

Freedom. Growth. Rewards.

The power to build your business.

John Hancock
FINANCIAL NETWORK

THE NATIONAL NETWORK OF
INDEPENDENT CAREER FIRMS.

John Hancock Financial Network has over 350 registered offices across the United States representing a diverse range of unique practices and professionals. Join these elite firms and others and be part of a national network of entrepreneurial leaders who have the power to build their own business their own way.



BUILD YOUR SUCCESS. YOU HAVE THE POWER.

It begins with you and your association with a local firm of financial representatives who are committed to their clients, community, and a unique business proposition based on the market opportunity.

It's enhanced by the resources of a strong national network, backed by the stability of a highly rated financial services company in the United States.

This combination of local and national resources offers you:

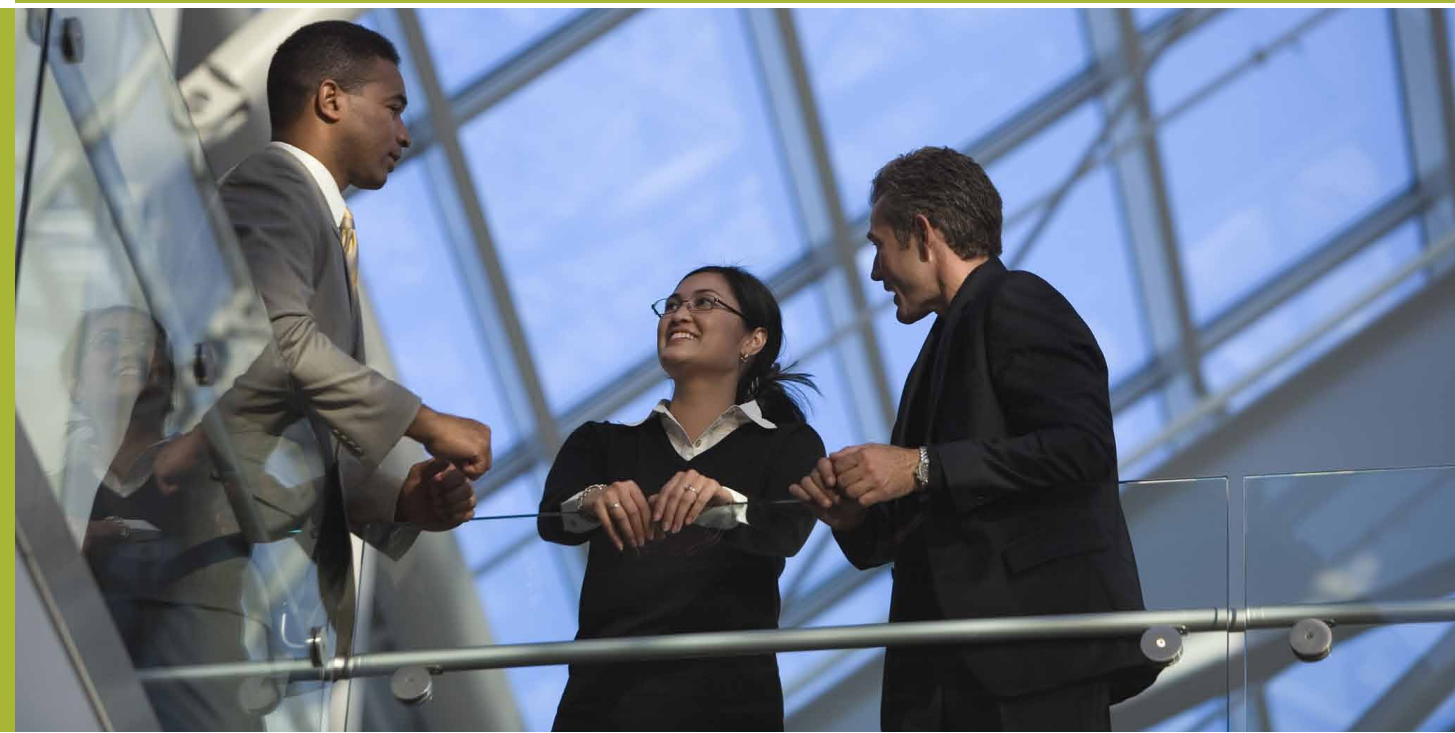
- The **freedom** to unleash your entrepreneurial spirit
- The **flexibility** to choose your affiliation model and evolve your business, within one organization
- The **support** that enables you to grow and benefit from the value you build in your business, now and in the future

As part of a local independent firm of John Hancock Financial Network, you have the power.

