



News

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John Hancock Financial Network Offers Bank Owned Life Insurance Resource to its Independent Career Firms Nationally

Ramsey Partners To Work Through Empire Financial Partners

Boston, MA (December 4, 2008) Ramsey Partners, LLC, a specialty bank consulting firm, has moved its affiliation to John Hancock Financial Network (JHFN). Through Empire Financial Partners, an independent office of John Hancock Financial Network in Buffalo, NY, they will offer bank owned life insurance (BOLI) consulting resources to the entire network nationally, announced Peter Gordon, President of JHFN.

“We are excited to be able to offer this specialized knowledge and experience in working with banks and bank owned life insurance to the entire network of independent career firms,” said Gordon.

According to Brian O’Mara, Managing Partner of Empire Financial Partners, John Ramsey’s experience in the insurance business and keen insight into how to work effectively with banks will be a huge asset to the firm locally and to JHFN nationally.

“John has a unique set of skills and knowledge that will help our financial representatives throughout the country to develop relationships with community banks,” added Rob Burgio, Associate Managing Partner.

Ramsey Partners, LLC was founded in February 2001 by John C. Ramsey, Esq. to serve the community bank marketplace. With 24 years of experience, Ramsey is a seasoned financial services professional who has been recognized throughout his career for building highly successful insurance and financial services firms. A graduate of New York Law School, Ramsey also has prior experience with JHFN as the manager of the Youngstown, OH office from 1997 to 2001.

“At Ramsey Partners, we view community bankers and local financial services firms, such as Empire Financial Partners, as cornerstones to serving the financial needs of individuals and small businesses. We are excited for this opportunity to support both groups in growing and serving their clients,” said Ramsey.

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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.

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.

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.

Offering John Hancock insurance products. Securities and Investment Advisory Services offered through Signator Investors, Inc., Member FINRA, SIPC, a Registered Investment Advisor, 197 Clarendon Street, Boston, MA 02116. Ramsey Partners, LLC is independent of John Hancock and Signator Investors, Inc.

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