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John Hancock Financial Services, Inc.

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Emanuel Alves, Esq.
Senior Counsel

August 14, 2002

VIA FACSIMILE (202) 824-5090
AND FEDERAL EXPRESS

Mr. Jonathan G. Katz, Secretary
Securities and Exchange Commission
450 Fifth Street NW
Washington, DC 20549-0609

Dear Secretary Katz:

In response to the Securities and Exchange Commission Order No. 4-460 issued on June 27, 2002, attached please find two original and notarized forms of the "Statement Under Oath of Principal Executive Officer and Principal Financial Officer Regarding Facts and Circumstances Relating to Exchange Act Filings."

Thank for your attention to this matter. If I can be of any further assistance, please do not hesitate to contact me.

Sincerely,

Emanuel Alves
Senior Counsel

Enclosures

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Statement Under Oath Of Principal Financial Officer Regarding Facts And Circumstances Relating To Exchange Act Filings

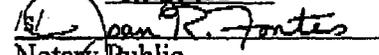
I, Thomas E. Moloney, Senior Executive Vice President and Chief Financial Officer of John Hancock Financial Services, Inc., state and attest that:

- (1) To the best of my knowledge, based upon a review of the covered reports of John Hancock Financial Services, Inc., and, except as corrected or supplemented in a subsequent covered report:
 - no covered report contained an untrue statement of a material fact as of the end of the period covered by such report (or in the case of a report on Form 8-K or definitive proxy materials, as of the date on which it was filed); and
 - no covered report omitted to state a material fact necessary to make the statements in the covered report, in light of the circumstances under which they were made, not misleading as of the end of the period covered by such report (or in the case of a report on Form 8-K or definitive proxy materials, as of the date on which it was filed).
- (2) I have reviewed the contents of this statement with the Company's audit committee.
- (3) In this statement under oath, each of the following, if filed on or before the date of this statement, is a "covered report":
 - Annual Report on Form 10-K for the fiscal year ended December 31, 2001 of John Hancock Financial Services, Inc.;
 - all reports on Form 10-Q, all reports on Form 8-K and all definitive proxy materials of John Hancock Financial Services, Inc. filed with the Commission subsequent to the filing of the Form 10-K identified above; and
 - any amendments to any of the foregoing.


 Signature
 Thomas E. Moloney
 Senior Executive Vice President and
 Chief Financial Officer

August 14, 2002

Subscribed and sworn to before me this 14th day of August 2002.


Notary Public

My Commission Expires. June 21, 2007

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