

Manulife's Advisor Recognition Program

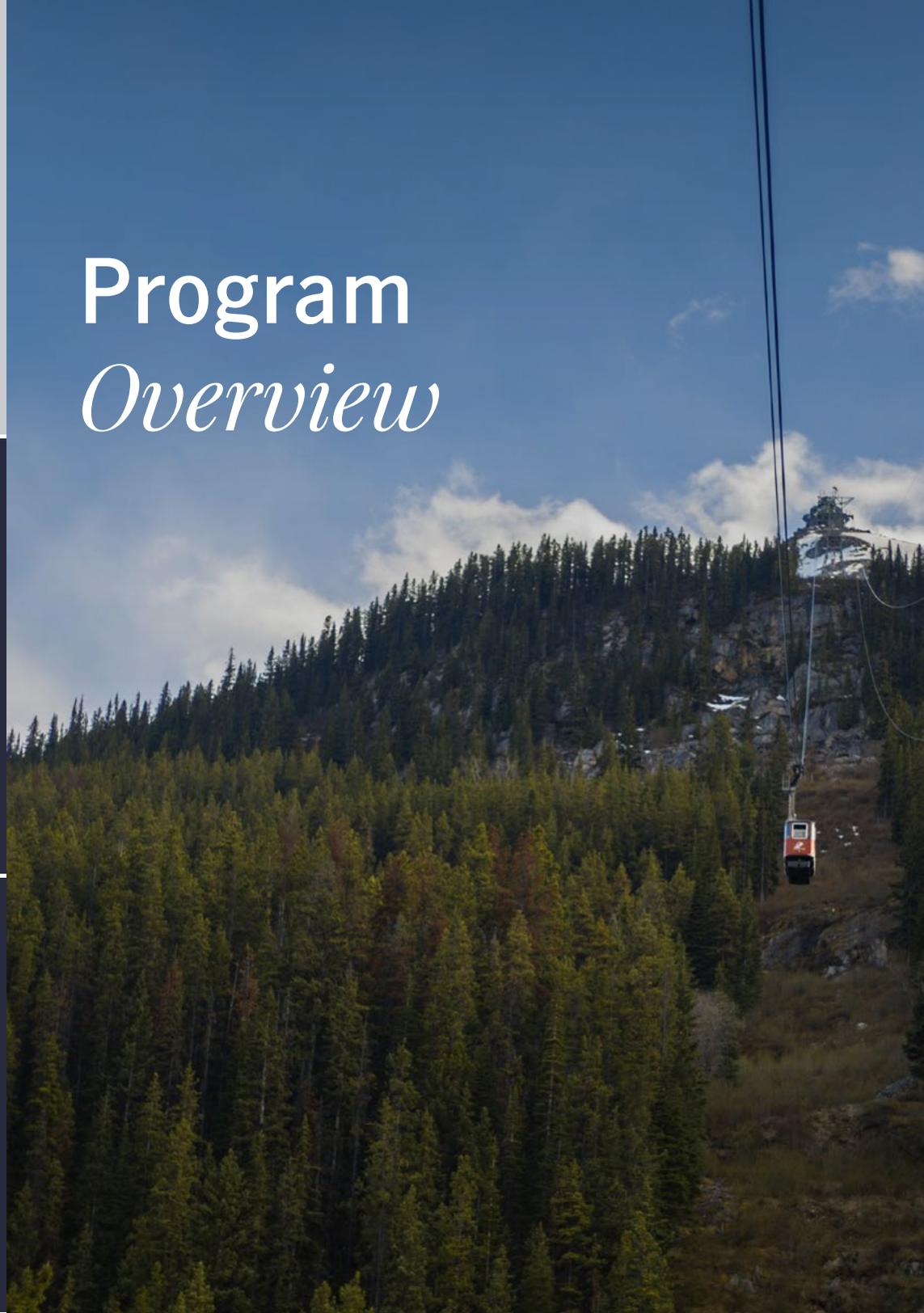
Rewarding our partners

Available for insurance sales
and segregated fund deposits.

Advisor / 2025



Program *Overview*



We're so grateful for your partnership.

That's why we launched the Advisor Recognition Program in 2024. Continuing this year, we'll be helping you earn more on your insurance commission.

It's our way of saying *thank you*.

How does the Advisor Recognition Program work?

Achieve. Earn. Repeat.