YOUR LOCAL FIRM. A FOUNDATION FOR YOUR SUCCESS.

Through your affiliation with a local firm, you will have access to a wide range of resources to help you build a successful practice of your own, including:

- Individualized support for your unique business vision
- Specialists and best-practice resources aligned to your business model
- Training and market development tailored to your needs
- Operational and business support that allows you to focus on client needs
- Access to an equity and succession program for the practice you build



THE FREEDOM TO CHOOSE YOUR AFFILIATION.

To help you build the business you envision, your local firm, in conjunction with John Hancock Financial Network, offers three options for affiliation, based on the level of independence and support you desire. As you develop or enhance your business vision, you also have the flexibility to change your affiliation if you choose. This gives you the power to evolve your business within our network, with no disruption to you or your clients.

Whichever affiliation model you choose, you can take advantage of the financial and infrastructure support offered by John Hancock Financial Network.

> **Traditional Financial Representative**

If you're attracted to the advantages of being associated with a strong and stable company with a recognized brand and a comprehensive investment and protection product platform, this affiliation option may be right for you.

As a traditional financial representative, you can count on the highest level of support from both your local firm and John Hancock Financial Network in terms of infrastructure, compliance, training, and marketing to help you grow and run your practice. You'll also be eligible to access a subsidized health plan as well as comprehensive retirement plan options.

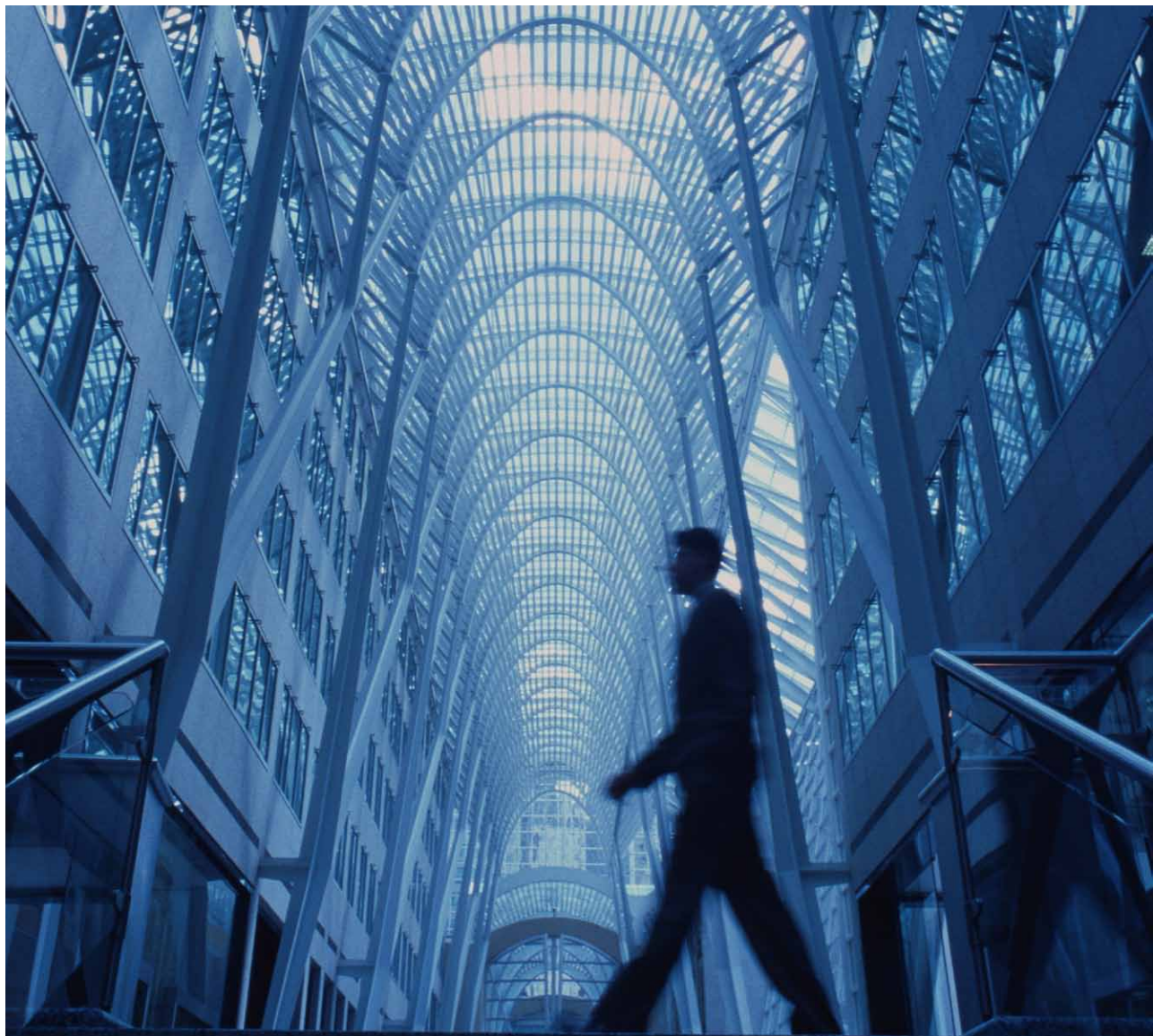
> **Independent Financial Representative**

