

John Hancock Life Ins Co (USA)

Group Affiliation: John Hancock Life Ins Group
Address: P.O. Box 111
 Boston MA 02111-0111
Phone: 617-572-6000

Domicile: MI
NAIC Number: 65838
Year Established: 1955
Company Type: Stock

Ratings

A.M. Best Company(Best's Rating, 15 ratings)	A+ (2)
Standard & Poor's(Fin. Strength, 20 ratings)	AA- (4)
Moody's(Fin. Strength, 21 ratings)	A1 (5)
Fitch Ratings(Fin. Strength, 21 ratings)	AA- (4)
Weiss(Safety Rating, 16 ratings)	B- (6)

Assets & Liabilities

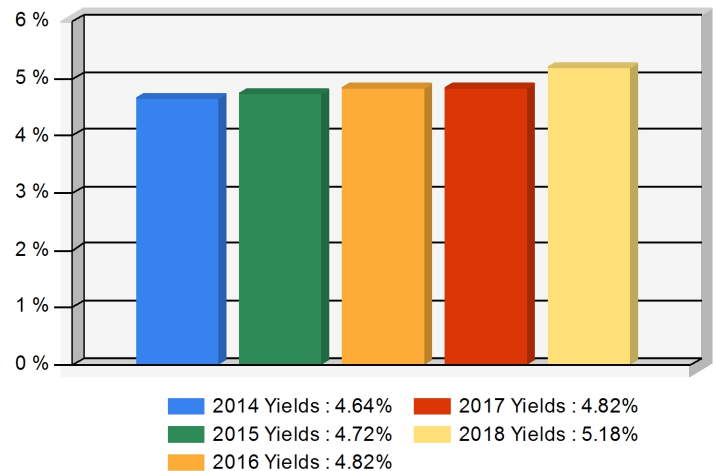
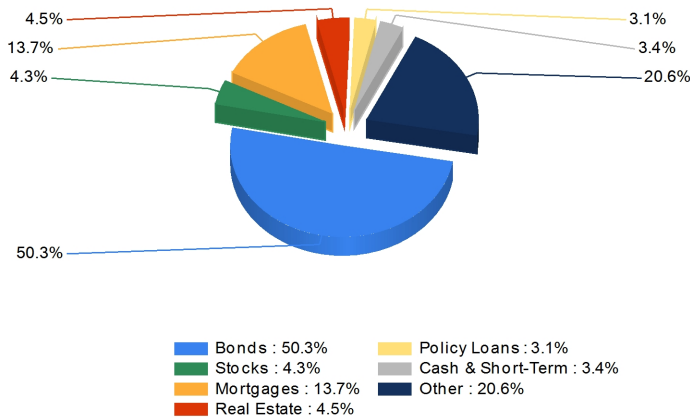
Total Admitted Assets	219,955,899
Total Liabilities	211,086,594
Separate Accounts	124,131,049
Total Surplus & AVR	10,850,457
As % of General Account Assets	11.3%

Invested Asset Distribution

Total Invested Assets 88,514,679

5 Year Investment Yields

5 Year Average 4.84%



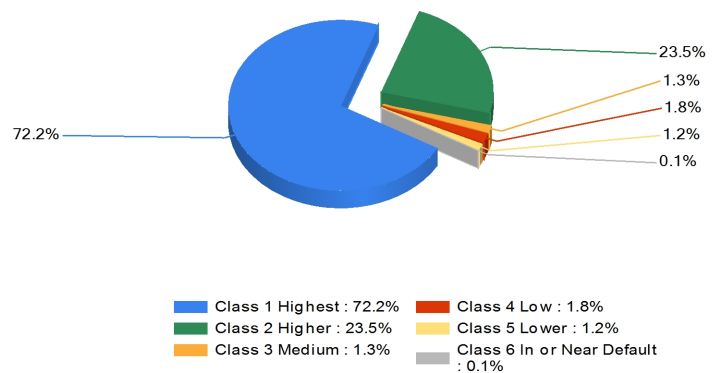
Non-Performing Assets

Bonds In or Near Default	0.4%
Problem Mortgages	0.0%
Real Estate Acquired by Foreclosure	0.0%
Total Non-Performing Assets/Surplus & AVR	0.4%
As a Percent of Invested Assets	0.1%

Income & Earnings

Total Income	4,550,574
Net Premiums Written	5,815,599
Earnings Before Dividends and Taxes	79,405
Net Operating Earnings	693,592

Bond Quality



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 2018 from the life insurance companies' statutory annual statements. All dollar amounts are in thousands. All ratings shown are current as of March 16, 2020.

Presented by: Daniel J Adams, CEG Life Insurance Services, 611 4th Avenue, Suite A, Kirkland, WA 98033 Phone: 425-947-5288 Fax: 877-269-2157 Email: dj@ceglife.com