

Deposits and Investment Allocations

**For contracts containing
Manulife segregated funds**

Instructions for completing this form

Please make two additional copies for the Owner and Representative.

Please complete the first section, *Contract details*, and the section relating to the transaction you are requesting.

If client signatures are not required, the Manulife Financial representative may sign on behalf of the client as long as the date and time of client contact are included.

Client signatures are required on this form in the following situations:

- you are setting up a new PAC plan
- you are changing your banking information

A collateral assignee's signature is required on this form if you are resetting your guarantee.

Send this completed form to:
All provinces except Quebec:
Manulife Financial
500 KING ST N
PO BOX 1602 STN WATERLOO
WATERLOO ON N2J 4C6

This completed form may be faxed.

If client signatures are required, we must receive the original. If client signatures are not required and this form is faxed to us, please do not send the original.

Quebec:
Manulife Financial
2000 MANSFIELD STREET
SUITE 1100
MONTREAL QC H3A 2Z8

Manulife Investments Deposits and Investment Allocations

In this form, the terms *you*, *your* and *owner* refer to the person who has policyowner's or policyholder's rights under the contract. The terms *we*, *our* and *us* refer to The Manufacturers Life Insurance Company (Manulife Financial). Manulife Financial is the issuer of the contracts containing Manulife segregated funds and the guarantor of any guarantee provisions.

1 Contract details Please complete this section for all transactions.	Name of contract owner (first, middle initial, last)	Contract/Reference number

2 Contract type	<input type="radio"/> GIF Select	<input type="radio"/> GIF	<input type="radio"/> GIF <i>encore</i>	<input type="radio"/> MLIA	<input type="radio"/> MLIP
	<input type="radio"/> CAP	<input type="radio"/> Series R	<input type="radio"/> Elite Portfolio	<input type="radio"/> Triflex	<input type="radio"/> Equity-RIF
	<input type="radio"/> Investo-Flex	<input type="radio"/> Investo-Plus	<input type="radio"/> Financial Fitness Manager	<input type="radio"/> Financial Fitness Builder	

3 Guarantee reset Only available for GIF and Series R.	Please check below if you would like us to reset your guarantees. Your new guarantee maturity date will be 10 years from the reset date. By resetting, you replace all existing guarantee amounts with one new guarantee amount for each level.		
	<input type="radio"/> Reset guarantees	Signature of Collateral Assignee or hypothecary creditor (if applicable)	Date signed (dd/mmm/yyyy)

4 Do you want to request a 30-day rate guarantee? Rate guarantees may be restricted for some products.	By signing here you agree to the provisions on page 4 of this form.		
	Rate effective date (dd/mmm/yyyy)	Signature of owner	Date signed (dd/mmm/yyyy)
	You must fax all pages of the application immediately to Waterloo at 1-877-277-3774 or Montreal at 1-800-360-6492. If the total deposit is more than \$500,000 please contact Manulife Financial's Head Office.		

5 Lump sum deposit Please ensure that the deposit minimum is met. You may be eligible for a product transfer program. Please ask your advisor. You must also complete Section 9 to select your investment allocations. For transfers, please attach the appropriate forms. Additional deposits may be restricted for some products.	<input type="radio"/> Cheque made payable to Manulife Financial		\$	
	<input type="radio"/> RRSP loan from Manulife Bank	Loan reference number	\$	
	<input type="radio"/> Investment Leverage loan from Manulife Bank		\$	
	<input type="radio"/> Transfer from another financial institution or other Manulife Financial product	Name of institution or product	Account/contract number	\$
		Name of institution or product	Account/contract number	\$
	Transfer from another product may result in sales charges and/or loss of benefits, such as guarantees.		Total amount of your initial deposit	\$