If you're interested in a more entrepreneurial approach to your business, you'll want to consider the independent financial representative option.

You'll have greater freedom, control, and flexibility over the way you grow your business, as well as the level of resources you access from your local firm and the range of products you can offer. You can tap into infrastructure support from your local firm and nationally from John Hancock Financial Network, including compliance, back office processing, access to specialists, and the ability to work with professionals across the network.

> **Producer Group**

Perhaps you're looking to align with other colleagues who share a common business vision or a desire to create a succession plan within your own group. Your vision will be enhanced as a member of John Hancock Financial Network. Together you benefit from scale, sharing of expertise, and the ability to leverage national and local resources to take your business to the next level.



COMPREHENSIVE PLATFORMS AND PRODUCTS THAT POWER YOUR GROWTH.

Regardless of your affiliation, your business success is based on your ability to best meet your clients' needs.

With multiple affiliation models, you'll have access to an open product platform with a comprehensive range of high-quality investment, advisory, and protection products. Compensation, benefits, and recognition are based on total sales, regardless of product manufacturer or product mix, so you're free to recommend whatever works best for your clients.

Broker/Dealer Platform

Through our top-tier broker/dealer, Signator Investors, Inc., you will access a comprehensive investment platform to meet your clients' wealth management needs. All financial representatives will benefit from our consolidated operational platform. The platform's robust, yet simplified technology will free you to concentrate on managing client relationships and building your business your way.

Corporate Registered Investment Advisory Platform

You'll have the option to join our Corporate Registered Investment Advisory Platform, offered through Signator Investors, Inc. This platform offers multiple fee-based financial planning resources, and a range of mutual fund and separate account programs, including professional money management based on customized investment strategies. We also offer experienced support to help build and grow your advisory practice.

Comprehensive Protection Platform

We offer all financial representatives access to a comprehensive protection platform with a complete range of protection products from a wide range of insurance carriers, so you can tailor your business to meet your clients' needs.

