

Designed for

Client 1

Manulife UL

Level Client Investment Select

Manulife UL combines the advantages of permanent universal life insurance protection with the benefit of a wide range of investment options for tax-advantaged wealth accumulation.

Designed for: Client 1
Female, 50, Healthstyle 1

The Manufacturers Life Insurance Company
Presented by: Agent Default

Tel:
Fax:
E-mail:

Effective date: February 4, 2020
Reference #: 16.06.0.0B - 040220184549LC

Benefits of this plan

Additional Features

Manulife UL offers a variety of additional benefits included in your contract. The Bereavement counselling assistance, Compassionate assistance, and Disability benefit programs are for the beneficiaries or policy owners when they need them the most.

Service and Benefits

At Manulife, we recognize your commitment to solving an immediate need and meeting your long-term goals. Our commitment is to help you maximize the value in Manulife UL so we included features like the rate enhancement on managed accounts, clear contract language, and simple, informative, and timely statements and notices.

Simple from the start

With Manulife UL, we have eliminated some of the complex features sometimes found in universal life plans like wealth enhancers and bonus/no-bonus structures to create back-to-basics UL products that focus on low cost of insurance rates and cost-effective tax-advantaged investing.

Low Fee investment account options

Manulife UL Client Investment Select versions offer a variety of investment accounts to choose from, depending on your risk tolerance and investment style. One of the biggest advantages of Manulife UL is that the average investment fee, across the portfolio of investment accounts offered, is the lowest UL in the industry. If you prefer to invest in the Indexed accounts, GIA accounts, or the savings account, you will find low account fees on each account that few, if any, competitors currently match. If you choose to invest in managed accounts, there will be no account fee, and you will benefit from the unique rate enhancement.

Unique Rate Enhancement on Managed Accounts

With Manulife UL Client Investment Select you can benefit from higher returns on managed accounts within your policy than you would earn on the linked mutual funds in the retail market – that's the power of Manulife UL's rate enhancement guarantee. The rate enhancement applies to **all** Managed Accounts available within Manulife UL Client Investment Select.

Bond Managed Accounts benefit from a 0.25% annual enhancement* on the linked mutual fund's return and Equity and Balanced Managed Accounts benefit from a 1% annual rate enhancement** on the linked mutual fund return.

* Daily interest rate calculated using 100% of the percentage daily change in the Canadian dollar value of the linked fund + 0.0010% (the guaranteed daily rate enhancement for Bond accounts).

**Daily interest rate calculated using 100% of the percentage daily change in the Canadian dollar value of the linked fund + 0.0040% (the guaranteed daily rate enhancement for Equity and Balanced accounts).

Manulife Financial is a leading Canadian-based financial services company operating in more than 20 countries and territories worldwide. For more than 125 years, clients have looked to Manulife Financial for strong, reliable trustworthy and forward-thinking solutions for their significant financial decisions. Our international network of employees, agents and distribution partners, offers financial protection and wealth management products and services to millions of clients. The company operates as Manulife Financial in Canada and Asia and primarily as John Hancock in the United States. 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.

Description of this plan

Manulife UL combines the advantages of permanent universal life insurance protection with the benefits of a diversified portfolio of investment options.

You can choose from any combination of accounts to suit your risk tolerance:

- Savings Accounts
- Balanced Index Accounts
- Indexed Accounts
- Managed Accounts
- Guaranteed Investment Accounts

For a complete list of the investment options available to you, visit www.manulife.ca/ul

Optional insurance protection

You may choose to customize your insurance by adding optional riders to your Manulife UL plan. These include: Term Insurance and Child Protection riders.

Face Plus

The death benefit is equal to the amount of the insurance coverage plus the account value you have built from earnings on deposits that exceed the minimum.

Level cost of insurance

The cost of life insurance is determined at the policy issue and is based on the age of the insured(s) at the time and does not change for the duration of the coverage. Costs become 0.00 at the end of the payment period depending on the option selected. For Level COI for 10 years, after 10 years.

Coverage and payment details

Effective date: February 4, 2020
Tax exempt status: Exempt
Policy interest rate: 0.000%
Side Account interest rate: 0.000%
Residence: Ontario
Current Deposit Load rate: 2.00%
Marginal tax rate: 50.00%
Death benefit type: Face plus
Manulife UL product: Level Client Investment Select

First year deposit details: Minimum first year deposit \$3,476.62

Planned annual deposit:	\$3,476.62
Additional first year lump sum deposit:	\$0.00

Total first year planned deposits: \$3,476.62

Maximum first year deposit \$4,209.78

Planned deposit: Level minimum deposits based on deposits for 10 years
Frequency: Annually

Client 1 Single Life
Female, 50, Healthstyle 1 Level COI for 10 years \$100,000

Life expectancy: Year 40

Plan Details

Death benefit type:
Face plus

Assumed policy interest rate: 0.000%

- Illustrated values shown are not guaranteed. They are for illustration purposes only. Please refer to the *'It's important for you to understand'* page for limitations on values and guarantees.
- This illustration assumes that your policy is issued with a current date. If you choose an alternate policy effective date (for example, when backdating to save age), your actual policy values will differ from those shown here.
- Values shown are *'end of year'* values and include withdrawals, deposits and cash surrender charges but do not include any market value adjustments. Guaranteed cash values and cash surrender values are shown before tax. Cash surrender value is equal to the account value less the surrender charges plus the guaranteed cash value.
- The cost of insurance will be established during underwriting and will be guaranteed and shown in your contract when issued.
- Important events which affect the values for this plan are listed in the plan and coverage details area.

