

John Hancock Life Ins Co USA

Group Affiliation: Manulife Financial Life Group
Address: 601 Congress Street
 Boston MA 02210
Phone: 617-572-6000

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

Ratings

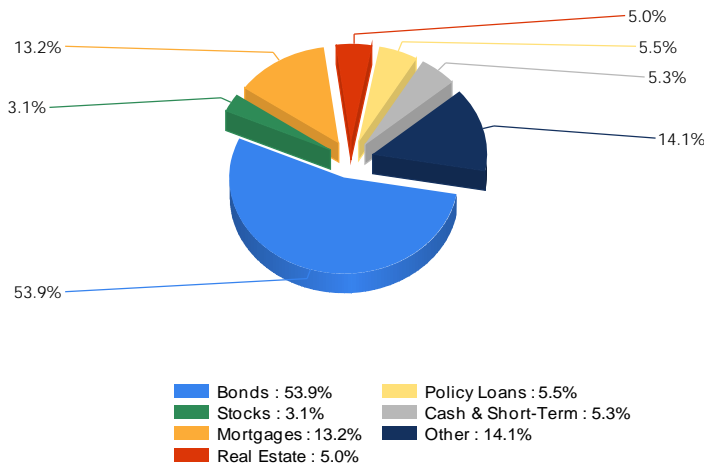
A.M. Best Company(Best's Rating, 15 ratings)	A+ (2)
Standard & Poor's(Fin. Strength, 20 ratings)	AA- (4)
Moody's(Fin. Strength, 21 ratings)	A1 (5)
Fitch Ratings(Fin. Strength, 21 ratings)	AA- (4)
Comdex Ranking(Percentile in Rated Companies)	93

Assets & Liabilities

Total Admitted Assets	227,142,176
Total Liabilities	221,348,041
Separate Accounts	129,838,815
Total Surplus & AVR	6,988,477
As % of General Account Assets	7.2%

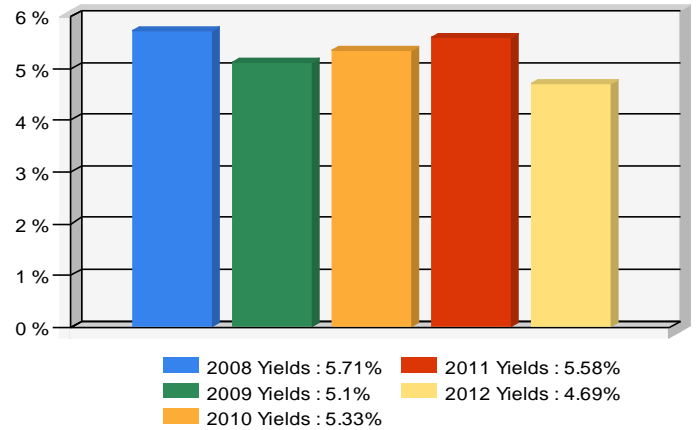
Invested Asset Distribution

Total Invested Assets 91,739,152



5 Year Investment Yields

5 Year Average 5.28%



Net yield on mean invested assets

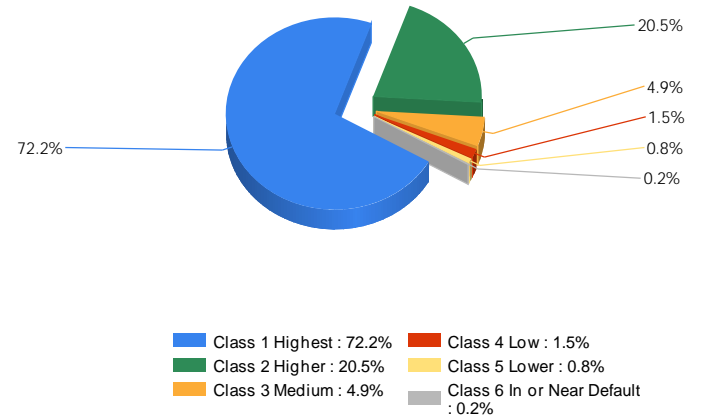
Bond Quality

Non-Performing Assets

Bonds In or Near Default	1.4%
Problem Mortgages	0.1%
Real Estate Acquired by Foreclosure	0.0%
Total Non-Performing Assets/Surplus & AVR	1.5%
As a Percent of Invested Assets	0.1%

Income & Earnings

Total Income	4,819,662
Net Premiums Written	7,546,502
Earnings Before Dividends and Taxes	1,092,205
Net Operating Earnings	1,787,025



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 2012 from the life insurance companies' statutory annual statements. All dollar amounts are in thousands. All ratings shown are current as of May 14, 2013.

Presented by: Michael Layne, Bank Compensation Group Inc., 108 South Railroad Avenue, Suite 5, Ashland, VA 23005 Phone: 804-334-8813 Email: mlyne@bankcompensationgroup.com