When you achieve

 **10 life or living benefits insurance cases**



Or

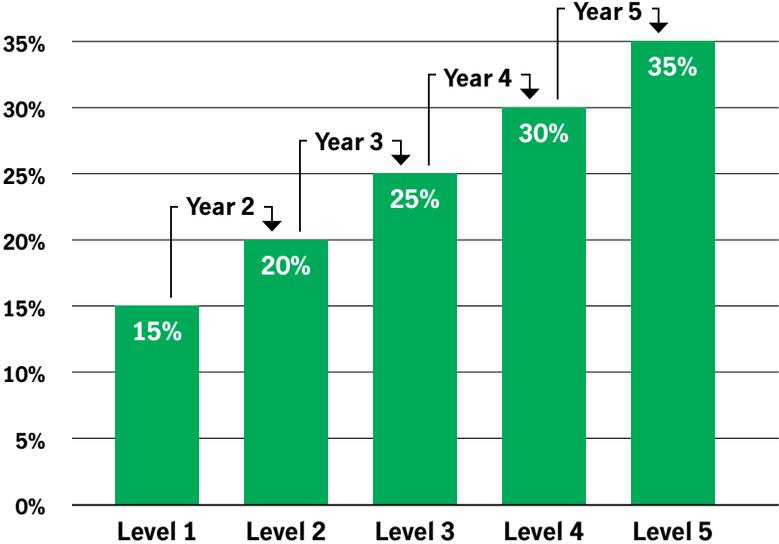
  **3 health & dental cases**
with Manulife,



you'll reach **Level 1** and earn an extra 15% on your commission.*

For the next 4 years, when you achieve the same goal, you'll reach the next level and earn an additional 5% on your commission, to a total increase of 35% after five years.

5-level recognition system based on your continued partnership with Manulife



* The percentage will be applied to the full-year sales credits (excluding commissions from policies lapsed within the charge back period) and paid out as a one-time bonus in the first quarter of the following year. The life and living benefits insurance bonus is paid out to a maximum of \$15,000 annually per advisor. Override is not eligible to receive a bonus for this program. Manulife will assess the levels based on life and living benefits insurance policies sold independently from health and dental policies sold.

Earn additional bonuses

Each year, you can also qualify for up to 5 milestone bonuses for a possible \$4,200 bonus payout!

Life and living benefits insurance bonuses :

- Selling 15 life or living benefits insurance policies: \$1,500
- Selling 10 life insurance policies with *Vitality Plus*TM*: \$1,500

Health & Dental bonuses :

- Selling 5 cases: \$200
- Selling 7 cases: \$400
- Selling 9 cases: \$600

✓ — These milestone
✓ — bonuses compound!

* To get this bonus, an advisor must sell a total of 10 life insurance policies of either Family Term with *Vitality Plus*TM, Manulife UL with *Vitality Plus*TM or Manulife Par with *Vitality Plus*TM.



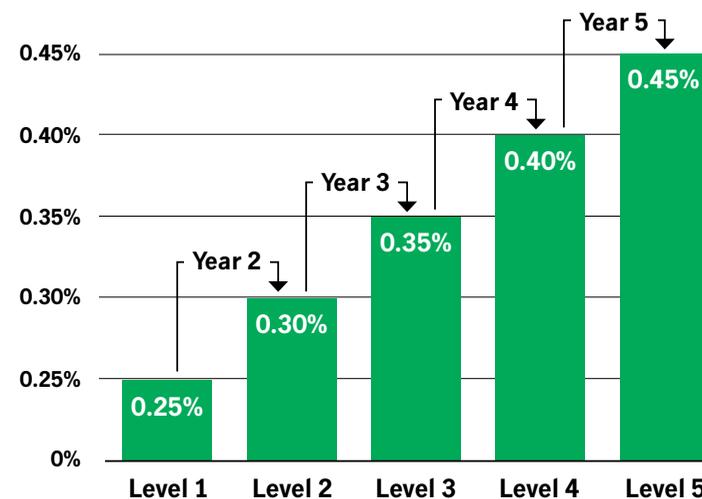
Understanding rewards for segregated fund deposits

When advisors reach \$300,000 in net segregated fund deposits within a calendar year, they're eligible for a 0.25% bonus on the total net deposit amount up to \$15,000. For every consecutive year that advisors reach the same goal, they'll receive a 0.05% increase on the bonus, for up to 5 years.

What type of transactions are included?

Eligible transactions are defined as new money being moved into a segregated fund product from outside Manulife. Internal transfers between existing segregated fund products are not eligible. Redemptions due to a death claim are removed from total redemptions before subtraction of redemptions from deposits to determine net deposits eligible for the bonus.

5-level recognition system based on your continued partnership with Manulife



Eligibility

Which advisors are eligible for the Advisor Recognition Program?

Advisors across Canada who are contracted to sell Manulife Insurance are eligible to participate in this program.

Policies settled and coverage effective between January 1 and December 31 of the current program year, are eligible*. Participation in the Advisor Recognition Program varies by firm. Speak to your wholesaler to learn more about your status. To be eligible for this incentive, Advisors must have an active contract with Manulife and the Advisor's contract must be active on the date the program year ends. In addition, the Advisor's practice must be in good compliance standing throughout the term of the program and when the bonus is paid.

* There is no planned end date for this specific program; however, Manulife reserves the right to alter and terminate the program at any time at Manulife's sole discretion.

Which products are eligible for the Advisor Recognition Program?

