



# News

**CONTACT: Melissa Berczuk**  
Phone: 617-663-4750  
E-mail: mberczuk@jhancock.com

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## **John Hancock Financial Network Announces New Independent Financial Services Business Model**

Gives Financial Representatives Multiple Ways to Affiliate  
With the Power to Build Own, Unique Business

Offers Infrastructure of JHFN with Stability and Scale of John Hancock

BOSTON (November 17, 2008) – John Hancock Financial Network (JHFN),\* the successful career agency arm of John Hancock Financial Services, is implementing across its national network a new innovative business model which offers financial professionals a choice of three types of affiliation, based on the level of independence and support they desire.

“After studying different distribution models in our industry, our own business, and the financial climate, we worked with our top managers and reps to develop an updated model that blends the resources and stability of a career firm with the entrepreneurial opportunities of an independent model,” said Peter Gordon, president, JHFN.

With this change, JHFN is a national network of independent career firms – each with unique cultures based on a firm’s business vision, client mix, and local market opportunity. “While we’ve always offered excellent resources and benefits to our firms, we’ve realized just how different each local firm and each rep is. As a result, our new model gives them the ability to choose for themselves the level of independence and support they want to build their businesses their way,” said Gordon.

JHFN also offers reps an open product platform with access to a wide range of investment and insurance products’ from quality companies including John Hancock. Compensation, incentives and recognition programs have all been realigned with this open product platform.

Through the new model, financial representatives are able to build and grow businesses based on their own vision starting with options on how they choose to affiliate with a local network firm, which is one of the following three ways:

- The “**traditional financial representative**” option offers a high level of support in terms of infrastructure, supervision, training, and marketing from the local firm. It also offers both traditional retirement and health plans.
- For entrepreneurial minded representatives interested in greater independence, control and flexibility over how they build, brand and market their business and the range of products they offer, the “**independent financial representative**” option may be more appealing.

- For “**producer groups**” who have formed alliances and share a common business vision and distinct brand identity, these groups will benefit from scale, sharing expertise and the ability to leverage local and national resources.

Under the new model, JHFN representatives will have the flexibility to move from one type of affiliation to another as their business changes and evolves and without having to disrupt their business or clients in any way.

All representatives and firms that affiliate with JHFN have access to the scale and stability of John Hancock to help them build and protect their businesses. They are backed by the strength of a AAA-rated\*\* company with one of the strongest brands in the U.S.

”The financial crisis has highlighted more than ever the need for financial professionals to help guide their clients to reach their financial goals. JHFN wants to be their first choice of business partner and we believe that this model gives them the power to build their own business based on their vision and market opportunity,” said Gordon.

### **About John Hancock Financial Network**

John Hancock Financial Network (JHFN) is a leader with the stability and scale to offer an innovative business model that gives entrepreneurial financial professionals the power to effectively build unique businesses, based on their own vision and market opportunity. JHFN is a national network of independent career firms with over 1,800 financial professionals across the U.S. For more information on John Hancock Financial Network and its national network of independent career firms, visit [www.jhnetwork.com](http://www.jhnetwork.com).

### **About John Hancock and Manulife Financial**

John Hancock is a unit of Manulife Financial Corporation (the Company), a leading Canadian-based financial services group serving millions of customers in 19 countries and territories worldwide. Operating as Manulife Financial in Canada and in most of Asia, and primarily as John Hancock in the United States, the Company offers clients a diverse range of financial protection products and wealth management services through its extensive network of employees, agents and distribution partners. Funds under management by Manulife Financial and its subsidiaries were Cdn \$385.3 billion (U.S. \$363.5 billion) as at September 30, 2008. Manulife Financial Corporation trades as ‘MFC’ on the TSX, NYSE and PSE, and under ‘0945’ on the SEHK. Manulife Financial can be found on the Internet at [www.manulife.com](http://www.manulife.com).

The John Hancock unit, through its insurance companies, comprises one of the largest life insurers in the United States. John Hancock offers a broad range of financial products and services, including life insurance, fixed and variable annuities, mutual funds, 401(k) plans, long term care insurance, college savings, and other forms of business insurance. Additional information about John Hancock may be found at [www.johnhancock.com](http://www.johnhancock.com).

\*Securities and Investment Advisory Services offered through Signator Investors, Inc., Member FINRA, SIPC, a Registered Investment Advisor, 197 Clarendon Street, Boston, MA 02116.

\*\*Manulife Financial is one of two publicly traded life insurance companies in the world whose rated life insurance subsidiaries hold Standard & Poor’s Rating Services’ highest “AAA” rating. Insurance Ratings, which are subject to change, apply to the Manufacturers Life Insurance Company and its subsidiaries including the John Hancock Companies other than John Hancock Distributors, LLC and John Hancock Funds LLC, as a measure of the respective issuing company’s claims-paying ability, but not specifically to its products, the performance of these products, the value of any investment in these products upon withdrawal or to the individual securities held in any portfolio.

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