Manulife

Financial Change

manulife.ca

Customer service centre:
All provinces except Quebec
1-888-626-8543 Quebec 1-888-626-8843
Outside North America call collect
519-747-6600

In this form, *you* and *your* mean the owner of the policy, and *we*, *our* and *us* mean The Manufacturers Life Insurance Company (Manulife).

Use *Automatic Transfer Instructions*, NN0947E, if you want to:
- set up or cancel automatic transfers, or
- change the Designated Daily Account
- on a UL100 policy

Use this form to make changes to the following types of policies:

- **Manulife UL YRT Client Investment Select**
- **Manulife UL Level Client Investment Select**
- **Innovision**
- **Performax Gold**
- **UltraVision**
- **Security UL**
- **Limited Pay UL**
- **Future Protection**
- **Secured Protection**
- **UL100**
- **Navi-vision**

See Universal life investment accounts, NN0983E, for a complete list of available accounts.

Use this form to:
- provide instructions for allocating new or future deposits - page 1
- change your Specified Daily Interest Account (applies to InnoVision, Limited Pay UL and UL100 policies only) - page 1
- provide instructions for allocating new or future additional payments - page 2
- transfer funds between investment accounts within your policy - page 3
- transfer funds between different investment accounts within your Side Account (does not apply to UL100) - page 4
- transfer funds from your Side Account into your policy - page 4

Complete the sections of this form that correspond to the changes you want to make. Sign the bottom of each page you have completed and fax them to us at: 1-877-763-8834 (1-877-271-5494 if you live in Quebec).

1 Policy owner information

Policy owner name (first, middle initial, last or full legal name for corporation)	Policy number

2 Allocating your deposits

Complete this section if you want to give us instructions for investing a new deposit or future deposits. Select the investment accounts from the list on the *Universal life investment accounts,* NN0983E, e.g. MA506 = CI Signature Canadian Balanced.

The effective date for deposits is the business day we receive the funds at our head office.

These instructions apply to (check one or both);

☐ **this deposit of $** ____________

☐ **all future deposits** (your instructions will apply to investment accounts in the policy and in the Side Account)

Tell us how you want to allocate your deposit. (see *Universal life investment accounts*, NN0983E)		% of deposit allocated
Investment account code	Investment account name	%
Investment account code	Investment account name	%
Investment account code	Investment account name	%
Investment account code	Investment account name	%
Investment account code	Investment account name	%
	TOTAL	**100 %**

3 Changing your Specified Daily Interest Account

Complete this section if you want to **change** your Specified Daily Interest Account. Refer to the list on the *Universal life investment accounts,* NN0983E, and choose the investment account you want us to deposit future interest payments to.

If you are allocating deposits to a Simple Interest Guaranteed Investment Account (GIA), we deposit the interest you earn into a separate investment account that you select called your Specified Daily Interest Account. You may not choose a GIA as your Specified Daily Interest Account.

Your new Specified Daily Interest Account (see *Universal life investment accounts*, NN0983E)	
Investment account code	Investment account name

The Specified Daily Interest Side Account will change to match your new Specified Daily Interest Account.

4 Sign here

By signing here you agree to the changes you've requested above.

Either the policy owner or the insurance advisor must sign. If there are two policy owners, both policy owners or the advisor must sign. If the policy is owned by a corporation, we require the advisor's signature or the company name and either the titles and signatures of two signing officers, or the company seal and the title and signature of one signing officer. If the corporation does not have a corporate seal and you are the only person authorized to sign on behalf of the corporation, sign in the signature box for owner #1 and write your initials in the box provided.

Signature of policy owner #1 or signing officer	Signature of policy owner #2 or signing officer
✘	✘

Initial here	Write your initials here to confirm that you are the only person authorized to sign on behalf of the corporation and that it does not have a seal. You must also sign above.

or

Signature of advisor	Advisor code	Date and time of client contact
✘		◯ a.m. ◯ p.m.

Manulife

Financial Change – Performax Gold policies

Complete the sections on this page to change your allocation instructions for additional payments to your Performax Gold policy. Sign the bottom of each page you have completed and fax them to us at:
1-877-763-8834 (1-877-271-5494 if you live in Quebec).

5 Policy owner information

Policy owner name (first, middle initial, last or full legal name for corporation)	Policy number

6 Allocating your additional payments

Complete this section if you want to give us instructions for applying a new additional payment or future additional payments.

The effective date for additional payments is the business day we receive the funds at our head office.

