

You can find this form online by signing in to your account with your Manulife ID at manulifeim.ca/retirement. Look for Forms under 'Quick links' or 'Helpful information' on your homepage.



Don't have a Manulife ID yet?

Sign up now to access your account anytime on our secure website. Go to manulifeim.ca/retirement, click 'Sign in' and follow the instructions to set up your Manulife ID.

Please print clearly in the blank boxes. Remember to sign and date the form.

Need help? Contact Customer Service at 1-888-727-7766.

For Quebec residents only: As per Quebec law, forms are available to you in both French and English. If you do not indicate your preferred language, we will continue to communicate with you in French or English, as per your previous language preference selection.

1. Tell us about the plan

If you are not sure how to complete any of these boxes, your Plan Administrator can help you or you can call Customer Service at 1-888-727-7766.

Plan Sponsor/Employer Manulife Personal Plan		Policy number
Member number	Date you are joining the plan (dd/mmm/yyyy)	
Division	Member class	Date you started with your employer (dd/mmm/yyyy)

2. Your personal information

**Physical address required. PO Box, RR#, or general delivery not acceptable.*

First name	Middle initial	Last name		
Home address (number, street and apartment number)				
City	Province	Country	Postal Code	Your preferred language
Date of birth (dd/mmm/yyyy)	Social Insurance Number (SIN)	Marital status	Home telephone number	
Work telephone number	Ext.	Personal email address		
Employee Status (select one) <input type="checkbox"/> Employed <input type="checkbox"/> Self-employed <input type="checkbox"/> Retired <input type="checkbox"/> Not employed				
In what industry are you employed? (current or most recent if retired or not employed)				
Occupation (if you are retired or unemployed, provide the details of your most recent employment)				
Name of company/employer (most recent if retired or not employed)				

3. Tell us about your spouse

**By providing your spouse's Manulife customer number, Manulife will link your accounts and your spouse's accounts together which may allow you to enjoy a better Member Reward Program (MRP) rate.*

First name	Middle initial	Last name	Customer number*
Date of birth (dd/mmm/yyyy)			Social Insurance Number (SIN)

4. What is the purpose and intended use of this account?

- Emergency Funds Short term savings Retirement Savings Vacation/Leisure
 Operating funds expenses Education Household Long term Investment
 Real Estate/ Home Purchase Other:

If other, please specify:

5. Source of Funds and Wealth

The source of funds refers to the origin of the particular funds used for the deposit(s) to the account. How were the specific funds acquired; or how will they be acquired?

The source of wealth refers to the origin of the payor's entire body of wealth and net worth. How did the payor accumulate their wealth?

Manulife may request documentary evidence to support the source of wealth. The transaction may be delayed or rejected without satisfactory evidence to support the source of funds and wealth.

Source of Funds		
Indicate the source of funds used by to make deposit(s) to the account.		
<input type="checkbox"/> Employment income <input type="checkbox"/> Self-employment income <input type="checkbox"/> Business income <input type="checkbox"/> Investment income <input type="checkbox"/> Other (specify): _____	<input type="checkbox"/> Insurance policy benefits <input type="checkbox"/> Annuity policy <input type="checkbox"/> Retirement fund <input type="checkbox"/> Trust fund	<input type="checkbox"/> Sale of an asset/property <input type="checkbox"/> Company sale <input type="checkbox"/> Inheritance <input type="checkbox"/> Gift <input type="checkbox"/> Bank Loan
Source of Wealth		
Indicate the source of wealth used by the payor to make deposit(s) to the account (how was the money earned)? (select all that apply)		
<input type="checkbox"/> Employment income <input type="checkbox"/> Company sale <input type="checkbox"/> Investment income <input type="checkbox"/> Other (specify): _____	<input type="checkbox"/> Sale of an asset/property <input type="checkbox"/> Business income <input type="checkbox"/> Inheritance	<input type="checkbox"/> Self-employment income <input type="checkbox"/> Proceeds from a life insurance policy <input type="checkbox"/> Gift

6. Declaration of Tax Status

Tax residency information must be provided. You should speak to your advisor or tax specialist if you need more information about why it is required.

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

- I am a tax resident of Canada
 I am a U.S. citizen or a U.S. resident for U.S. tax purposes

SSN or ITIN

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

- I am 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.

List all non-Canadian jurisdictions of tax residence and provide all taxpayer identification number(s) (TIN) If you do not provide a Taxpayer identification number (TIN), select the reason for not providing a TIN.