Year	Age	Annual deposit (\$)	Cash Value (\$)	Account value (\$)	Guaranteed Cash Value (\$)	Total death benefit (\$)
1	51	3,477	0	0	0	100,000
2	52	3,477	0	0	0	100,000
3	53	3,477	0	0	0	100,000
4	54	3,477	0	0	0	100,000
5	55	3,477	2,000	0	2,000	100,000
6	56	3,477	2,700	0	2,700	100,000
7	57	3,477	3,500	0	3,500	100,000
8	58	3,477	4,500	0	4,500	100,000
9	59	3,477	5,700	0	5,700	100,000
10	60	3,477	7,200	0	7,200	100,000
11	61	0	8,200	0	8,200	100,000
12	62	0	9,500	0	9,500	100,000
13	63	0	10,800	0	10,800	100,000
14	64	0	12,400	0	12,400	100,000
15	65	0	14,200	0	14,200	100,000
16	66	0	16,200	0	16,200	100,000
17	67	0	18,500	0	18,500	100,000
18	68	0	21,000	0	21,000	100,000
19	69	0	23,900	0	23,900	100,000
20	70	0	27,200	0	27,200	100,000
21	71	0	28,400	0	28,400	100,000
22	72	0	29,700	0	29,700	100,000
23	73	0	31,000	0	31,000	100,000
24	74	0	32,300	0	32,300	100,000
25	75	0	33,700	0	33,700	100,000
26	76	0	35,600	0	35,600	100,000

Designed for: Client 1
Female, 50, Healthstyle 1

The Manufacturers Life Insurance Company
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Plan Details (continued)

Year	Age	Annual deposit (\$)	Cash Value (\$)	Account value (\$)	Guaranteed Cash Value (\$)	Total death benefit (\$)
27	77	0	37,500	0	37,500	100,000
28	78	0	39,500	0	39,500	100,000
29	79	0	41,500	0	41,500	100,000
30	80	0	43,600	0	43,600	100,000
31	81	0	45,800	0	45,800	100,000
32	82	0	48,000	0	48,000	100,000
33	83	0	50,300	0	50,300	100,000
34	84	0	52,600	0	52,600	100,000
35	85	0	54,900	0	54,900	100,000
36	86	0	57,600	0	57,600	100,000
37	87	0	60,300	0	60,300	100,000
38	88	0	63,100	0	63,100	100,000
39	89	0	65,900	0	65,900	100,000
40	90	0	68,800	0	68,800	100,000
41	91	0	71,700	0	71,700	100,000
42	92	0	74,700	0	74,700	100,000
43	93	0	77,700	0	77,700	100,000
44	94	0	80,700	0	80,700	100,000
45	95	0	83,800	0	83,800	100,000
46	96	0	87,000	0	87,000	100,000
47	97	0	90,200	0	90,200	100,000
48	98	0	93,400	0	93,400	100,000
49	99	0	96,700	0	96,700	100,000
50	100	0	100,000	0	100,000	100,000
51	101	0	103,000	0	103,000	103,000
52	102	0	106,100	0	106,100	106,100
53	103	0	109,300	0	109,300	109,300
54	104	0	112,600	0	112,600	112,600
55	105	0	115,900	0	115,900	115,900

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Coverage details for Client 1

Client 1 Single Life
Female, 50, Healthstyle 1 Level COI for 10 years \$100,000
Life expectancy: Year 40

Assumed interest rate:
0.000%

Year	Age	Coverage Account Value (\$)	Coverage Amount (\$)	Coverage Death Benefit (\$)	Guaranteed Cash Value (\$)
1	51	0	100,000	100,000	0
2	52	0	100,000	100,000	0
3	53	0	100,000	100,000	0
4	54	0	100,000	100,000	0
5	55	0	100,000	100,000	2,000
6	56	0	100,000	100,000	2,700
7	57	0	100,000	100,000	3,500
8	58	0	100,000	100,000	4,500
9	59	0	100,000	100,000	5,700
10	60	0	100,000	100,000	7,200
11	61	0	100,000	100,000	8,200
12	62	0	100,000	100,000	9,500
13	63	0	100,000	100,000	10,800
14	64	0	100,000	100,000	12,400
15	65	0	100,000	100,000	14,200
16	66	0	100,000	100,000	16,200
17	67	0	100,000	100,000	18,500
18	68	0	100,000	100,000	21,000
19	69	0	100,000	100,000	23,900
20	70	0	100,000	100,000	27,200
25	75	0	100,000	100,000	33,700
30	80	0	100,000	100,000	43,600
35	85	0	100,000	100,000	54,900
40	90	0	100,000	100,000	68,800
45	95	0	100,000	100,000	83,800
50	100	0	100,000	100,000	100,000

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Coverage details for Client 1

(continued)

		Coverage Account Value (\$)	Coverage Amount (\$)	Coverage Death Benefit (\$)	Guaranteed Cash Value (\$)
Year	Age				
55	105	0	100,000	115,900	115,900
					At year
Important events		● Life expectancy			40

Expense Summary

Death benefit type: Face plus

Assumed policy interest rate: 0.000%

Year	Age	Deposit to policy (\$)	Deposit load * (\$)	Permanent insurance costs (\$)	Term insurance costs (\$)	Other rider costs (\$)	Total annual costs (\$)
1	51	3,477	70	3,407	0	0	3,477
2	52	3,477	70	3,407	0	0	3,477
3	53	3,477	70	3,407	0	0	3,477
4	54	3,477	70	3,407	0	0	3,477
5	55	3,477	70	3,407	0	0	3,477
6	56	3,477	70	3,407	0	0	3,477
7	57	3,477	70	3,407	0	0	3,477
8	58	3,477	70	3,407	0	0	3,477
9	59	3,477	70	3,407	0	0	3,477
10	60	3,477	70	3,407	0	0	3,477

* The deposit load is the amount deducted from all deposits made in the year illustrated, based on the primary owner's residence, shown in the "Coverage and payment details" section.