These instructions apply to (check one or both);

☐ **this deposit of $__________**

☐ **all future deposits**

Tell us how you want to allocate your additional payment.	% of additional payment allocated
To deposit option insurance coverage number	%
To deposit option insurance coverage number	%
To deposit option insurance coverage number	%
To deposit option insurance coverage number	%
To deposit option insurance coverage number	%
To accumulation account	%
TOTAL	**100 %**

7 Sign here

By signing here you agree to the changes you've requested above.

Either the policy owner or the insurance advisor must sign. If there are two policy owners, both policy owners or the advisor must sign. If the policy is owned by a corporation, we require the advisor's signature or the company name and either the titles and signatures of two signing officers, or the company seal and the title and signature of one signing officer. If the corporation does not have a corporate seal and you are the only person authorized to sign on behalf of the corporation, sign in the signature box for owner #1 and write your initials in the box provided.

Signature of policy owner #1 or signing officer	Signature of policy owner #2 or signing officer
✘	✘

Initial here	Write your initials here to confirm that you are the only person authorized to sign on behalf of the corporation and that it does not have a seal. You must also sign above.

or

Signature of advisor	Advisor code	Date and time of client contact
✘		◯ a.m. ◯ p.m.

Manulife

Financial Change

Complete the sections of this form that correspond to the changes you want to make. Sign the bottom of each page you have completed and fax them to us at: 1-877-763-8834 (1-877-271-5494 if you live in Quebec).

All requests for fund transfers that we receive BY 4 p.m. EST will be processed effective the next business day, using the unit value of the previous day's close. Transfer requests received AFTER 4 p.m. EST will be effective the second business day, which means the value will be the value as of 4 p.m. EST the next day.

8 Policy owner information

Policy owner name (first, middle initial, last)	Policy number

9 Transferring funds between the policy's investment accounts

Some investment accounts have minimum deposit amounts - see the list on the *Universal life investment accounts*, NN0983E.

If you want to make more transfers, complete an additional form.

Remember, when you are making transfers between investment accounts, you may also need to adjust the investment accounts within your Side Account. If so, select one of the following.

☐ You want to transfer the funds in your Side Account according to the transfer instructions you have given us on this page.

☐ You want to transfer the funds in your Side Account as shown on page 4.

The transfer instructions you give us on this form will not replace any automatic transfer instructions you have in place on your policy. This will be a one-time request in addition to your automatic transfer.

Transfer #1

FROM: Investment account code	Investment account name	Amount (% or $)	TO: Investment account code	Investment account name	Amount (% or $)

Transfer #2

FROM: Investment account code	Investment account name	Amount (% or $)	TO: Investment account code	Investment account name	Amount (% or $)

Transfer #3 (For GIAs only)

FROM: Simple Interest GIAs

Investment account code	Investment account name	Deposit date (dd/mmm/yyyy)	Make transfer	Amount (% or $)	TO: Investment account code	Investment account name	Amount (% or $)
			◯ now, or ◯ at maturity				
			◯ now, or ◯ at maturity				

FROM: Compound Interest GIAs

Investment account code	Investment account name	Deposit date (dd/mmm/yyyy)	Make transfer	Amount (% or $)	TO: Investment account code	Investment account name	Amount (% or $)
			◯ now, or ◯ at maturity				
			◯ now, or ◯ at maturity				

Interest account (if not Savings)

If you are transferring money into a Simple Interest GIA and if you have not already selected an investment account to receive interest, please select one now. (Default is Savings Account.)

10 Sign here

By signing here you agree to the changes you've requested above.

Either the policy owner or the insurance advisor must sign. If there are two policy owners, both policy owners or the advisor must sign. If the policy is owned by a corporation, we require the advisor's signature or the company name and either the titles and signatures of two signing officers, or the company seal and the title and signature of one signing officer. If the corporation does not have a corporate seal and you are the only person authorized to sign on behalf of the corporation, sign in the signature box for owner #1 and write your initials in the box provided.

Signature of policy owner #1 or signing officer	Signature of policy owner #2 or signing officer
✘	✘

Initial here	Write your initials here to confirm that you are the only person authorized to sign on behalf of the corporation and that it does not have a seal. You must also sign above.

or

Signature of advisor	Advisor code	Date and time of client contact
✘		◯ a.m. ◯ p.m.

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Financial Change

Complete the sections of this form that correspond to the changes you want to make. Sign the bottom of each page you have completed and fax them to us at: 1-877-763-8834 (1-877-271-5494 if you live in Quebec).

