



John Hancock Life Insurance Company Ratings

AM Best		
John Hancock Life Insurance Company (USA)	A+, XV (Superior)/Negative aa-/Negative	FSR ICR
John Hancock Life Insurance Company of NY	A+, XV (Superior)/Negative aa-/Negative	FSR ICR
John Hancock Assignment Company	No Rating	N/A
Moody's		
John Hancock Life Insurance Company (USA)	A1 A1/Stable	FSR ICR
John Hancock Life Insurance Company of NY	A1 A1/Stable	FSR ICR
John Hancock Assignment Company	No Rating	N/A
Standard & Poor's		
John Hancock Life Insurance Company (USA)	AA-/Stable AA-/Stable/A-1+	FSR ICR
John Hancock Life Insurance Company of NY	AA-/Stable AA-/Stable	FSR ICR
John Hancock Assignment Company	No Rating	N/A
Fitch		
John Hancock Life Insurance Company (USA)	AA-/Stable A+/Stable	FSR ICR
John Hancock Life Insurance Company of NY	AA-/Stable	FSR
John Hancock Assignment Company	No Rating	N/A

FSR=Financial Strength Rating

ICR=Issuer Credit Rating

All Ratings Current as of September 26, 2011