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Important illustration notes

You can find a full description of the benefits in the Manulife UL contract. If there is any contradiction between the contract and this illustration the contract governs. For a sample contract please see www.manulife.ca/b4ubuy

Illustrations

This is an illustration only and not an offer to insure. The benefits illustrated **may** or **may not** be achieved depending on how actual experience compares with the assumptions used in this illustration including the amount and timing of deposits, rates of return, inflation, and taxes. Any guaranteed costs will be established during the underwriting process and shown in your contract when issued. The illustration assumes that deposits occur at the beginning of the year and withdrawals at the end of the year. End of year values are used for both the cash value and the death benefit.

Taxation

References in this illustration to tax treatment are based on the principal Canadian Federal Income Tax laws and regulations relevant to policyholders resident in Canada for policies issued after 2016. Tax laws are subject to change and, therefore, tax treatment of illustrated figures cannot be guaranteed.

Cost of insurance

The cost of insurance rates are limited to a specific period of time: 10 years. The costs for this insurance are deducted from the policy's account value. It's your responsibility to make sure there is enough account value to cover the costs.

Indexed Accounts

Interest on deposits into the Balanced Index and Indexed Accounts is credited based on the performance of an outside index or indices. The value of these accounts may INCREASE or DECREASE on a daily basis. There is no minimum guarantee on the value of these accounts.

Managed Accounts

Deposits into the Managed accounts are credited interest based on the performance of an outside externally managed fund. The value of these accounts may INCREASE or DECREASE on a daily basis. There is no minimum guarantee on the value of these accounts.

Interest rates

The interest rates assumed in this illustration are net of all fees. For more information on the investment options, including details about any applicable management fees, please visit www.manulife.ca/ul and choose "How are my investments doing?".

Guaranteed Cash Value

Level COI for 10 years and Level COI for 20 years include guaranteed cash values that start at the 5th coverage anniversary and increase each year for as long as you have the coverage. The guaranteed cash values are based on the assumption that you maintain a sufficient account value in your policy to cover all of your policy costs. If your policy account value becomes negative, your guaranteed cash values will not change. However, if the sum of the negative account value and positive guaranteed cash value is less than zero, your policy will enter the grace period and may lapse if additional deposits are not made. If you surrender your policy, you will receive the total of the guaranteed cash value plus the account value. If the policy account value is negative, the surrender value of the policy will be less than the guaranteed cash value.

Cash Surrender Value

The cash surrender value is the amount paid to you in the event you terminate the entire policy. The cash surrender value is equal to the policy account value plus the guaranteed cash value less any applicable surrender charges. The cash surrender value will be less than the guaranteed cash value if the policy has a negative account value.

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Female, 50, Healthstyle 1

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Important illustration notes (continued)

Policy lapse

The policy will lapse if the cash surrender value becomes negative. The cash surrender value is the policy account value plus the guaranteed cash value.

Healthstyle

Healthstyle refers to a person's tobacco use, personal and family medical history, any recreational risks, plus an evaluation of health and lifestyle information. Healthstyle categories refer to the categories we use to determine the cost of insurance and any rider costs. Typically, a coverage with Healthstyle category 5 has the highest cost of insurance rates and one with Healthstyle category 1 has the lowest, except where the rates do not vary by Healthstyle based on the amount of insurance or the type of protection provided by the coverage.

Tax consequences

There may be tax consequences if changes are made to the policy, including the following:

- withdrawing money from the policy
- changing the owner of the policy
- reducing the insurance coverage in the policy
- cancelling the policy

It's important for you to understand

It's important to us that you understand how **Manulife UL** works. We've learned from our policy owners that the better you understand your policy, the more satisfied you will be with the protection and options it can provide. Therefore, we ask that you carefully review this page and confirm your understanding by signing the bottom.

Illustrations are not contracts and are not guaranteed. Actual values of universal life policies depend on a variety of factors including the investment account(s) chosen, the cost of insurance and expense charges, deposit and withdrawal patterns.

Features that are guaranteed

The costs for insurance and rider coverages are guaranteed from issue.
Limited cost of insurance payment periods of 10 and 20 years.
Guaranteed Cash Values on the permanent coverage (starting in year 5).

How changes in the rate of return affect your plan

An illustration can demonstrate how the plan works and the features it provides. The information below will help you understand how changes in the rate of return can affect your plan. This example shows you how the plan could perform if different rates of return are used.

Year	Cash Value		Total Death Benefit	
	-2.000% rate of return	0.000% rate of return	-2.000% rate of return	0.000% rate of return
5	\$1,844	\$2,000	\$99,842	\$100,000
10	\$6,882	\$7,200	\$99,682	\$100,000
20	\$26,683	\$27,200	\$99,483	\$100,000
30	\$42,757	\$43,600	\$99,157	\$100,000

I understand that...