Reasons for not providing a TIN

A- Applied for a TIN but have not yet received it

B- Jurisdiction of tax residence does not issue TINs to its residents

C- Other – Specify the reason

Jurisdiction of tax residence	Taxpayer identification number (TIN)
Reason for not providing a TIN <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C, specify:	
Jurisdiction of tax residence	Taxpayer identification number (TIN)
Reason for not providing a TIN <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C, specify:	
Jurisdiction of tax residence	Taxpayer identification number (TIN)
Reason for not providing a TIN <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C, specify:	

7. Verification of identity using the Dual Method Process

Manulife must verify your identity as required under the Proceeds of Crime (Money Laundering) and Terrorist Financing Act and associated regulations. You must submit two different documents from reliable and independent sources; for example you cannot use two CRA documents because they would be from the same source. The federal, provincial, territorial and municipal levels of government, crown corporations, financial entities or utility providers are considered reliable sources.

Please refer to Annex A, for the type of documents that you must send to Manulife.

8. Third Party Determination

A third party could be an Individual or an entity that will make deposit(s) into the account or have the use of, or access to, the account value.

- a. Will the account be used by or on behalf of a third party? No Yes
If the answer is Yes, identify all third parties (individuals or entities) by completing the information below.
- b. Does anyone other than yourself have indirect control or an interest in this account? No Yes
If the answer is Yes, identify all third parties (individuals or entities) by completing the information below.
- c. Will anyone other than yourself have the authority to provide instructions on this account? For example: a power of attorney (POA), guardianship or assignment? No Yes
If the answer is Yes, identify all third parties (individuals or entities) by completing the information below. In addition to completing the information below, the individual or entity that is authorized to provide instruction on this account will be required to provide copies of legal documentation (example: power of attorney), and the individual's or entity's identity must be verified. **They must complete and submit their own Member Identity Verification Form.**
- d. Is a third party contributing the funds being deposited to this account (other than through payroll deductions from your employer)? No Yes
If the answer is Yes:
1. Provide the information on the Third Party below;
 2. Explain the reason a third party is contributing the funds;
 3. Provide the details of the source of the funds being used or expected to be used for the deposit (complete the source of funds section below); and
 4. Provide the source of wealth of the individual/entity contributing the funds (complete the source of wealth section below)

Explain why the third party is contributing funds to the account

- e. If the payment for your account is made from an account located outside of Canada, explain why the payment was not made from an account at a Canadian financial institution.

If the third party is an individual:

Name of the third party		Date of birth (dd/mmm/yyyy)
Home address* (number, street, unit number and apartment number)		
Telephone number		
City	Province	Postal code
Select one and tell us the third party's job title, the name of their company/employer and the goods or services that their company/employer provides <input type="checkbox"/> Employed <input type="checkbox"/> Self-employed <input type="checkbox"/> Retired <input type="checkbox"/> Not employed		
Occupation (most recent, if currently retired or unemployed)		
Relationship of third party to account holder		

**Physical address required. PO Box, RR#, or general delivery not acceptable.*

If the third party is an entity:

Full legal name of the company or organization		
Address (number, street, unit number)		Telephone number
City	Province	Postal code
Relationship of third party to account holder		
Name of signing officer or trustee #1 that is a third party (first, middle initial, last)		Name of signing officer or trustee #2 that is a third party (first, middle initial, last)
Principal business or activity of the company or organization that is a third party (Tell us the goods and services that the company or organization provides. Example: retail clothing store, consultants in public relations)		

If the entity is a corporation, provide the following information:

Incorporation number	
Province/State of registration	Country of registration

A **revocable** beneficiary can be changed at anytime.

An **irrevocable** beneficiary can only be changed with written consent from that beneficiary. You will also need your beneficiary's consent to withdraw or transfer money from your account. A parent or guardian cannot provide consent on behalf of a minor who has been named as irrevocable beneficiary.

9. Name your beneficiary (or beneficiaries)

If you do not name a beneficiary, proceeds will be paid to your estate.

For Quebec only:

The designation of a spouse as beneficiary is deemed to be irrevocable unless specified here:

Revocable

In the event of an annulment or dissolution of civil union or divorce or nullity of marriage, the designation is automatically revoked. The designation of any other person is revocable unless otherwise stipulated.

A **primary beneficiary** is the person, people or entity you choose to receive the death benefits. If you choose more than one beneficiary, you will need to indicate what percentage of the benefit you would like each person to receive. When multiple primary beneficiaries are named, the total of the percentages allocated to each primary beneficiary must add up to 100%.

A **contingent beneficiary** is the person, people or entity you designate to receive the death benefits if all of the primary beneficiaries die before you.

List all primary beneficiaries

Name (Last, First, and Middle initial)	Relationship	Date of Birth	Percentage of proceeds
			%
			%
			%
The total must equal 100%			

List of all contingent beneficiaries

Name (Last, First, and Middle initial)	Relationship	Date of Birth	Percentage of proceeds
			%
			%
			%
The total must equal 100%			

³This form lists these foreign and domestic positions later in this section.