Protection

- Universal Life Insurance
- Variable Life Insurance
- Traditional Life Insurance
- Term Insurance
- Long Term Care Insurance
- Survivorship Life Insurance

Business Planning

- Corporate-Owned Life Insurance
- Bank-Owned Life Insurance
- Qualified Plans
- Executive Compensation

Retirement

- Annuities
- Investments
- IRAs
- 401(k) and 403(b) Plans

Advisory Programs

- Mutual Fund Wrap Programs
- Separate Account Programs
- Unified Managed Accounts
- Fee-Based Financial and Estate Planning

Investments

- Publicly Traded Stocks and Bonds
- Mutual Funds
- Unit Investment Trusts
- Limited Partnerships
- REITs

College Planning

- 529 Plans
- Investments
- Life Insurance

NATIONAL AND LOCAL RESOURCES TO SUPPORT YOUR BUSINESS VISION.

No matter what kind of business you are building, you'll be able to take advantage of our competitive compensation and benefit offerings, as well as recognition programs rewarding client service excellence.

Compensation and Benefits

As an entrepreneur building your own business, you do it on your terms. You have the ability to set your own pace and establish your own income levels. While your income reflects the amount of time you spend building and developing your practice, we believe in rewarding excellence and dedication.

We offer one of the strongest compensation and benefits offerings in the industry, including highly competitive transitional compensation packages, subsidized health plans, and compensation incentive programs.

Recognition

Recognizing your accomplishments is of paramount importance, and our Achieving Client Excellence (ACE) program honors the top financial representatives across the network, regardless of affiliation model or product mix sold.

Representatives who achieve these levels participate in our annual ACE Recognition Meeting, where they enjoy luxurious accommodations, first-class events and activities, networking opportunities, as well as world-class entertainment and speakers.

In addition, financial representatives who receive the highest level of ACE recognition are eligible for additional compensation in the form of bonuses and Restricted Stock Units.**