- ✓ I can vary my deposits to my plan, but there must be sufficient money in my plan to cover the costs so that my policy will not terminate.
- ✓ Rates of return can change and those changes will affect this plan's total death benefit, cash value and account value.
- ✓ Account values may be reduced by Market Value Adjustments if I make withdrawals from Guaranteed Investment Accounts.
- ✓ Cash surrender charges may apply if I surrender this policy.
- ✓ Investment returns from Balanced Indexed Accounts, Managed Accounts and Indexed Accounts will fluctuate based on the performance of the indices and underlying fund used to determine the return and the value of the Canadian dollar relative to the U.S. dollar. The daily interest on these accounts can be either positive or negative resulting in either an increase or decrease in the account's value.
- ✓ The interest rates assumed in this illustration are net of all fees, for information about any applicable management fees, please see a sample contract at www.manulife.ca/b4ubuy
- ✓ This is an illustration and not an offer to insure. Minimum plan deposits will be established during the underwriting process and will be shown in my policy when issued.

Owner name(s) (please print): _____

Application number: _____

Owner(s) acknowledgement: _____

Date: _____

Advisor's acknowledgement: _____

Date: _____

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Female, 50, Healthstyle 1

The Manufacturers Life Insurance Company
Presented by: Agent Default

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Underwriting Requirements

Underwriting requirements are based on the type of application, the product, the amount of total coverage the client is applying for and the insured person's age.

To obtain the underwriting requirements for your case, use the following links to view the appropriate Evidence of Insurability chart:

- ✓ If you're using ez-app, go to **Marketing Materials>Miscellaneous>Ez-app Evidence of Insurability - Life Insurance**
- ✓ If you're using paper, go to **Marketing Materials>Miscellaneous>Evidence of Insurability - Life Insurance**

If you're ordering the underwriting requirements, you can visit Repsource (Insurance>New Business & Underwriting) for information on our preferred suppliers.

If you're ordering the underwriting requirements, you are responsible to order:

Insured:**Client 1**

Female, 50, Healthstyle 1
\$100,000

Requirements:

- Non-medical
- Height, weight and blood pressure taken by a paramed nurse
- Insurance blood profile including HIV antibody test and Microscopic urinalysis

Note: Manulife Financial reserves the right to request any information or documentation that we consider necessary to underwrite the insurance, regardless of the applicant's age or amount of insurance.

Requirements are subject to change if the current illustration is modified.

Manulife UL product page

Level Client Investment Select

- *We, us and our* mean The Manufacturers Life Insurance Company.
- *You and your* mean the policy owner, signing officers and trustees identified on this form, unless otherwise specified.
- *Entity* means a corporation, trust, partnership, association or any other organization mentioned in section 3.
- This form collects information required by:
 - Canada's *Proceeds of Crime (Money Laundering) and Terrorist Financing Act*. For information about the legislation, see www.fintrac.gc.ca.
 - The *Income Tax Act* (Canada). We will use the information provided in this form to determine some of our reporting requirements to the Canada Revenue Agency (CRA), who may report to the government of a foreign jurisdiction.

Documents required with this completed form:

- ☐ illustration, including the signature page *It's important for you to understand*
- ☐ if a deposit of \$100,000 or more will be made to this policy or has been illustrated, complete *Politically exposed person disclosure*, NN1560E.

1 General information	Application number(s) What do you intend to use this policy for? Select all that apply. <input type="radio"/> personal insurance <input type="radio"/> retirement planning <input type="radio"/> business insurance <input type="radio"/> savings <input type="radio"/> estate or legacy planning <input type="radio"/> business investment										
2 Owners who are individuals or sole proprietors If you do not have a SSN or ITIN you have 90 days to apply for one and 15 days after you receive it to provide it to us. Reasons for not providing a TIN A: You will apply or have applied for a TIN but have not yet received it. B: Your jurisdiction of tax residence does not issue TINs to its residents. C: Other (specify the reason)	This section must be completed for all policies owned by individuals or sole proprietors. ►► If the owner is an entity, go to section 3, <i>Owners that are entities</i> . <hr/> Policy owner #1 Name of policy owner #1 (first, middle initial, last) Date of birth (dd/mm/yyyy) <hr/> Address <hr/> City Province Postal code <hr/> What is your tax residence(s)? Select all that apply. <input type="radio"/> You are a tax resident of Canada. <input type="radio"/> You are a tax resident or a citizen of the U.S. ► provide your social security number (SSN) or individual taxpayer identification number (ITIN). SSN or ITIN <input type="radio"/> You are a tax resident of a jurisdiction(s) other than Canada or the U.S. ► provide the information below for each jurisdiction other than Canada or the U.S. <table border="1" style="width: 100%;"> <tr> <td style="width: 60%;">Jurisdiction of tax residence</td> <td style="width: 40%;">Taxpayer identification number (TIN)</td> </tr> <tr> <td colspan="2">Reason for not providing a TIN <input type="radio"/> A <input type="radio"/> B <input type="radio"/> C, <i>specify</i>: </td> </tr> <tr> <td>Jurisdiction of tax residence</td> <td>Taxpayer identification number (TIN)</td> </tr> <tr> <td colspan="2">Reason for not providing a TIN <input type="radio"/> A <input type="radio"/> B <input type="radio"/> C, <i>specify</i>: </td> </tr> </table>			Jurisdiction of tax residence	Taxpayer identification number (TIN)	Reason for not providing a TIN <input type="radio"/> A <input type="radio"/> B <input type="radio"/> C, <i>specify</i> :		Jurisdiction of tax residence	Taxpayer identification number (TIN)	Reason for not providing a TIN <input type="radio"/> A <input type="radio"/> B <input type="radio"/> C, <i>specify</i> :	
Jurisdiction of tax residence	Taxpayer identification number (TIN)										
Reason for not providing a TIN <input type="radio"/> A <input type="radio"/> B <input type="radio"/> C, <i>specify</i> :											
Jurisdiction of tax residence	Taxpayer identification number (TIN)										
Reason for not providing a TIN <input type="radio"/> A <input type="radio"/> B <input type="radio"/> C, <i>specify</i> :											