⁴The head of an institution that was established by an international organization, was set up by the governments of more than one country and was formed through a formally-signed agreement between the governments of more than one country. The HIO is the primary person who leads or led the institution within the last 5 years; for example, a president or CEO. This PEP also includes a close relative of the person or close associate of the HIO.

<p>Is the applicant or person contributing the funds, a PEP, or a close relative or close associate of a PEP? <input type="checkbox"/> Yes <input type="checkbox"/> No (If the answer to the question is "YES", please complete information below.)</p>													
<p>Who is politically exposed?</p> <table border="1"> <tr> <td><input type="checkbox"/> Self</td> <td><input type="checkbox"/> Brother, sister, half-brother or half-sister</td> </tr> <tr> <td><input type="checkbox"/> Spouse or common-law partner</td> <td><input type="checkbox"/> Spouse's or common-law partner's parent</td> </tr> <tr> <td><input type="checkbox"/> Child (including in-laws)</td> <td><input type="checkbox"/> Close associate</td> </tr> <tr> <td><input type="checkbox"/> Mother or father</td> <td></td> </tr> </table>		<input type="checkbox"/> Self	<input type="checkbox"/> Brother, sister, half-brother or half-sister	<input type="checkbox"/> Spouse or common-law partner	<input type="checkbox"/> Spouse's or common-law partner's parent	<input type="checkbox"/> Child (including in-laws)	<input type="checkbox"/> Close associate	<input type="checkbox"/> Mother or father					
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<input type="checkbox"/> Child (including in-laws)	<input type="checkbox"/> Close associate												
<input type="checkbox"/> Mother or father													
<p>Name of person who holds or held a political office and/or is the head of an international organization? (first, middle initial, last)</p>													
<p>In what country is/was the position held?</p>	<p>During what time period was the position held? Starting month/year: Ending month/year:</p>												
<p>Name of the organization, agency or government department</p>													
<p>Title of position held</p>													
<p>What office or position is or was held by the person who is or was politically exposed in a foreign country?</p> <table border="1"> <tr> <td><input type="checkbox"/> Head of state or head of government</td> <td><input type="checkbox"/> President of a state-owned company or bank</td> </tr> <tr> <td><input type="checkbox"/> Member of the executive council of government or member of a legislature</td> <td><input type="checkbox"/> Head of a government agency</td> </tr> <tr> <td><input type="checkbox"/> Deputy minister (or equivalent rank)</td> <td><input type="checkbox"/> Judge of a supreme court, constitutional court or other court of last resort</td> </tr> <tr> <td><input type="checkbox"/> Ambassador or ambassador's attaché or counsellor of an ambassador</td> <td><input type="checkbox"/> Holder of any prescribed office or position</td> </tr> <tr> <td><input type="checkbox"/> Military officer with a rank of general or above</td> <td><input type="checkbox"/> Leader or president of a political party represented in a legislature</td> </tr> </table>		<input type="checkbox"/> Head of state or head of government	<input type="checkbox"/> President of a state-owned company or bank	<input type="checkbox"/> Member of the executive council of government or member of a legislature	<input type="checkbox"/> Head of a government agency	<input type="checkbox"/> Deputy minister (or equivalent rank)	<input type="checkbox"/> Judge of a supreme court, constitutional court or other court of last resort	<input type="checkbox"/> Ambassador or ambassador's attaché or counsellor of an ambassador	<input type="checkbox"/> Holder of any prescribed office or position	<input type="checkbox"/> Military officer with a rank of general or above	<input type="checkbox"/> Leader or president of a political party represented in a legislature		
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<input type="checkbox"/> Military officer with a rank of general or above	<input type="checkbox"/> Leader or president of a political party represented in a legislature												
<p>What office or position is or was held by the person who is or was politically exposed in Canada in the last five years?</p> <table border="1"> <tr> <td><input type="checkbox"/> Governor General, Lieutenant Governor, or head of government</td> <td><input type="checkbox"/> Head of a government agency</td> </tr> <tr> <td><input type="checkbox"/> Member of the Senate or House of Commons, or member of legislature</td> <td><input type="checkbox"/> Judge of an appellate court in a province, the Federal Court of Appeal, or the Supreme Court of Canada</td> </tr> <tr> <td><input type="checkbox"/> Deputy minister or equivalent rank</td> <td><input type="checkbox"/> Leader or president of a political party represented in a legislature</td> </tr> <tr> <td><input type="checkbox"/> Ambassador or ambassador's attaché or counsellor of an ambassador</td> <td><input type="checkbox"/> Holder of any prescribed office or position</td> </tr> <tr> <td><input type="checkbox"/> Military officer with a rank of general or above</td> <td><input type="checkbox"/> Mayor</td> </tr> <tr> <td><input type="checkbox"/> President of a corporation that is wholly owned directly by Her Majesty in right of Canada or a province</td> <td></td> </tr> </table>		<input type="checkbox"/> Governor General, Lieutenant Governor, or head of government	<input type="checkbox"/> Head of a government agency	<input type="checkbox"/> Member of the Senate or House of Commons, or member of legislature	<input type="checkbox"/> Judge of an appellate court in a province, the Federal Court of Appeal, or the Supreme Court of Canada	<input type="checkbox"/> Deputy minister or equivalent rank	<input type="checkbox"/> Leader or president of a political party represented in a legislature	<input type="checkbox"/> Ambassador or ambassador's attaché or counsellor of an ambassador	<input type="checkbox"/> Holder of any prescribed office or position	<input type="checkbox"/> Military officer with a rank of general or above	<input type="checkbox"/> Mayor	<input type="checkbox"/> President of a corporation that is wholly owned directly by Her Majesty in right of Canada or a province	
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<input type="checkbox"/> Member of the Senate or House of Commons, or member of legislature	<input type="checkbox"/> Judge of an appellate court in a province, the Federal Court of Appeal, or the Supreme Court of Canada												
<input type="checkbox"/> Deputy minister or equivalent rank	<input type="checkbox"/> Leader or president of a political party represented in a legislature												
<input type="checkbox"/> Ambassador or ambassador's attaché or counsellor of an ambassador	<input type="checkbox"/> Holder of any prescribed office or position												
<input type="checkbox"/> Military officer with a rank of general or above	<input type="checkbox"/> Mayor												
<input type="checkbox"/> President of a corporation that is wholly owned directly by Her Majesty in right of Canada or a province													
<p><input type="checkbox"/> The person is the head of an international organization or an institution established by an international organization (currently or within the last 5 years)</p> <p>What office and position is or was held by this person: _____</p>													