6 Monthly deposits plan Complete this section to set up, change or stop a Pre-Authorized Chequing (PAC) plan. Please check one <input checked="" type="checkbox"/> PAC may be restricted for some products.	<input type="radio"/> Set up new PAC plan (attach a personalized blank cheque marked "Void" and complete Section 8)	<input type="radio"/> Change your banking information (attach a personalized blank cheque marked "Void")	<input type="radio"/> Change the amount or date of deposit on your current PAC plan	<input type="radio"/> Stop your current PAC plan	
	Amount of your monthly deposit	Month of your first deposit	Date of your monthly deposit <input type="radio"/> end of month <input type="radio"/> other day (please specify a date from the 1st to 28th)		
	Name of your bank or financial institution		Transit number	Bank number	Account number
	If the account belongs to someone other than you, please have that person authorize the PAC plan by signing here. By signing here, the account holder acknowledges that all deposits made become the property of the owner of the contract and that no rights are extended to the account holder.				
	Name of account holder		Signature of account holder		

7 Third party contributors and/or politically exposed persons Complete this section for non-registered contracts only.	Is the person contributing the funds a third party?			
	<input type="radio"/> No <input type="radio"/> Yes (Please complete form NN0975E, Client and Third Party Identity Verification.)			
	Have you or the contributor or any close relative ever held a senior position in government, political party, military, tribunal or government-owned corporation of a foreign country?			
<input type="radio"/> No <input type="radio"/> Yes (Please complete form NN0975E, Client and Third Party Identity Verification.)				
For more information regarding politically exposed persons, see form NN0975E.				

8 For which Account(s) are you providing re-investment instructions?

Reinvestments may be restricted for some products.
You must also complete section 9.

Daily Interest Account (DIA)				\$
Account number	Maturity date (dd/mmm/yyyy)	Maturity value (if available)	Amount to reinvest	
		\$	<input type="radio"/> All <input type="radio"/> Specified amount \$	
		\$	<input type="radio"/> All <input type="radio"/> Specified amount \$	
		\$	<input type="radio"/> All <input type="radio"/> Specified amount \$	
		\$	<input type="radio"/> All <input type="radio"/> Specified amount \$	

9 Investment allocations

List the fund number for the funds you have chosen, DIA and GIA allocations, and the percentage you are allocating to each.

For segregated funds, please ensure the fund numbers match the product type, fund and fee option you wish to purchase.

Please ensure that minimum allocations are met.

Bonus Deposit allocations apply to CAP contracts only.

† For **MLIA, Triflex, Financial Fitness Manager or Financial Fitness Builder**, please ensure that the total combined lump sum allocations for segregated funds and DIA equal 100%.

†† For **MLIA**, please ensure that the total combined PAC allocations for segregated funds, DIA and GIA equal 100%.

To change your SWP information, please complete NN0826E, Withdrawals.

Investments may be restricted for some products.

- MLIA/MLIP/CAP Series R/Elite Portfolio only:** Check here to use previously saved allocations for this deposit
- MLIA/MLIP/CAP/Series R/Elite Portfolio only:** Check here to have these lump sum allocations saved for future deposits
- CAP only:** Check here if you are changing your CAP Bonus Deposit allocations

All contract types except Triflex

Fund number	Lump sum allocation †	FEL*	Monthly PAC allocation ††	CAP Bonus Deposit	Fund number	Lump sum allocation †	FEL*	Monthly PAC allocation ††	CAP Bonus Deposit
	%	%	%	%		%	%	%	%
	%	%	%	%		%	%	%	%
	%	%	%	%		%	%	%	%
	%	%	%	%		%	%	%	%
	%	%	%	%		%	%	%	%

* FEL only applicable to GIF Select, GIF, GIF *encore* and MLIP. Please see the Information Folder for the maximum front-end load. If the front-end load is not indicated the minimum load applies.