2 Owners who are individuals or sole proprietors (continued)

For a list of valid industries and occupations, refer to *Valid industries and occupations*, NN1655E.

If you do not have a SSN or ITIN you have 90 days to apply for one and 15 days after you receive it to provide it to us.

Reasons for not providing a TIN

A: You will apply or have applied for a TIN but have not yet received it.

B: Your jurisdiction of tax residence does not issue TINs to its residents.

C: Other (specify the reason)

For a list of valid industries and occupations, refer to *Valid industries and occupations*, NN1655E.

Policy owner #1, continued

What is your employment status?

- ☐ employed ☐ retired ☐ not employed
☐ self-employed ► If self-employed, are you a sole proprietor? ☐ No ☐ Yes

In what industry are you employed? (most recent if retired or not employed)

Occupation (most recent if retired or not employed)

Name of your company/employer; if you are a sole proprietor, list your business name (most recent if retired or not employed)

Policy owner #2

Name of policy owner #2 (first, middle initial, last)

Date of birth (dd/mm/yyyy)

Address

City

Province

Postal code

What is your tax residence(s)? Select all that apply.

☐ **You are a tax resident of Canada.**

☐ **You are a tax resident or a citizen of the U.S.**

► provide your social security number (SSN) or individual taxpayer identification number (ITIN).

SSN or ITIN

☐ **You are a tax resident of a jurisdiction(s) other than Canada or the U.S.**

► provide the information below for each jurisdiction other than Canada or the U.S.

Jurisdiction of tax residence

Taxpayer identification number (TIN)

Reason for not providing a TIN

☐ A ☐ B ☐ C, *specify*:

Jurisdiction of tax residence

Taxpayer identification number (TIN)

Reason for not providing a TIN

☐ A ☐ B ☐ C, *specify*:

What is your employment status?

- ☐ employed ☐ retired ☐ not employed
☐ self-employed ► If self-employed, are you a sole proprietor? ☐ No ☐ Yes

In what industry are you employed? (most recent if retired or not employed)

Occupation (most recent if retired or not employed)

Name of your company/employer; if you are a sole proprietor, list your business name (most recent if retired or not employed)

►► Go to section 7, *Identifying third parties*.

Sections 3, 4, 5, and 6 must be completed for all policies owned by an entity.

3 Owners that are entities

For a list of valid industries and business types, refer to *Valid industries and occupations*, NN1655E.

Full legal name of the entity that will own this policy					
What is the entity's primary industry?	What is the entity's business type?				
Name of signing officer or trustee #1 signing the request on behalf of this entity (first, middle initial, last)					
Name of signing officer or trustee #2 signing the request on behalf of this entity (first, middle initial, last)					
<p>1 What is the entity's legal form?</p> <p> <input type="radio"/> corporation <input type="radio"/> holding company <input type="radio"/> condominium corporation </p> <p>▶ If the entity is a corporation, holding company, or condominium corporation provide the following information:</p> <p>1. Jurisdiction of registration</p> <p> <input type="radio"/> Federal <input type="radio"/> Provincial or territorial (specify province or territory) _____ </p> <p style="text-align: right;">Incorporation number</p> <p>2. Attach documentation that shows the ownership, control and structure of the corporation. (For example, attach an organization chart or corporate structure chart that shows the corporation's entire chain of ownership.)</p> <p>3. Provide the names of all directors of this corporation. Attach additional pages if necessary.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;">Name of director #1 (first, middle initial, last)</td> <td style="width: 50%;">Name of director #3 (first, middle initial, last)</td> </tr> <tr> <td>Name of director #2 (first, middle initial, last)</td> <td>Name of director #4 (first, middle initial, last)</td> </tr> </table> <p> <input type="radio"/> association, society, or lodge <input type="radio"/> community account <input type="radio"/> estate <input type="radio"/> partnership <input type="radio"/> trade or labour union <input type="radio"/> trust </p>		Name of director #1 (first, middle initial, last)	Name of director #3 (first, middle initial, last)	Name of director #2 (first, middle initial, last)	Name of director #4 (first, middle initial, last)
Name of director #1 (first, middle initial, last)	Name of director #3 (first, middle initial, last)				
Name of director #2 (first, middle initial, last)	Name of director #4 (first, middle initial, last)				
2 Is the entity a not-for-profit organization? <input type="radio"/> No <input type="radio"/> Yes					
3 Does this entity solicit charitable financial donations from the public? <input type="radio"/> No <input type="radio"/> Yes					
4 Is this entity a registered charity? <input type="radio"/> No <input type="radio"/> Yes					
<p>▶ If yes, provide Canada Revenue Agency registration number.</p> <p style="text-align: right;">Canada Revenue Agency registration number</p>					
<p>• For all entities, provide document(s) that gives the signing officer(s) the authority to contract or invest on behalf of the entity, for example a resolution signed by the board of directors, or minutes of meeting where signing authority was given.</p> <p>• For entities that are not incorporated, you must also provide a copy of the Charter documents, for example partnership agreement, trust agreement, copy of a will, or articles of association.</p>					

4 Declaration of an entity's tax residence(s)

For more information, visit:

- www.manulife.ca/tce for the definitions of the terms used in this section and to help classify the entity.