12. Please sign here



I confirm that I have read, understood and agreed to the information in this form, including the Enrolment and Registration Authorization section below, and the *Personal Information Statement*.

I understand that the effect of my designating a beneficiary irrevocably is that, under the provisions of the respective Insurance Act(s), while the beneficiary is living, I may not alter or revoke the designation without the consent of the beneficiary and I may not assign, exercise rights under or in respect of, surrender or otherwise deal with the contract without the consent of the beneficiary.

- You verify that the information provided in this form is complete, current and accurate to the best of your knowledge
- You authorize Manulife to confirm your name(s), address(es) and date(s) of birth as noted above with a credit file in Canada and to retain such information and this consent form for its files
- You agree to immediately notify us of any errors, omissions or changes in the information given to us

Enrolment and Registration Authorization

I request that Manulife enrol me as a Member in this plan. If applicable, I authorize the Plan Sponsor/Employer to deduct my contributions to the plan from my earnings.

Your signature	Date signed (dd/mmm/yyyy)
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Send us your documents online



It's faster and safer than email or regular mail.

From your Manulife Mobile app, sign in with your Manulife ID (choose Group Retirement). From the top left menu, select your name to get to your profile, then select **Send documents**.

or

From your desktop or tablet, sign in to your account at manulifeim.ca/retirement using your Manulife ID. Look for **Send documents** on your homepage under 'Quick links' or 'Helpful information'.

If you need to mail the form, send it to one of the addresses below.

Outside of Quebec:

Manulife
Group Retirement
P.O. Box 396
Waterloo, ON N2J 4A9
Fax: 1-866-945-5110

Quebec:

Manulife
Group Retirement
2000 Mansfield, Suite 1410
Montréal, QC H3A 3A2
Fax: 1-866-945-5109

For Manulife use	Manulife customer number	Date (dd/mm/yyyy)
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Annex A