All requests for fund transfers that we receive BY 4 p.m. EST will be processed effective the next business day, using the unit value of the previous day's close. Transfer requests received AFTER 4 p.m. EST will be effective the second business day, which means the value will be the value as of 4 p.m. EST the next day.

11 Policy owner information

Policy owner name (first, middle initial, last)	Policy number

12 Transferring funds between investment accounts within your Side Account

This does not apply to UL100, which has only one investment account (a Savings Account) in the Side Account.

If you want to make more transfers, complete an additional form.

Transfer #1

FROM: Investment account code	Investment account name	Amount (% or $)	TO: Investment account code	Investment account name	Amount (% or $)

Transfer #2 (For InnoVision and Limited Pay ULGIAs)

FROM: Simple Interest GIAs

Investment account code	Investment account name	Deposit date (dd/mmm/yyyy)	Make transfer	Amount (% or $)	TO: Investment account code	Investment account name	Amount (% or $)
			◯ now, or ◯ at maturity				
			◯ now, or ◯ at maturity				

FROM: Compound Interest GIAs

Investment account code	Investment account name	Deposit date (dd/mmm/yyyy)	Make transfer	Amount (% or $)	TO: Investment account code	Investment account name	Amount (% or $)
			◯ now, or ◯ at maturity				
			◯ now, or ◯ at maturity				

Interest account (if not Savings)

If you are transferring money into a Simple Interest GIA and if you have not already selected an investment account to receive interest, please select one now. (Default is Savings Account.)

13 Transferring funds from investments accounts within your Side Account to the matching investment accounts within your policy

Funds held in investment accounts within the Side Account may only be transferred to the matching investment accounts within the policy.

There are also limits on the amount you may transfer. Write 'maximum amount' in the amount column if you want to transfer the maximum amount possible for your policy.

FROM:

Investment account code	Investment account name	Amount (maximum amount or $)

If you are making transfers from more than one investment account within your Side Account, we will make the transfers in the order you have listed the investment accounts above, until the limit for your policy is reached. When you write 'maximum amount', we will transfer funds from that account until it is exhausted before transferring funds from the next investment account listed.

14 Sign here

By signing here you agree to the changes you've requested above.

Either the policy owner or the insurance advisor must sign. If there are two policy owners, both policy owners or the advisor must sign. If the policy is owned by a corporation, we require the advisor's signature or the company name and either the titles and signatures of two signing officers, or the company seal and the title and signature of one signing officer. If the corporation does not have a corporate seal and you are the only person authorized to sign on behalf of the corporation, sign in the signature box for owner #1 and write your initials in the box provided.

Signature of policy owner #1 or signing officer	Signature of policy owner #2 or signing officer
✘	✘

Initial here	Write your initials here to confirm that you are the only person authorized to sign on behalf of the corporation and that it does not have a seal. You must also sign above.

or

Signature of advisor	Advisor code	Date and time of client contact
✘		◯ a.m. ◯ p.m.

Check form for errors

Manulife

Universal life investment accounts

If you want more information about investment account options, visit www.manulife.ca or contact the Customer service centre: All provinces except Quebec 1-888-626-8543, Quebec 1-888-626-8843, Outside North America call collect 519-747-6600.

The tables below list the investment accounts available to the following policies:

- **Manulife UL YRT Client Investment Select**
- **Manulife UL Level Client Investment Select**
- **InnoVision**
- **UltraVision**
- **Security UL**
- **Limited Pay UL**
- **UL100**
- **Future Protection**
- **Secured Protection**
- **Navi-vision**

Use both the investment account code and investment account name when completing forms.
Example:

Investment account code	Investment account name
MA505	CI Canadian Investment

Simple Interest and Compound Interest GIAs (cannot be used as Specified Daily Interest Accounts)

▲ = Available - minimum investment is $250
● = Available - minimum investment is $500
○ = Available - minimum investment is $1,000
■ = Available - minimum investment is $5,000
✓ = market value adjustments may apply

