

PRESS RELEASE

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Local Financial Representative Earns Certified Financial Planner™ Certification

Richmond, VA (March 12, 2009) Kappy Gross, a resident of Richmond, recently earned his Certified Financial Planner™ (CFP®) certification from the Certified Financial Planner Board of Standards Inc.**

Kappy, who is a financial representative at Capitol Financial Solutions, a local financial services firm and member of John Hancock Financial Network (JHFN), successfully completed extensive study and an exam to earn the CFP® certification, which is one of the most recognized and respected credentials in the financial services industry.

“We are proud of Kappy’s achievement and his dedication to meeting the financial needs of clients,” commented Robert Turner, Managing Partner of Capitol Financial Solutions, which is based in Richmond, VA.

Kappy started his career in the business over 21 years ago and has been with John Hancock Financial Network for 14 years. Graduating from Virginia Commonwealth University, he received a BS degree in Insurance and Finance. Gross has been a member of several leading financial organizations such as the Society of Financial Service Professionals (SFSP), and the Association Health Insurance Advisors. To learn more about Gross’s professional career, one can visit his website at www.kappygross.com.

About Capitol Financial Solutions

Capitol Financial Solutions a member of John Hancock Financial Network has been dedicated to assisting families, businesses and professionals in the accumulation and protection of wealth. Our offices are located in Raleigh, North Carolina, and in Roanoke and Richmond, Virginia. Capitol Financial Solutions provides financial guidance to thousands of clients, each with unique financial needs and goals. Their reputation is based on the strong relationships they have formed with their clients and their commitment to excellence in all they do.

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 US\$ 321.7 billion as of March 31, 2009.

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.

**Certified Financial Planner Board of Standards Inc. owns the certification marks CFP®, Certified Financial Planner™ in the U.S., which it awards to individuals who successfully complete CFP Board's initial and ongoing certification requirements.

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