Eligible products:

- Family Term™
- Family Term with *Vitality* Plus™
- Manulife UL
- Manulife UL with *Vitality* Plus™
- Manulife Par
- Manulife Par with *Vitality* Plus™
- Manulife Guaranteed Issue Life
- Lifecheque®
- Synergy®
- Health & Dental
- GIF Select InvestmentPlus
- MPIP Segregated Pools
- Manulife Segregated fund

Excluded products:

- Lifecheque Basic®
- Personal Accident
- Travel
- Mortgage Protection Plan
- Guaranteed Interest Accounts (GIAs)
- Annuities

Included sales:

- New business
- Conversions*
- Transfers**
- Coverage additions when a policy is generated.
- New money being moved into a segregated fund product from outside Manulife.

* Conversions from Affinity Associations and Group business to Retail are excluded. Term duration changes are excluded, moving from T-10 to T-20 for example.

** Internal transfers between existing segregated fund products are not eligible. Redemptions due to a death claim are removed from total redemptions before subtraction of redemptions from deposits.



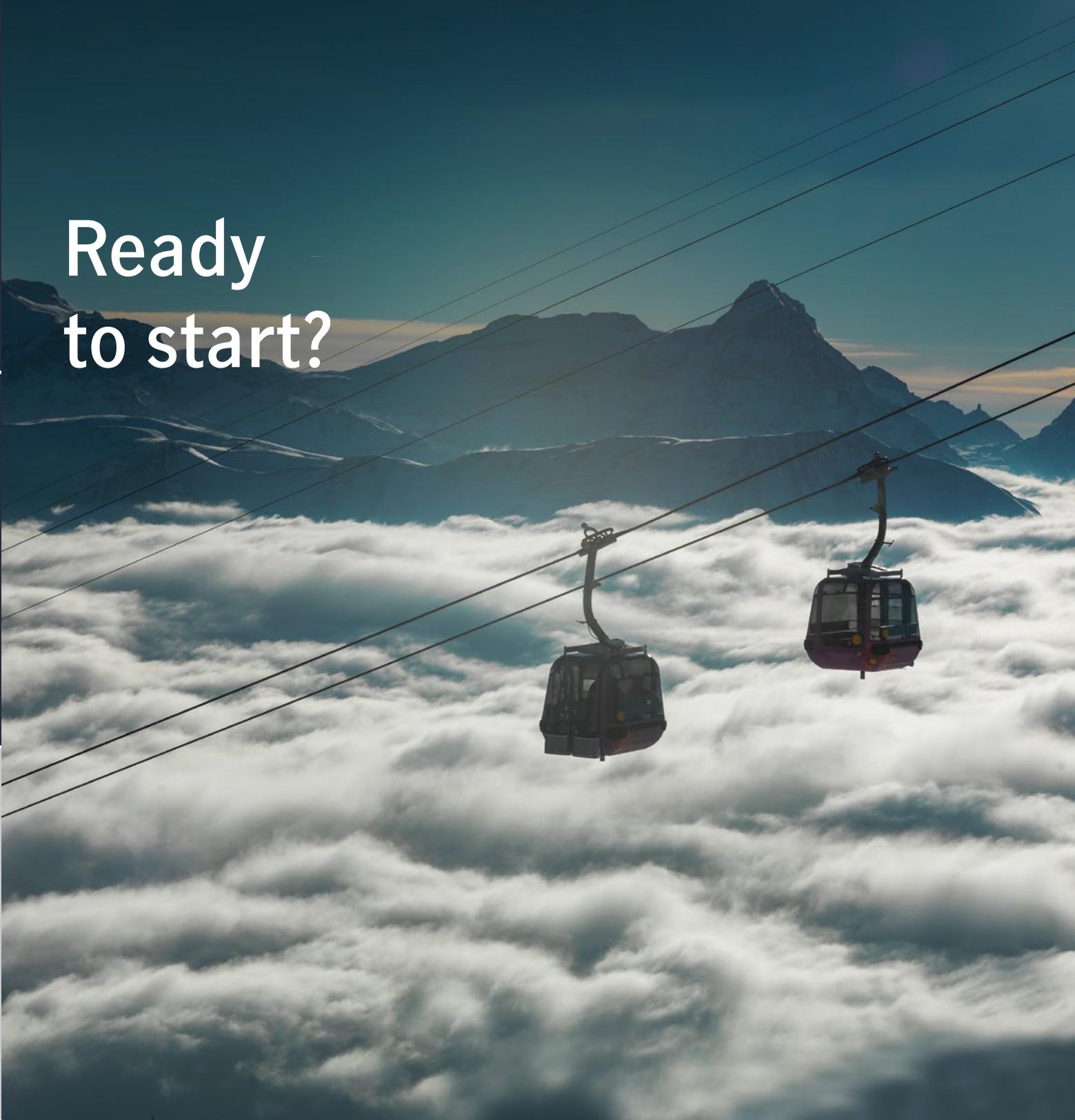
With Manulife's Advisor Recognition Program including segregated funds, you can achieve more while protecting your clients' financial future and helping them live longer, *better* lives.*

Together, we can help your clients grow their savings, enjoy their retirement and pass on their wealth to their beneficiaries.

To learn everything you need to know about the Advisor Recognition Program, explore the full guidelines on Advisor Portal or contact your local Manulife wholesaler today.

* Advisors should ensure policies sold correspond to clients' needs.

Ready to start?



Thank you for your
continued partnership.