Examples of reliable sources of information under the dual method process		
Documents to verify name and address: Column A	Documents to verify name and date of birth: Column B	Documents to verify name and confirm a financial account: Column C
<p>Issued by a Canadian government body:</p> <ul style="list-style-type: none"> • A fax, photocopy, scan or electronic image of a government-issued photo identification document (example: driver's License) • Any statement, form, certificate or other source issued by a Canadian government body (federal, provincial, territorial or municipal): <ul style="list-style-type: none"> • Canada Pension Plan (CPP) statement • Property tax assessment issued by a municipality • Provincially issued vehicle registration • Benefits statement: <ul style="list-style-type: none"> • Federal, provincial, territorial or municipal levels <p>Issued by other Canadian sources</p> <ul style="list-style-type: none"> • Utility bill (for example, electricity, water, telecommunications) • T4 statement • Record of employment • Insurance documents (home, auto, life) 	<p>Issued by a Canadian government body:</p> <ul style="list-style-type: none"> • A fax, photocopy, scan or electronic image of a government-issued photo identification document (example: Passport, Driver's License) • Any statement, form, certificate or other source issued by a Canadian government body (federal, provincial, territorial or municipal): <ul style="list-style-type: none"> • Birth certificate • Marriage certificate or government-issued proof of marriage document (long-form which includes date of birth) • Divorce documentation • Permanent resident card • Citizenship certificate • Temporary driver's license (non-photo) <p>Issued by other Canadian sources</p> <ul style="list-style-type: none"> • Insurance documents with the member's name and date of birth (home, auto, life) 	<ul style="list-style-type: none"> • Bank statement for deposit or chequing account (credit cards statements will not be accepted) • Loan account statement (for example, mortgage) • A personal cheque (with member's name and address printed on it) payable to Manulife and invested in one of the member's accounts
<p>The following documents are not acceptable:</p>		
<ul style="list-style-type: none"> • Health care cards from the following provinces are not acceptable: Ontario, Nova Scotia, New Brunswick, Manitoba, Prince Edward Island, Saskatchewan and Yukon 	<ul style="list-style-type: none"> • Credit card statements are not acceptable. 	
<p>Government requirements of identification:</p> <p>In order to satisfy government Identification requirements, provide two separate documents in your name to verify your identity*. Each document must confirm ONE of the following combinations:</p> <ul style="list-style-type: none"> • Your name and your address; • Your name and your date of birth • Your name and confirm ownership of a financial account 		

Use this form to determine the valid industries, occupations, and business types when employment or industry information is required on a Manulife form. You must use one of the options below.

For individuals: Provide the industry and occupation on the form. Under the Industries section, determine the group that *best* describes the occupation. Under Occupations, go to that Industry's group and determine the occupation that best describes the client's job.

For entities: Provide the industry and business type on the form. Under the Industries section, determine the group that *best* describes the business. On page 6 under Business types, go to that Industry's group and determine the business type that best describes the entity.

Industries

Agriculture, forestry, mining, or fishing	Arts, entertainment or recreation	Education	Finance or financial services	Government
Healthcare or medical	Hospitality or tourism	Legal or emergency services	Military, armed forces, or navy	Office or management
Retail or services	Sciences or technology	Trades, construction, or manufacturing	Transportation	

Occupations

Agriculture, forestry, mining, or fishing

Accountant	Administration	Agriculturist or agriculture worker	Analyst	Auditor
Cannabis distribution	Cigarette distribution	Consultant	Customer service	Executive
Farmer (crop)	Farmer (livestock)	Finance	Fisheries worker	Forestry worker
Gas sector worker	Human resources	Hunter	Landscaping worker	Lawyer (associate)
Lawyer (compliance)	Lawyer (corporate)	Management or manager	Marketing	Metals worker
Mining worker	Officer	Oil worker	Owner	Payroll
Persons with disabilities (no prior occupation)	Project manager	Recruitment	Sales	Supervisor
Technology management	Technology support	Trapper		

Arts, entertainment, or recreation

Accountant	Actor	Administration	Analyst	Artist
Athlete	Auditor	Author	Broadcaster	Casino employee
Coach	Communications	Conductor	Consultant	Customer service
Dancer	Designer	Editor	Executive	Facility staff (teams, clubs, stadiums)
Film production	Finance	Gallery	Gambling employee	Human resources
Journalist	Lawyer (associate)	Lawyer (compliance)	Lawyer (corporate)	Lottery employee
Management or manager	Marketing	Musician	Officer	Official
Owner	Payroll	Persons with disabilities (no prior occupation)	Photographer	Project manager
Recruitment	Sales	Sports and recreation worker	Supervisor	Technology management
Technology support	Theatre	Trainer	Translator	Writer

Occupations (continued)

Education

Accountant	Administration	Analyst	Archivist	Auditor
Child care	Conservator	Consultant	Counsellor	Curator
Customer service	Daycare	Dean	Executive	Finance
Human resources	Instructor	Lawyer (associate)	Lawyer (compliance)	Lawyer (corporate)
Librarian	Management or manager	Marketing	Officer	Owner
Payroll	Persons with disabilities (no prior occupation)	Principal	Professor	Project manager
Recruitment	Sales	Student	Supervisor	Teacher
Technology management	Technology support			

Finance or financial services

Accountant	Actuary	Administration	Agent	Analyst
ATM owner or operator	Auditor	Bank teller	Broker	Consultant
Credit union teller	Customer service	Day trader	Executive	Finance
Financial investor	Financial planner	Human resources	Insurance adjuster	Lawyer (associate)
Lawyer (compliance)	Lawyer (corporate)	Management or manager	Marketing	Mathematician
Money service business worker	Officer	Owner	Payroll	Persons with disabilities (no prior occupation)
Project manager	Recruitment	Sales	Statistician	Supervisor
Technology management	Technology support	Trust teller	Underwriter	