Reasons for not providing a TIN

A: You will apply or have applied for a TIN but have not yet received it.

B: Your jurisdiction of tax residence does not issue TINs to its residents.

C: Other (specify the reason)

What is the tax residence(s) of this entity? Answer all questions in this section.	
Is the entity a tax resident of Canada? <input type="radio"/> No <input type="radio"/> Yes	
Is the entity a U.S. person? <input type="radio"/> No <input type="radio"/> Yes	
▶ If yes, is the entity a specified U.S. person? <input type="radio"/> No <input type="radio"/> Yes	
▶ If yes, provide employer identification number (EIN).	
Is the entity a tax resident of a jurisdiction(s) other than Canada or the U.S.? <input type="radio"/> No <input type="radio"/> Yes	
▶ If yes, complete the information below for each jurisdiction. If you need more space, attach another page.	
Jurisdiction of tax residence	Taxpayer identification number (TIN)
Reason for not providing a TIN	
<input type="radio"/> A <input type="radio"/> B <input type="radio"/> C, specify:	
Jurisdiction of tax residence	Taxpayer identification number (TIN)
Reason for not providing a TIN	
<input type="radio"/> A <input type="radio"/> B <input type="radio"/> C, specify:	

Sections 3, 4, 5, and 6 must be completed for all policies owned by an entity.

5 Entity classification

For more information, visit:

- www.manulife.ca/tce for the definitions of the terms used in this section and to help classify the entity for international tax reporting purposes.
- www.cra.gc.ca for a list of participating jurisdictions.

What is the classification of this entity? Complete this section for all entities.

5.1 Is the entity a financial institution?

- ☐ **No** ► Go to section 5.3
- ☐ **Yes** ► Give the entity's global intermediary identification number (GIIN) or if the entity does not have a GIIN provide the reason and go to section 5.2

GIIN. If the entity does not have a GIIN give the reason why ► Go to section 5.2

5.2 Does the financial institution meet all of these criteria?

- It is a resident of a non-participating jurisdiction
- At least 50% of its gross income is from investing or trading in financial assets
- It is managed by another financial institution

☐ **No** ► Go to section 6 ☐ **Yes** ► Go to section 6

5.3 Select the option that best describes the entity and ► Go to section 6:

- ☐ The entity is a corporation with shares that regularly trade on an established securities market or a related corporation.
- ☐ The entity is engaged in an active trade or business – less than 50% of its gross income is passive income and less than 50% of its assets produce passive income, other than an entity described in the previous option.
- ☐ The entity is a government, a central bank or an international organization (or an agency of one).
- ☐ The entity is a Canadian registered plan identified as a non-reporting financial institution by the *Income Tax Act* (Canada), for example an RPP, RRSP, RRIF, DPSP, or TFSA.
- ☐ The entity is an active non-financial entity other than an entity described in the four previous options.
- ☐ The entity is a passive non-financial entity.

6 Information about individuals who control the entity

For trusts: Provide information below about all individuals who are trustees, settlors, beneficiaries, protectors, or other individuals who exercise effective control over the trust.

For any other type of entity: Does any individual directly or indirectly own or control 25 per cent or more of the entity that will own this policy?

- ☐ **No** ► If no, go to section 7, *Identifying third parties*.
- ☐ **Yes** ► If yes, provide information below about each individual.

If you require more space, attach another page.

Individual #1

- ☐ owner ☐ trustee ☐ settlor ☐ beneficiary ☐ protector
- ☐ other individuals who exercise effective control over the trust

Name (first, middle initial, last)

Home address

City

Province

Postal code

Sections 3, 4, 5, and 6 must be completed for all policies owned by an entity.

6 Information about individuals who control the entity (continued)

If the individual does not have an SSN or ITIN, they have 90 days to apply for one and 15 days after receiving it to provide it to us.

Reasons for not providing a TIN

- A: The individual will apply or has applied for a TIN but has not yet received it.
- B: The individual's jurisdiction of tax residence does not issue TINs to its residents.
- C: Other (specify the reason)

If the individual does not have an SSN or ITIN, they have 90 days to apply for one and 15 days after receiving it to provide it to us.

Reasons for not providing a TIN

- A: The individual will apply or has applied for a TIN but has not yet received it.
- B: The individual's jurisdiction of tax residence does not issue TINs to its residents.
- C: Other (specify the reason)

Individual #1, continued

Answer the following if the entity:

- answered yes in section 5.2, or
- is a passive non-financial entity as indicated in section 5.3.

Is Individual #1 a tax resident or a citizen of the U.S.? ☐ No ☐ Yes

► If yes, provide U.S. social security number (SSN) or individual taxpayer identification number (ITIN) and Canadian social insurance number (SIN), if the individual has one.

SSN or ITIN

SIN

Is Individual #1 a tax resident of a jurisdiction(s) other than Canada or the U.S.? ☐ No ☐ Yes

► If yes, provide date of birth, Canadian social insurance number (SIN), if the individual has one, and complete the information below for **each** jurisdiction.