Investment account code	Investment account name	Manulife UL	InnoVision	UltraVision	Security UL	Limited Pay UL	UL100	Future Protection and Secured Protection	Navi-vision
Simple Interest GIAs									
GIA - S1	1 year simple ✓	N/A	○	N/A	N/A	○	●	N/A	N/A
GIA - S2	2 year simple ✓	N/A	N/A	N/A	N/A	N/A	●	N/A	N/A
GIA - S3	3 year simple ✓	N/A	○	N/A	N/A	○	●	N/A	N/A
GIA - S4	4 year simple ✓	N/A	N/A	N/A	N/A	N/A	●	N/A	N/A
GIA - S5	5 year simple ✓	N/A	○	N/A	N/A	○	●	N/A	N/A
GIA - S10	10 year simple ✓	N/A	○	N/A	N/A	N/A	●	N/A	N/A
GIA - S20	20 year simple ✓	N/A	○	N/A	N/A	N/A	●	N/A	N/A
Compound Interest GIAs									
GIA - C1	1 year compound ✓	○	N/A	■	N/A	N/A	N/A	N/A	N/A
GIA - C3	3 year compound ✓	○	■	■	N/A	■	■	○	▲
GIA - C5	5 year compound ✓	○	■	■	N/A	■	■	○	▲
GIA - C10	10 year compound ✓	○	■	■	N/A	N/A	■	○	▲
GIA - C1 to GIA - C10	Select from 1 to 10 year terms ✓	N/A	N/A	N/A	N/A	N/A	N/A	N/A	▲
GIA - C20	20 year compound ✓	○	N/A	■	N/A	N/A	N/A	N/A	N/A

Daily Interest Accounts (can be used as Specified Daily Interest Accounts)

☐ = Available - no minimum investment amount
* = In the side account, the indexed, balanced index and managed holding side accounts earn the same interest rate as the saving side account.
✓ = market value adjustments may apply

Investment account code	Investment account name	Manulife UL	InnoVision	UltraVision	Security UL	Limited Pay UL	UL100	Future Protection and Secured Protection	Navi-vision
SVG	Savings	☐	☐	☐	☐	☐	☐	N/A	☐
CIA	Current interest	N/A	N/A	N/A	N/A	N/A	N/A	☐	N/A
AVGIA	Average GIA ✓	N/A	N/A	☐	☐	☐	☐	☐	N/A
MTPA	Mid-term Portfolio Average ✓	N/A	☐	N/A	N/A	N/A	N/A	N/A	N/A
LTPA	Long-term Portfolio Average ✓	N/A	☐	N/A	N/A	N/A	N/A	N/A	N/A
CBALI	Conservative Balanced Index*	☐	☐	☐	☐	N/A	☐	☐	☐
MBALI	Moderate Balanced Index*	☐	☐	☐	☐	N/A	☐	☐	☐

Daily Interest Accounts (can be used as Specified Daily Interest Accounts) (continued)

☐ = Available - no minimum investment amount
* = In the side account, the indexed, balanced index and managed holding side accounts earn the same interest rate as the saving side account.
✓ = market value adjustments may apply

Investment account code	Investment account name	Manulife UL	InnoVision	UltraVision	Security UL	Limited Pay UL	UL100	Future Protection and Secured Protection	Navi-vision
GBALI	Growth Balanced Index*	☐	☐	☐	☐	N/A	☐	☐	☐
CDNEI	Canadian Equity Index*	☐	☐	☐	N/A	N/A	N/A	☐	☐
SMA	Stock market	N/A	N/A	N/A	N/A	N/A	☐	N/A	N/A
CDNBI	Canadian Bond Index*	☐	☐	☐	N/A	N/A	N/A	N/A	☐
AMEI	American Equity Index*	☐	☐	☐	N/A	N/A	☐	☐	☐
AMTEI	American Technology Equity Index*	N/A	N/A	N/A	N/A	N/A	N/A	N/A	☐
EUROEI	European Equity Index*	☐	☐	☐	N/A	N/A	N/A	N/A	☐
JAPEI	Japanese Equity Index*	☐	☐	☐	N/A	N/A	N/A	N/A	☐
G5	G5 Index*	☐	☐	☐	N/A	N/A	☐	☐	☐
GLEI	Global Equity Index*	☐	☐	☐	N/A	N/A	☐	N/A	☐

Managed Accounts

☐ = Available - no minimum investment amount
* = In the side account, the indexed, balanced index and managed holding side accounts earn the same interest rate as the saving side account.

Note: Available products for managed accounts are listed beside the account name. If your product is not listed, these accounts are unavailable.