Government

Accountant	Administration	Agency executive	Ambassador	Analyst
Auditor	Consultant	Councilor for municipality or region	Crown corporation	Customer service
Deputy minister	Diplomat	Executive	Finance	Human resources
Lawyer (associate)	Lawyer (compliance)	Lawyer (corporate)	Management or manager	Marketing
Mayor	Member of legislature	Officer	Owner	Payroll
Persons with disabilities (no prior occupation)	Policy advisor	Project manager	Recruitment	Sales
Supervisor	Technology management	Technology support		

Occupations (continued)

Healthcare or medical

Accountant	Administration	Analyst	Animal Care	Auditor
Consultant	Counsellor	Customer service	Dental occupation	Dentist
Dietician	Doctor – specialist	Doctor (family)	Executive	Finance
Health practitioner - other	Home care worker	Human resources	Lawyer (associate)	Lawyer (compliance)
Lawyer (corporate)	Management or manager	Marketing	Massage - unregistered	Massage – registered
Midwife	Nurse	Nutritionist	Officer	Owner
Payroll	Persons with disabilities (no prior occupation)	Pharmaceutical sales representative	Pharmacist	Project manager
Psychologist	Recruitment	Sales	Social worker	Spa – unregistered
Spa – registered	Supervisor	Technical health occupations	Technology management	Technology support
Therapist	Veterinarian	Veterinary support		

Hospitality or tourism

Accountant	Administration	Amusement park	Analyst	Arcade
Auditor	Baker	Butcher	Catering	Chef
Cleaning	Conference planner	Consultant	Cook	Customer service
Event planner	Executive	Facility services	Finance	Food manufacturing
Hotel services worker	Human resources	Janitor	Lawyer (associate)	Lawyer (compliance)
Lawyer (corporate)	Management or manager	Marketing	Officer	Owner
Payroll	Persons with disabilities (no prior occupation)	Project manager	Recruitment	Restaurant worker
Sales	Supervisor	Technology management	Technology support	Tourism
Travel agent				

Legal or emergency services

Accountant	Administration	Ambulance	Analyst	Auditor
Consultant	Corrections officer	Customer service	Executive	Finance
Firefighter	Human resources	Investigator	Judge	Justice of the peace
Law clerk	Law enforcement officer	Lawyer (associate)	Lawyer (compliance)	Lawyer (corporate)
Lawyer (partner or with trust account)	Legal assistant	Management or manager	Marketing	Notary public
Officer	Owner	Paralegal	Paramedics	Parole officer
Payroll	Persons with disabilities (no prior occupation)	Project manager	Recruitment	Sales
Security guard	Security installer	Supervisor	Technology management	Technology support

Occupations (continued)

Military, armed forces, or navy

Accountant	Administration	Ammunition worker	Analyst	Arms worker
Auditor	Commissioned officer	Consultant	Customer service	Executive
Finance	Human resources	Lawyer (associate)	Lawyer (compliance)	Lawyer (corporate)
Management or manager member	Marketing	Military sales	Non-commissioned member	Officer
Owner	Payroll	Persons with disabilities (no prior occupation)	Project manager	Recruitment
Sales	Senior officer (level 0/1)	Supervisor	Technology management	Technology support
Worker				

Office or management

Accountant	Administration	Analyst	Auditor	Consultant
Customer service	Executive	Finance	Human resources	Lawyer (associate)
Lawyer (compliance)	Lawyer (corporate)	Management or manager	Marketing	Officer
Owner	Payroll	Persons with disabilities (no prior occupation)	Project Manager	Recruitment
Sales	Supervisor	Technology management	Technology support	

Retail or services

Accountant	Administration	Adult entertainment worker	Analyst	Antique dealer
Art dealer	Auction	Auditor	Bar worker	Beautician
Charity – registered	Charity – unregistered	Collections	Consignment store	Consultant
Convenience store	Cosmetics	Customer service	Executive	Fashion industry worker
Finance	Food employee	Funeral service director	Funeral service worker	Garages
Grocery employee	Hair care	Homemaker (no prior career)	Human resources	Lawyer (associate)
Lawyer (compliance)	Lawyer (corporate)	Liquor store employee	Liquor store owner (non-government)	Logistics worker
Management or manager	Marketing	Nails	Nightclub worker	Non-government organizations
Not-for-profit (non-charity)	Officer	Owner	Parking attendant	Pawn broker
Payroll	Persons with disabilities (no prior occupation)	Precious metals, stones and jewel dealer	Project manager	Real estate agent
Real estate broker	Recoveries	Recruitment	Religious worker	Retail goods store employee
Sales	Supervisor	Supply chain worker	Technology management	Technology support
Telemarketing	Vending machine operator			

Occupations (continued)

