

William K. Rambo, CMFC, LUTCF Joins Keystone Financial Management

Allentown, PA, November, 2009- William K. Rambo, a resident of Easton, PA was recently selected to join Keystone Financial Management as a Senior Associate. Based in Allentown, Keystone Financial Management is a local financial services organization and member of John Hancock Financial Network (JHFN), a national network of independent firms.

Rambo has over 23 years of experience in the insurance and financial services field and is dedicated to helping his clients achieve their personal financial goals. He is a graduate of Easton Area High School, Lehigh University and also holds his CMFC, LUTCF designations. Additionally, he is active in several community and business organizations including the Easton School District and other charitable groups benefiting local organizations and troops overseas.

“We are excited to have such a talented professional join Keystone Financial Management. We pride ourselves on the high caliber of our associates and are pleased to welcome Bill to our team,” said Thomas R. Nikles, President and CEO of Keystone Financial Management.

About Keystone Financial Management

Keystone Financial Management is a distinctive family of companies that provides products and services for financial planning and consulting designed to build and protect your financial wealth. Through the applied resources of its three entities, Keystone Financial Management brings value to companies and individuals by helping them create a unified financial approach to accumulating and preserving wealth. Our organization offers a wide range of products and services for wealth management, business and succession planning, retirement planning and compensation design solutions.

About John Hancock Financial Network

John Hancock Financial Network is a national network of independent firms with over 1,900 financial professionals across the U.S. A leader with the stability and scale to offer an innovative business model, John Hancock Financial Network gives entrepreneurial financial professionals the power to effectively build unique businesses, based on their own vision and market opportunity. For more information on John Hancock Financial Network and its national network of independent firms, visit www.jhnetwork.com.

About John Hancock Financial and Manulife

Manulife Financial is a leading Canadian-based financial services group serving millions of customers in 22 countries and territories worldwide. Operating as Manulife Financial in Canada and Asia, and primarily through 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\$436.5 billion (US\$407.1 billion) as at September 30, 2009.

Manulife Financial Corporation trades as ‘MFC’ on the TSX, NYSE and PSE, and under ‘945’ on the SEHK. Manulife Financial can be found on the Internet at www.manulife.com.

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