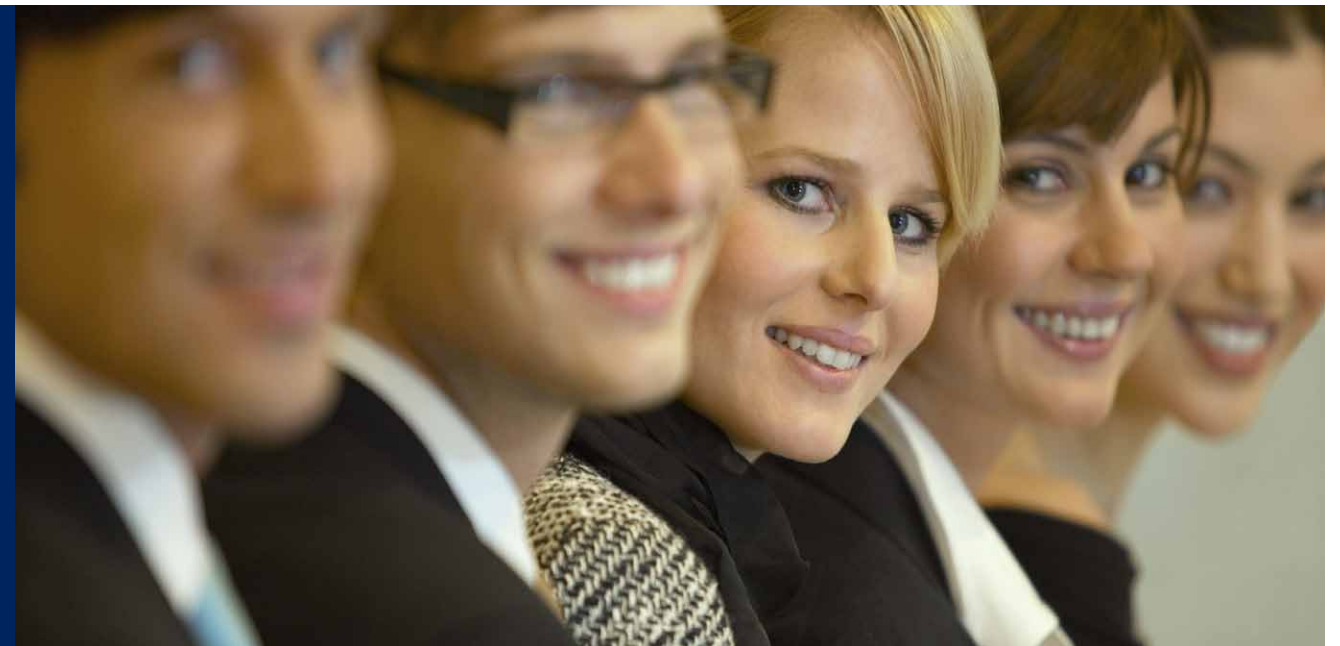
Equity and Succession

We recognize the ability for you to plan for equity and succession is critical to successfully running and growing your practice. That's where the power of the network can help.

When the time comes, we'll help you identify successors, provide modeling tools to help you determine the value of your business, and help arrange financing, tax allocation strategies, and post-closing transition plans.

We offer*:

- 401(k) dollar match
- Cash balance pension plan
- Retirement funding
- Bonus and Restricted Stock Units**
- Transitional compensation packages
- Full medical benefits
- Vision benefits
- Dental benefits
- Life, disability, and long term care insurance
- Professional designation reimbursements



*All benefits are based on the affiliation model you select.

**John Hancock Financial Network (JHFN) Financial Representatives may be eligible to participate in Manulife's Restricted Stock Unit Program in conjunction with JHFN's ACE Platinum Recognition. The number and frequency of RSU grants are determined by the Board of Directors on an annual basis and the decision to grant RSUs is solely that of the Board of Directors.

TECHNOLOGY & PRACTICE MANAGEMENT TO SUPPORT GROWTH.

In addition to the specialists and resources provided by your local firm, JHFN's technology and practice management resource platform is designed to support a multitude of different business models. This makes it easy for your business to easily integrate with the network. The technology and practice management resources below are only a few of the resources provided to you to support your local business model.

JHNetwork

Access our proprietary portal, which is the hub for providing the day-to-day resources you need to run your business. This 24x7 platform brings resources to assist you with business processing, communication updates, compensation status, practice management resources, market information, and more.

Sales and Marketing Resource Center

Learn best practices from successful peers specific to prospecting, selling to existing clients, building your image, and practice management on our online center.

The Virtual Online University

Manage your professional development through an interactive learning environment between financial representatives, managers, instructors, and industry experts. You have the ability to manage and track your own professional development, including a built-in CE credit management system.

Advanced Markets

Take advantage of our two advanced markets groups. Our wealth management team provides assistance on complex case design for annuity products, specializing in charitable planning. Our life advanced markets group provides customized case design and consultation for estate and business planning cases. Each unit is comprised of seasoned advanced markets lawyers and consultants.

Online Information Network

Access breaking news via videos, podcasts, and articles. This venue is also frequently used for discussions, collaborations, and idea-sharing.

Advanced Education

Learn about new products, sales concepts, marketing, and practice management strategies at Practice Advancement Conferences. Share expertise with top financial representatives, peers, and industry experts through exclusive study groups. Attend regional meetings with preferred business partners to learn new sales ideas and prospecting techniques.

BENEFIT FROM YOUR CONNECTION TO JOHN HANCOCK.

In today's world, the ability to align with a company that delivers strength and stability can play a big role in your success. Through your local firm's affiliation with John Hancock, you'll benefit from the financial strength associated with a highly rated financial services company in the United States. You can also take advantage of your connection to one of the most recognized brands in the industry – a name your clients know and trust.



BE PART OF A POWERFUL NETWORK.

John Hancock Financial Network is a national network where more than 1,800 financial professionals are building their vision of success at independent local firms across the United States.

By joining us, you'll be part of a strong, market-focused local organization that delivers freedom, flexibility, and support: the power to unleash your entrepreneurial spirit and build your own unique business.

FOR ADDITIONAL INFORMATION AND TO FIND A LOCAL NETWORK FIRM, VISIT
WWW.JHNETWORK.COM