Sciences or technology

Accountant	Administration	Agriculture	Analyst	Archeology
Auditor	Biology	Chemist	Communicator	Consultant
Customer service	Executive	Finance	Food scientist	Geologist
Human resources	Lawyer (associate)	Lawyer (compliance)	Lawyer (corporate)	Management or manager
Marketing	Multimedia publishing	Officer	Owner	Payroll
Persons with disabilities (no prior occupation)	Physicist	Project manager	Recruitment	Sales
Scientist in natural sciences	Software design	Software developer	Software engineer	Supervisor
Systems analyst	Systems developer	Systems programmer	Technical writer	Technician or technologist
Technology management	Technology support	Web designer		

Trades, construction, or manufacturing

Accountant	Administration	Analyst	Architect	Auditor
Building trades	Building trade helper or labourer	Buyer	Consultant	Contractor or supervisor
Customer service	Electrician or apprentice	Engineer	Executive	Factory worker or labourer
Finance	Heavy equipment worker	Human resources	HVAC or apprentice	Lawyer (associate)
Lawyer (compliance)	Lawyer (corporate)	Machinist	Management or manager	Marketing
Mechanic	Officer	Owner	Payroll	Persons with disabilities (no prior occupation)
Planner	Plumber or apprentice	Project manager	Public works maintenance	Recruitment
Recycling collector	Sales	Skilled tradesperson or labourer	Supervisor	Supply chain
Technology management	Technology support	Tool and die	Waste collector	Yard worker

Transportation

Accountant	Administration	Air controller	Airport worker	Analyst
Auditor	Boat dealership	Consultant	Customer service	Driver (truck or bus)
Delivery person or driver	Engineer (rail)	Executive	Finance	Flight attendant
Human resources	Lawyer (associate)	Lawyer (compliance)	Lawyer (corporate)	Limousine
Logistics – domestic	Logistics – international	Machinist	Management or manager	Marketing
Mechanic	Car dealership (new or used)	Officer	Owner	Payroll
Persons with disabilities (no prior occupation)	Pilot (plane)	Plane dealership	Postal worker	Project manager
Recruitment	Sales	Shipping – domestic	Shipping – international	Supervisor
Taxi	Technology management	Technology support	Tool and die	Travel agent
Truck dealership (new or used)	Warehouse – domestic	Warehouse – international		

Business types

Agriculture, forestry, mining, or fishing

Cannabis distribution	Cigarette distribution	Farming (crop) production or markets	Farming (livestock) production or markets	Fish or seafood production, camps, or markets
Forestry	Gas production	Horticulture	Hunting	Landscaping
Logging	Mining	Oil	Services	Trapping

Arts, entertainment, or recreation

Athletic clubs	Bingo	Casino	Fitness services	Gambling
Lottery	Media production (movie)	Media production (music)	Media production (print)	Media production (television)
Photography	Trainers			

Education

Camp	Child care	Day care	Educational institutions	Private learning
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Finance or financial Services

ATM	Banking	Currency services	Family holding company	Financial planning
Insurance services	Investment club	Lending services	Money services	Mortgage
Securities	Trust	Trusts (family, personal, or real estate)		

Government

Charity – not registered	Charity – registered (includes registered religious groups)	Crown corporation	Government – federal	Government – municipal
Government – provincial	Government agencies	Non-profit - not registered	Public service – federal	Public service – municipal
Public service – provincial	Social services			

Healthcare or Medical

Laboratory	Massage/spa – registered	Massage/spa – unregistered	Medical care facility	Medical professional services corporation or partnership
Medical supply	Pharmaceutical	Pharmacy	Retirement facility	Services
Testing services				

Hospitality or tourism

Accommodations	Adult entertainment	Amusement park	Arcade	Bar
Caterer	Event planning and services	Food preparation	Hotel	Massage parlour
Nightclub	Restaurant	Tourism		

Legal or emergency services

Emergency services agencies (police, fire, ambulance)	Investigators	Law firm	Legal services	Notary
Security services				

Military, armed forces, or navy

Arms	Ammunition	Government – armed forces	Government – military	Government – navy
Military supply				

Office or management

Accountant	Administration outsourcing	Administration	Advertising	Auditing
Benefits	Call centres	Cleaning	Clerical	Condominium corporation
Facility management	Financial consulting	Human resources	IT design services	Management services
Marketing	Media	Payroll services	Sales	Telemarketing

Retail or services

Art or antique dealer	Auction	Beautician	Consignment services	Convenience store
Cosmetics	Funeral services	Grocery	Hair care	Liquor store (non-gov't owned and operated)
Nails	Parking garage (non-gov't owned and operated)	Pawn broker	Precious metals, stones and jewels dealer	Real estate agents or brokers
Retail (other)	Retail clothing	Retail electronics	Retail food	Vending machine provider
Wholesale trade – construction	Wholesale trade – general goods	Wholesale trade – manufacturing,		

Sciences or technology

Laboratories	Research centres	Technology management	Technology support
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Trades, construction, or manufacturing

