

John Hancock Life Ins Co USA

Group Affiliation: Manulife Financial
Address: 601 Congress Street
 Boston MA 02210
Phone: 617-854-4300

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

Ratings

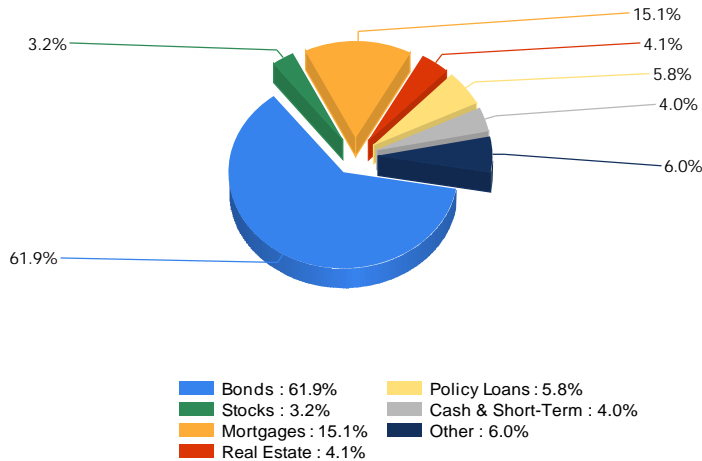
A.M. Best Company(Best's Rating, 15 ratings)	A+ (2)
Standard & Poor's(Fin. Strength, 20 ratings)	AA- (4)
Moody's(Fin. Strength, 21 ratings)	A1 (5)
Fitch Ratings(Fin. Strength, 21 ratings)	AA- (4)
Weiss(Safety Rating, 16 ratings)	B (5)
Comdex(Percentile in Rated Companies)	93

Assets & Liabilities

Total Admitted Assets	214,163,190
Total Liabilities	208,986,517
Separate Accounts	125,510,304
Total Surplus & AVR	6,077,459
As % of General Account Assets	6.9%

Invested Asset Distribution

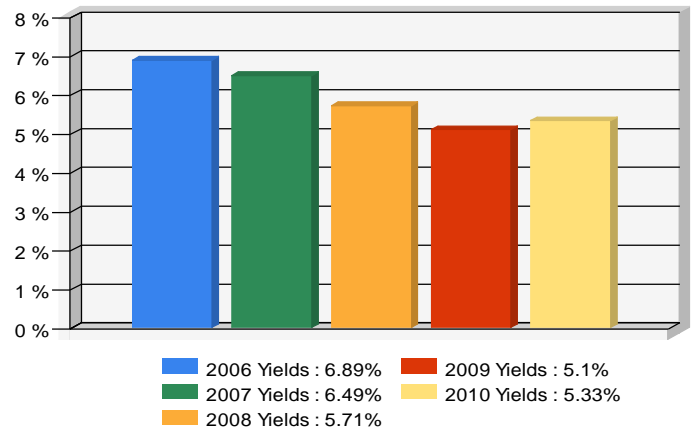
Total Invested Assets 83,299,186



Distribution of the invested assets

5 Year Investment Yields

5 Year Average 5.90%



Net yield on mean invested assets

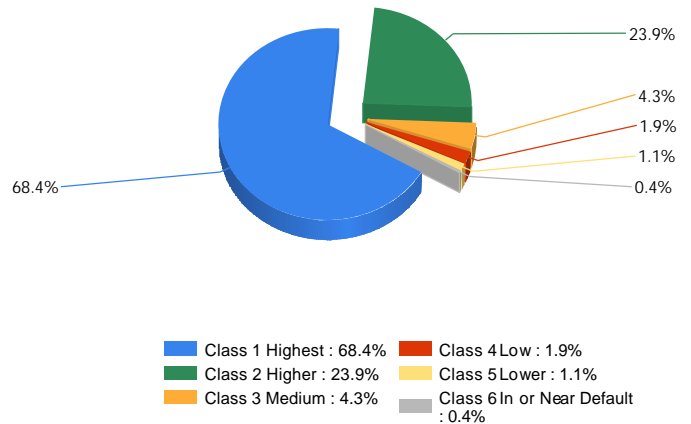
Non-Performing Assets

Bonds In or Near Default	3.4%
Problem Mortgages	0.2%
Real Estate Acquired by Foreclosure	<u>0.1%</u>
Total Non-Performing Assets/Surplus & AVR	3.7%
As a Percent of Invested Assets	0.3%

Income & Earnings

Total Income	12,377,702
Net Premiums Written	9,173,284
Earnings Before Dividends and Taxes	369,653
Net Operating Earnings	731,956

Bond Quality



Distribution of bond classes

Data for Year-End 2010 from the life insurance companies' statutory annual statements. All dollar amounts are in thousands. All ratings shown are current as of November 02, 2011.