Date of birth (dd/mm/yyyy)

SIN

Jurisdiction of tax residence

Taxpayer identification number (TIN)

Reason for not providing a TIN

☐ A ☐ B ☐ C, specify:

Jurisdiction of tax residence

Taxpayer identification number (TIN)

Reason for not providing a TIN

☐ A ☐ B ☐ C, specify:

Individual #2

- ☐ owner ☐ trustee ☐ settlor ☐ beneficiary ☐ protector
- ☐ other individuals who exercise effective control over the trust

Name (first, middle initial, last)

Home address

City

Province

Postal code

Answer the following if the entity:

- answered yes in section 5.2, or
- is a passive non-financial entity as indicated in section 5.3.

Is Individual #2 a tax resident or a citizen of the U.S.? ☐ No ☐ Yes

► If yes, provide U.S. social security number (SSN) or individual taxpayer identification number (ITIN) and Canadian social insurance number (SIN), if the individual has one.

SSN or ITIN

SIN

Is Individual #2 a tax resident of a jurisdiction(s) other than Canada or the U.S.? ☐ No ☐ Yes

► If yes, provide date of birth, Canadian social insurance number (SIN), if the individual has one, and complete the information below for **each** jurisdiction.

Date of birth (dd/mm/yyyy)

SIN

Jurisdiction of tax residence

Taxpayer identification number (TIN)

Reason for not providing a TIN

☐ A ☐ B ☐ C, specify:

Jurisdiction of tax residence

Taxpayer identification number (TIN)

Reason for not providing a TIN

☐ A ☐ B ☐ C, specify:

Sections 3, 4, 5, and 6 must be completed for all policies owned by an entity.

6 Information about individuals who control the entity (continued)

If the individual does not have an SSN or ITIN, they have 90 days to apply for one and 15 days after receiving it to provide it to us.

Reasons for not providing a TIN

A: The individual will apply or has applied for a TIN but has not yet received it.

B: The individual's jurisdiction of tax residence does not issue TINs to its residents.

C: Other (specify the reason)

Individual #3

☐ owner ☐ trustee ☐ settlor ☐ beneficiary ☐ protector
☐ other individuals who exercise effective control over the trust

Name (first, middle initial, last)

Home address

City

Province

Postal code

Answer the following if the entity:

- answered yes in section 5.2, or
- is a passive non-financial entity as indicated in section 5.3.

Is Individual #3 a tax resident or a citizen of the U.S.? ☐ No ☐ Yes

► If yes, provide U.S. social security number (SSN) or individual taxpayer identification number (ITIN) and Canadian social insurance number (SIN), if the individual has one.

SSN or ITIN

SIN

Is Individual #3 a tax resident of a jurisdiction(s) other than Canada or the U.S.? ☐ No ☐ Yes

► If yes, provide date of birth, Canadian social insurance number (SIN), if the individual has one, and complete the information below for **each** jurisdiction.

Date of birth (dd/mm/yyyy)

SIN

Jurisdiction of tax residence

Taxpayer identification number (TIN)

Reason for not providing a TIN

☐ A ☐ B ☐ C, specify:

Jurisdiction of tax residence

Taxpayer identification number (TIN)

Reason for not providing a TIN

☐ A ☐ B ☐ C, specify:

The rest of this form must be completed for all policies.

7 Identifying third parties

a. Will anyone other than the owner be paying for this policy? ☐ No ☐ Yes

b. Does the owner intend to transfer ownership of this policy to another individual or entity within the next year? ☐ No ☐ Yes

c. Is there someone else who has indirect control or an interest in this policy; for example a power of attorney, guardianship, or assignment? If third party has power of attorney, complete section 8 *Identity verification* for that person and include a copy of the power of attorney documents. ☐ No ☐ Yes

If you answered yes to any question in section 7 a - c, identify all third parties (individuals or entities) who will be involved in this policy. Attach additional pages if necessary.

This third party was identified in question: ☐ 7a ☐ 7b ☐ 7c

Name of the third party (individual or entity)

Address

City

Province

Postal code

Relationship of this individual or entity to the owner of the policy

7 Identifying third parties (continued)

For a list of valid industries, business types, and occupations, refer to *Valid industries and occupations*, NN1655E.

If the third party is an entity:

What is the entity's primary industry?

What is the entity's business type?

Is this entity a corporation? ☐ No ☐ Yes ▶ If yes, tell us:

Jurisdiction of registration

☐ Federal

Incorporation number

☐ Provincial or territorial (specify province or territory) _____

If the third party is an individual:

Date of birth (dd/mm/yyyy)

In what industry is the individual employed? (most recent if retired or not employed)

Occupation (most recent if retired or not employed)

Name of the individual's company/employer (most recent if retired or not employed)

8 Identify verification

One valid Canadian personal identification document must be reviewed to validate the identity of:

- all owners who are individuals or sole proprietors identified in section 2, or each of the signing officers and trustees identified in section 3, and
- all third parties with power of attorney identified in section 7.

If an advisor is helping with this application, they may verify your identity. This section should be completed by the advisor verifying your identity. You must be physically present with your advisor when verifying your identity.

A valid document:

- is an original, not a copy
- must be government-issued photo ID issued by a provincial, territorial or federal government
- has a unique identifying number
- has not expired
- is in good condition, without apparent alteration, and in the same name as the person to be verified

If you do not have a valid document, your advisor may be able to verify your identity and submit a completed *Dual Method Identification*, NN1663E.