MLIA, Triflex, Financial Fitness Manager and Financial Fitness Builder only

Daily Interest Account (DIA)	Lump sum allocation †	%	Monthly PAC ††	%		
Guaranteed Interest Accounts (GIA)			Monthly PAC ††	%		
Account type 1	Lump sum allocation †	Term period (yr) or maturity date (dd/mmm/yyyy)	Interest option 2	Posted rate	Interest rate adjustment	Final rate
	%			%	%	%
	%			%	%	%
	%			%	%	%
	%			%	%	%

1 Account type

Cashable

- C - Basic
- L - Laddered
- E - Escalating Rate**

Non-cashable (if available)

- N - Basic***
- M - Market Growth**

** Not available for non-registered or RIF/LIF/LRIF/PRIF contracts.

*** Not available for RIF/LIF/LRIF/PRIF contracts.

2 Interest options (non-registered contracts only)

The interest option selection is only applicable to Basic, Laddered or Escalating Rate Account terms.

- C - Compound
- A - Annual simple
- S - Semi-annual simple
- Q - Quarterly simple
- M - Monthly simple

The Interest Option for all registered contracts will be compound. Interest rates may be negotiated between the Owner and the Representative within the parameters set by Manulife Financial.

If you need more space, please use Section 10, *Additional Information*.

10 Additional information

Please note any additional information or instructions here.

11 Please sign here

By signing below, you confirm that you agree to the information on page 4 of this form and that the transaction was executed in Canada.

Signature of contract owner #1	Signature of contract owner #2	Date signed (dd/mmm/yyyy)
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12 Representative information and signature

If a client signature is not required, please provide date and time of client instructions.

By signing below, you confirm that the client was in Canada when instructions were received.

Name of representative (first, middle initial, last)	Broker/branch number	Representative code
Date of client instructions (dd/mmm/yyyy)	Time of client instructions (00:00)	<input type="radio"/> AM <input type="radio"/> PM
Signature	Date signed (dd/mmm/yyyy)	

What you understand and agree to when you sign this form

Your signature on page 3 of this form confirms that:

- you authorize us to act on the financial transactions you have requested.
- if you have indicated in section 5 that funds are coming from another Manulife Financial policy your signature constitutes authorization to withdraw the fund as described in that section.
- you understand that a transfer from another product may result in sales charges and/or loss of benefits, such as guarantees. In some instances a product transfer program may be available to potentially reduce or eliminate sales charges and/or to preserve contractual benefits.
- if you have asked us to debit your bank account for a Pre-Authorized Chequing (PAC) plan, you authorize the bank or other financial institution you have named to honor your instructions. You or Manulife Financial may terminate a PAC plan by giving 10 days written notice, beginning on the date the notice is mailed.

If you have requested a rate guarantee in section 4 you also understand and agree to the following provisions

Your signature on page 2 of this form confirms that:

- you agree to transfer the total deposit amount to Manulife Financial
- the commitment to transfer funds is irrevocable
- for supplementary deposits, Manulife Financial guarantees that if we receive the funds within 30 days after the date of the guarantee request, the rates in effect on the date it receives the guarantee request at its Head Office will apply to the funds
- for reinvestments, if a rate guarantee request is submitted within 30 days of the Account term maturity date, Manulife Financial will guarantee the rates in effect on the date the rate guarantee request is received at Head Office. If a "better of" rate guarantee program is available, Manulife Financial will guarantee the rate in effect on the date the rate guarantee is received at Head Office or the rate in effect on the reinvestment date, whichever is higher
- the rates quoted will only apply if they are consistent with the rates described in the preceding paragraph and you may withdraw from this agreement if the rates differ
- if the funds are received more than 30 days after the date of the request the interest rate(s) that apply to the funds will be the lower of (i) the rates described in the preceding paragraph and, (ii) the rates in effect when the funds were received
- if you withdraw funds from the contract prior to this guarantee being honoured, or if the total amount received under this guarantee differs by more than 10% or \$10,000 from the amount shown, Manulife Financial may, at its option, withdraw from the rate guarantee with respect to all or part of the amount received