, commercial real estate, private ownership and timberland. The Hancock Timber Resource Group, for instance, is the largest timber investment group in the world, and manages land around the world.



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