Person #1: ☐ policy owner/signing officer/trustee ☐ power of attorney

Which original Canadian document was reviewed by the advisor to verify this person's identity?

☐ Driver's licence ☐ Canadian passport ☐ Citizenship card (issued prior to 2012)

☐ Other _____

Jurisdiction of issue

☐ Federal ☐ Provincial or territorial (specify province or territory) _____

Name on document reviewed (first, middle initial, last)

Identifying number of document reviewed

Expiry date (dd/mm/yyyy)

Verification date (dd/mm/yyyy)

Person #2: ☐ policy owner/signing officer/trustee ☐ power of attorney

Which original Canadian document was reviewed by the advisor to verify this person's identity?

☐ Driver's licence ☐ Canadian passport ☐ Citizenship card (issued prior to 2012)

☐ Other _____

Jurisdiction of issue

☐ Federal ☐ Provincial or territorial (specify province or territory) _____

Name on document reviewed (first, middle initial, last)

Identifying number of document reviewed

Expiry date (dd/mm/yyyy)

Verification date (dd/mm/yyyy)

13 Initial deposit allocation

Withdrawals from the compound interest GIAs may be subject to market value adjustments.

If your deposit does not meet the minimum deposit requirements for the GIAs, the portion of the deposit meant for the GIAs will be placed in the savings account. See *Universal life investment accounts*, NN0983E, for the minimum requirements.

Select the investment account code and name from the list of investment options on *Universal life investment accounts*, NN0983E. For example: MA502 = CI Harbour Growth and Income.

Investment account code	Investment account name	% of deposit allocated
<input type="radio"/> allocate future deposits same as initial deposit allocation above (Select this option OR fill out section 14)		TOTAL 100%

14 Future deposits

If your deposit does not meet the minimum deposit requirements for the GIAs, the portion of the deposit meant for the GIAs will be placed in the savings account. See *Universal life investment accounts*, NN0983E, for the minimum requirements.

Planned periodic deposit amount
\$

This is the amount that we will remind you to deposit to your policy.

OR

☐ the minimum monthly deposit

Select the investment account code and name from the list of investment options on the *Universal Life Investment Accounts* form, NN0983E, e.g. MA502 = CI Harbour Growth and Income.

Investment account code	Investment account name	% of deposit allocated
TOTAL		100%

15 Side account deposits

Deposits placed into the side account will be allocated to the accounts in the side account in the same proportion as you specified above for initial and future deposits to your policy. Each balanced index, indexed and managed account in the side account earns interest at a rate equal to the rate of the savings side account.

16 Tax status

- ☐ Issue the policy as **exempt** from accrual taxation (the default tax status).
- ☐ Issue the policy as **non-exempt**. (This means that when the investment component of the policy exceeds the cost of the policy, as defined by tax legislation, the owner of the non-exempt policy may have to pay tax each year on the difference. A non-exempt policy can never be changed to exempt and the side account is not available.)

17 Statement of disclosure

Please read the following carefully and sign below to confirm your understanding.

By signing below you are confirming that:

- the information provided in this form is complete, current, and accurate to the best of your knowledge.
- the policy owner agrees to immediately notify us of any errors, omissions, or changes in the information given to us about the individuals or entities identified in this form.
- you understand that:
 - this document forms part of your application to us for life insurance
 - minimum deposits will be established during the underwriting process and will be shown in your policy when issued
 - you can vary your deposits to your policy, as long as there is enough money in your policy to cover the costs so that your insurance will not lapse
 - a charge called the deposit load will be deducted from each deposit to the policy
 - termination of your policy or withdrawals or transfers between accounts may result in market value adjustments for some guaranteed investment accounts
 - surrender charges may apply if your policy is terminated at your request
 - interest rates can change and those changes will affect your policy's account value and cash value. The daily interest on balanced index, indexed and managed accounts can be either positive or negative resulting in either an increase or a decrease in the account's value
 - investment returns from the balanced index, indexed and managed accounts will fluctuate based on the indices or funds used to determine the return, and may fluctuate based on the Canadian dollar exchange rate
 - you can request illustrations from your advisor to demonstrate the sensitivity of your account value to changes in interest rate and investment return assumptions
 - you have reviewed the *Universal life investment accounts*, NN0983E, and are responsible for the investment accounts you have chosen.

Signed at (city or town, province)

Date (dd/mm/yyyy – for example, 30/JUN/2017)

Signature of policy owner, signing officer or trustee #1

X

Signature of policy owner, signing officer or trustee #2

X

18 Advisor's statement

To be completed by the advisor.

In this section, *you* and *your* refer to the advisor.

By signing below, you:

- acknowledge that you are authorized to act on behalf of Manulife to verify the identity of the individual listed above and attest that:
 - you have complied with the instruction set out above, including confirming that the identification document is valid
 - the photo on the identification document is substantially similar to the client, and the name matches the client's name on the application form
 - you have no reason to believe that the person presenting him or herself was not the individual on the identification document
- verify that you believe the information provided on this form is current, correct, and complete
- agree to tell us if you suspect that someone who has not been named in the application form or product page will be:
 - paying for or making deposits to the policy
 - making decisions about or participating in any way in the policy
 - expecting to benefit in any way from the policy(You can email us at ind_insurance_compliance@manulife.com or complete *Report to Individual Insurance Compliance*, NN1557E, and mail or fax to us.)

Name of advisor (first, middle initial, last)

Signature of advisor

X

Branch code

Advisor code