

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

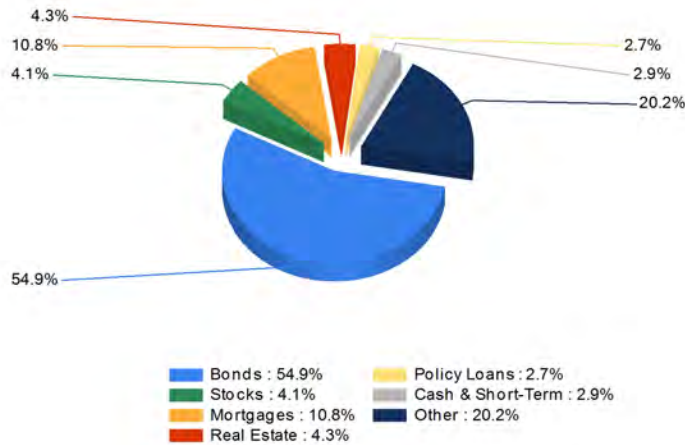
A.M. Best Company(Best's Rating, 15 ratings)	A+ (2)
Standard & Poor's(Fin. Strength, 20 ratings)	AA- (4)
Moody's(Fin. Strength, 21 ratings)	A1 (5)
Fitch Ratings(Fin. Strength, 21 ratings)	AA- (4)
Weiss(Safety Rating, 16 ratings)	B- (6)
Comdex Ranking(Percentile in Rated Companies)	93

Assets & Liabilities

Total Admitted Assets	236,709,932
Total Liabilities	225,867,806
Separate Accounts	128,195,521
Total Surplus & AVR	13,875,263
As % of General Account Assets	12.8%

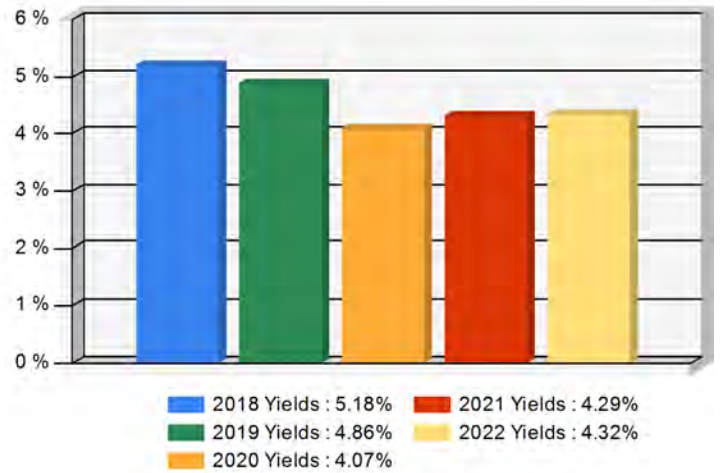
Invested Asset Distribution

Total Invested Assets 102,056,362



5 Year Investment Yields

5 Year Average 4.54%



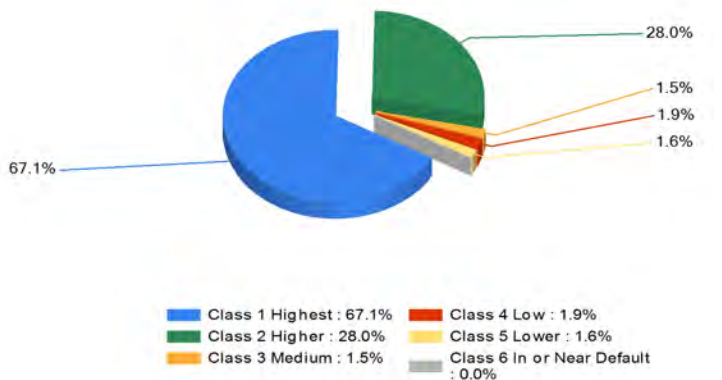
Non-Performing Assets

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	14,212,498
Net Premiums Written	13,992,005
Earnings Before Dividends and Taxes	1,148,949
Net Operating Earnings	1,158,570

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 2022 from the life insurance companies' statutory annual statements. All dollar amounts are in thousands. All ratings shown are current as of April 15, 2024.

Presented by: www.fmiAgent.com, Financial Markets Inc, PO BOX 3980, RAPID CITY, SD 57709 Phone: 605-342-2438 Email: Marketing@fmiAgent.com

List of Company Ratings

Company: John Hancock Life Ins Co (USA)
Domicile: MI
Established: 1955

A.M. Best Company Rating

A+ (2)

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- (4)

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

Moody's Financial Strength Rating

A1 (5)

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- (4)

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.

Weiss Safety Rating

B- (6)

Good. The company offers good financial security and has the resources to deal with a variety of adverse economic conditions. It comfortably exceeds the minimum levels for all of our rating criteria, and is likely to remain healthy for the near future. However, in the event of a severe recession or major financial crisis, we feel that this assessment should be reviewed to make sure that the firm is still maintaining adequate financial strength.

Comdex Ranking - VitalSigns Composite Index

93

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 April 15, 2024. These ratings have been selected by your life insurance advisor from among the ratings assigned to this insurer.

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List of Possible Ratings

	A.M.Best	Standard & Poor's	Moody's	Fitch Ratings	KBRA	Weiss
1.	A++ Superior	AAA Extremely Strong	Aaa Exceptional	AAA Exceptionally Strong	AAA Extremely Strong	A+ Excellent
2.	A+ Superior	AA+ Very Strong	Aa1 Excellent	AA+ Very Strong	AA+ Very Strong	A Excellent
3.	A Excellent	AA Very Strong	Aa2 Excellent	AA Very Strong	AA Very Strong	A- Excellent
4.	A- Excellent	AA- Very Strong	Aa3 Excellent	AA- Very Strong	AA- Very Strong	B+ Good
5.	B++ Very Good	A+ Strong	A1 Good	A+ Strong	A+ Strong	B Good
6.	B+ Good	A Strong	A2 Good	A Strong	A Strong	B Good
7.	B Fair	A- Strong	A3 Good	A- Strong	A- Strong	C+ Fair
8.	B- Fair	BBB+ Good	Baa1 Adequate	BBB+ Good	BBB+ Good	C Fair
9.	C++ Marginal	BBB Good	Baa2 Adequate	BBB Good	BBB Good	C- Fair
10.	C+ Marginal	BBB- Good	Baa3 Adequate	BBB- Good	BBB- Good	D+ Weak
11.	C Weak	BB+ Marginal	Ba1 Questionable	BB+ Moderately Weak	BB+ Marginal	D Weak
12.	C- DWeak	BB Marginal	Ba2 Questionable	BB Moderately Weak	BB Marginal	D- Weak
13.	D Poor	BB- Marginal	Ba3 Questionable	BB- Moderately Weak	BB- Marginal	E+ Very Weak
14.	E Under State Supervision	B+ Weak	B1 Poor	B+ Weak	B+ Weak	E Very Weak
15.	F In Liquidation	B Weak	B2 Poor	B Weak	B Weak	E- Very Weak
16.		B- Weak	B3 Poor	B- Weak	B- Weak	F Failed
17.		CCC+ Very Weak	Caa1 Very Poor	CCC+ Very Weak	CCC Very Weak	
18.		CCC Very Weak	Caa2 Very Poor	CCC Very Weak	CC Extremely Weak	
19.		CCC- Very Weak	Caa3 Very Poor	CCC- Very Weak	C Lowest	
20.		CC Extremely Weak	Ca Extremely Poor	CC Extremely Weak		
21.			C Lowest	C Distressed		