Investment account code	Investment account name	Manulife UL	InnoVision	UltraVision	Limited Pay UL	UL100
MA452	Invesco Canadian Premier Growth Class*	☐	☐	☐	N/A	N/A
MA453	Invesco Canadian Balanced*	☐	☐	☐	N/A	N/A
MA504	CI Signature Income & Growth*	☐	☐	☐	N/A	N/A
MA505	CI Canadian Investment*	☐	☐	☐	N/A	N/A
MA506	CI Signature Canadian Balanced*	☐	☐	☐	N/A	N/A
MA507	CI Sentry U.S. Growth and Income*	☐	☐	☐	N/A	N/A
MA510	Dynamic Value Balanced*	☐	☐	☐	N/A	N/A
MA511	Dynamic Value Fund of Canada*	☐	☐	☐	N/A	N/A
MA512	Dynamic Power Canadian Growth*	☐	☐	☐	N/A	N/A
MA521	Manulife Emerging Markets*	☐	☐	☐	N/A	N/A
MA524	Manulife Yield Opportunities*	☐	☐	☐	N/A	N/A
MA526	Manulife Growth Opportunities*	☐	☐	☐	N/A	N/A
MA530	Manulife Monthly High Income*	☐	☐	☐	N/A	N/A
MA532	Manulife Corporate Bond*	☐	☐	☐	N/A	N/A
MA534	Manulife Fundamental Equity*	☐	☐	☐	N/A	N/A
MA535	Manulife Canadian Investment Class*	☐	☐	☐	N/A	☐
MA536	Manulife Diversified Investment*	☐	☐	☐	N/A	N/A
MA537	Manulife Global Small Cap*	N/A	☐	☐	N/A	N/A
MA538	Manulife U.S. Equity*	☐	☐	☐	N/A	N/A
MA539	Manulife World Investment Class*	☐	☐	☐	N/A	☐
MA540	Manulife Strategic Income*	☐	☐	☐	N/A	N/A
MA541	Manulife Strategic Balanced Yield*	☐	☐	☐	N/A	N/A

Managed Accounts (continued)

☐ = Available - no minimum investment amount
* = In the side account, the indexed, balanced index and managed holding side accounts earn the same interest rate as the savings side account.

Investment account code	Investment account name	Manulife UL	InnoVision	UltraVision	Limited Pay UL	UL100
MA543	Manulife Dividend Income*	☐	☐	N/A	N/A	N/A
MA544	Manulife U.S. All Cap Equity*	☐	☐	☐	N/A	N/A
MA545	Manulife Global Equity Class*	☐	☐	N/A	N/A	N/A
MA546	Manulife U.S. Monthly High Income*	☐	☐	N/A	N/A	N/A
MA547	Manulife Global Balanced*	☐	☐	N/A	N/A	N/A
MA548	Manulife Strategic Investment Grade Global Bond*	☐	☐	N/A	N/A	N/A
MA550	Fidelity Canadian Large Cap*	☐	☐	☐	N/A	N/A
MA551	Fidelity Europe*	☐	☐	☐	N/A	N/A
MA552	Fidelity U.S. Focused Stock*	☐	☐	☐	N/A	☐
MA553	Fidelity Global*	☐	☐	☐	N/A	N/A
MA554	Fidelity True North*	☐	☐	☐	N/A	N/A
MA555	Fidelity Canadian Bond*	☐	☐	☐	N/A	N/A
MA556	Fidelity Monthly Income*	☐	☐	☐	N/A	N/A
MA557	Fidelity Emerging Markets*	☐	☐	☐	N/A	N/A
MA560	Mackenzie Cundill Value*	☐	☐	☐	N/A	N/A
MA561	Mackenzie Ivy Foreign Equity*	☐	☐	☐	N/A	☐
MA562	Mackenzie Canadian Large Cap Dividend & Growth*	☐	☐	☐	N/A	☐
MA565	Mackenzie Canadian Resource*	☐	☐	☐	N/A	N/A
MA566	Mackenzie Canadian Growth*	☐	☐	☐	N/A	N/A
MA570	TD Dividend Income*	☐	☐	☐	N/A	N/A
MA600	Invesco Select Canadian Equity*	☐	☐	☐	N/A	N/A
MA601	Invesco Global Diversified Companies*	☐	☐	☐	N/A	N/A
MA806	Manulife Conservative Portfolio*	☐	☐	☐	☐	☐
MA807	Manulife Moderate Portfolio*	☐	☐	☐	☐	☐
MA808	Manulife Balanced Portfolio*	☐	☐	☐	☐	☐
MA809	Manulife Growth Portfolio*	☐	☐	☐	☐	☐