Architects	Building contractor	Construction contractor	Construction suppliers or companies	Engineers
Equipment dealer	Equipment rental	Manufacturer – finished product	Manufacturer – supply chain	Planners
Telecommunications	Tradesperson	Utilities		

Transportation

Auto dealership	Boat dealership	Limousine services	Logistics (domestic)	Logistics (international)
Plane dealership	Shipping (domestic)	Shipping (international)	Taxi services	Transportation company (airline)
Transportation company (bus)	Transportation company (railway)	Travel agency	Truck dealership	Warehouse (domestic)
Warehouse (international)				

At Manulife, protecting your personal information and respecting your privacy is important to us. "We", "us" and "our" refer to The Manufacturers Life Insurance Company and our affiliated companies and subsidiaries.

1. Why do we collect, use, and disclose your personal information?

For the purposes of establishing and managing our relationship with you, providing you with products and services, administering our business, and complying with legal and regulatory requirements.

2. What personal information do we collect?

Depending on the product or service, we collect specific personal information about you, such as:

- Identifying information such as your name, address, telephone number(s), email address, date of birth, driver's license, passport number or Social Insurance Number (SIN)
 - Financial information and investigative reports
 - Information about how you use our products and services, and information about your preferences, demographics, and interests
 - Banking and employment information
 - Other personal information that we may require to administer your products or services and manage our relationship with you
- We use fair and lawful means to collect your personal information.
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3. Where do we collect your personal information from?

Depending on the product or service, we collect personal information from:

- Your completed applications and forms
 - Other interactions between you and us
 - Other sources, such as:
 - Third parties with whom we deal in issuing and administering your products or services now and in the future
 - Public sources, such as government agencies, credit bureaus and internet sites
 - Financial institutions
 - Your employer or Plan Sponsor and their authorized agents, plan advisors, consultants and plan service providers
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4. What do we use your personal information for?

Depending on the product or service, we will use your personal information to:

- Administer the products and services that we provide and manage our relationship with you
 - Confirm your identity and the accuracy of the information you provide
 - Evaluate your application
 - Comply with legal and regulatory requirements
 - Understand more about you and how you like to do business with us
 - Analyze data to help us make decisions and understand our customers better so we can improve the products and services we provide
 - Perform audits, and investigations and protect you from fraud
 - Conduct searches to locate you and update your information where required
 - Determine your eligibility for, and provide you with details of, other products and services that may be of interest to you
 - Automate processing to help us make decisions about your interactions with us, such as applications, approvals, or declines
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5. Who do we disclose your information to?

Depending on the product or service, we disclose your personal information to:

- Persons, financial institutions, reinsurers, and other parties with whom we deal with in issuing and administering your product or service now and in the future
- Authorized employees, agents and representatives
- Your plan advisor and any agency that has entered into an agreement with us and has supervisory authority, directly or indirectly, over your plan advisor, and their employees
- Your employer or Plan Sponsor and their authorized agents, plan advisor, consultants and plan service providers
- Any person or organization to whom you gave consent
- People who are legally authorized to view your personal information
- Service providers who require this information to perform their services for us (for example, data processing, programming, data storage, market research, printing and distribution services, and investigative agencies)

Except where there are contractual restrictions, these people, organizations and service providers are both within Canada and outside of Canada. Therefore, your personal information may be subject to interprovincial or cross-border transfers in order to provide services to you and subject to the laws of those jurisdictions.

Where personal information is provided to our service providers, we require them to protect the information in a manner that is consistent with our privacy policies and practices.

6. Withdrawing your consent

You may withdraw your consent for us to use your social insurance number for non-tax administration purposes. You may also withdraw your consent for us to use your personal information to provide you with other product or service offerings, except those that are mailed with your statements. You may also withdraw your consent to disclose your information to the advisor and their employees, appointed by your employer or plan sponsor.

You may not withdraw your consent for us to collect, use, retain or disclose personal information we need to establish and administer your account unless federal or provincial laws give you this right.

If you wish to withdraw your consent, phone our customer care center at **1-888-727-7766** or write to the Privacy Officer at the address below.

7. Accuracy

You will notify us of any change to your contact information. If your information has changed, or if you need to make a correction of any inaccuracies to your personal information in our files, you may phone our customer service centre at **1-888-727-7766**, or write to the Privacy Officer at the address below.

8. Access

You have the right to access and verify your personal information maintained in our files and to request any factually inaccurate personal information be corrected, if appropriate. Requests can be sent to: **Privacy Officer Manulife, P.O. Box 1602, Del Stn 500-4-A, Waterloo, Ontario N2J 4C6** or Canada_Privacy@manulife.ca

For more information, you can review our Canadian Privacy Policy. Please note the security of email communication cannot be guaranteed. Do not send us information of a private or confidential nature by email.

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