

Mortgage Protection Plan[®]

Manulife Procedures – Quebec

Getting *Started*

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Thank you for choosing Mortgage Protection Plan Advisory Services.

We're here to help.

Mortgage Protection Plan Advisory Services are provided and insured by The Manufacturers Life Insurance Company ("Manulife"). Manulife's licensed representatives offer optional insurance products and services to the clients of Canada's mortgage brokers including Mortgage Protection Plan insurance ("MPP Insurance"). MPP Insurance is an insurance program designed to provide life and disability protection to the clients of mortgage brokers.

Broker Support Centre Inc. ("BSC") helps you to prepare the forms you need to use to refer clients to licensed representatives of Manulife if they want more advice about their insurance needs.

The MPP Procedures.

Insurance is serious business and failing to offer your clients the opportunity to discuss it with a licensed representative can have serious consequences. That's why your Agreement states that you must follow certain procedures, called MPP Procedures, to preserve the Indemnification provisions under the Agreement. The MPP Procedures are made up of our Manulife Procedures and the BSC Procedures.

Manulife Procedures.

This website provides you with everything you need to know about the Manulife Procedures that apply to Quebec. This means that if you're based in Quebec, or doing deals where a borrower's residence, or the property against which the debt is secured, is located inside Quebec, then the Manulife Procedures for Quebec will apply.

If you're a Broker based in Quebec with some Approved Representatives based outside Quebec, those Approved Representatives can offer MPP Insurance on deals that do not involve Quebec, if you apply for a creditor's group insurance policy, and if you and your Approved Representatives comply with the Manulife Procedures for the Rest of Canada.

Please review the Manulife Procedures carefully together with the Agreement that you signed. Never hesitate to contact the Sales Support Team if you have any questions or concerns.

BSC Procedures.

You can find the BSC Procedures on their website.

Getting Started with Mortgage Protection Plan Advisory Services.

We recommend that you begin with the "Getting Started with Mortgage Protection Plan Advisory Services" page and read through all the modules at least once. Whenever you need a refresher, you can choose the topic you are most interested in by clicking the list of modules below.

Access the "Getting Started with Mortgage Protection Plan Advisory Services" page.

Access the "Quebec Manulife Procedures Site Map" with a list of the modules.

Access the "Checklist."

Access the "Glossary" that explains the words we use in these procedures.

Indemnity.

What makes "Indemnification" so important? You have likely heard stories like this.

"I discussed mortgage protection with Joe and Mary Smith, but they both told me they would make their own arrangements. I was certainly shocked that they were having difficulties paying their mortgage after a serious accident. And now they want to know why they have no insurance."

You may know first-hand that whenever there's any sign of this kind of trouble, Manulife is there to protect the Broker's interests.

It's written right in our Agreement with you. Therefore Manulife will always be there for you, not only occasionally, but also when it involves "one of the big guys".

What do you need to do?

To be indemnified, a Broker doesn't need to be perfect, but you do need to act conscientiously in the performance of your duties. Remember to:

- act in good faith
- take all reasonable steps to make sure that you and your Approved Representatives follow the MPP Procedures, and
- always deliver the Quebec MPP Form as described in the Manulife Procedures for Quebec.

When won't you be indemnified?

We won't indemnify you if you don't follow the steps listed above. Also, we will not indemnify you if you do a BC Deal, unless you and, if you're a Broker, your Approved Representative who did the deal:

- are properly trained and tested, as required under the [Manulife Procedures](#) for the Rest of Canada, and
- have not acted as an insurance agent if you are not an Exempt Seller according to the rules that apply in BC.

Our promise to you.

If you are a Broker who has an Agreement with us, and have followed the procedures described on this page, then The Manufacturers Life Insurance Company ("Manulife") will compensate and/or reimburse you for any costs, expenses, damages or liability arising from you and your Approved Representatives' duties under the Agreement.

For every Quebec MPP Form you submit, you will receive a Confirmation of Indemnity email, confirming we have received the document, as required. Please remember to destroy the Quebec MPP Form once you have received this confirmation.

Getting Started with Mortgage Protection Plan Advisory Services.

We strive to make it as easy as possible to use Mortgage Protection Plan® Advisory Services. Here are the steps for getting started.

1. Interested in Mortgage Protection Plan Advisory Services.
2. Doing deals in Quebec.
3. Producing the right offer - Printing Quebec MPP Forms.
4. Talking to your clients about insurance Compensation.
5. Managing our relationship & keeping up to date.

Whether you are looking for information on product training, compensation or sales tips, the Sales Support Team is available Monday to Friday between 9:00 a.m. and 5:00 p.m. local time to help you with any question or concern you may have. To contact them, please call 1-866-677-4366 or send an email to soutienrphqc@manuvie.ca.

Please ensure you also contact them if things change after you start your relationship with us, as described in Managing our relationship & keeping up to date.

1. Interested in Mortgage Protection Plan Advisory Services?

To give your clients the opportunity to take advantage of Mortgage Protection Plan Advisory Services on deals that involve Quebec, you need to be a Broker who has an Agreement with Manulife or an Approved Representative acting as an agent for a Broker who has an Agreement with us. This important Agreement contains our promise to indemnify the Broker. Please see our Quebec Indemnity page for more details.

If you are interested in Mortgage Protection Plan Advisory Services, contact the Sales Support Team and they will be happy to provide you with the information you need to take that first step. Email them at soutienrphqc@manuvie.ca.

2. Doing deals in Quebec.

Under Quebec law, mortgage brokers cannot offer MPP Insurance in Quebec. In essence, you can't offer MPP Insurance if you're based in Quebec, or doing deals where the borrower's residence, or the property against which the debt is secured, is located in Quebec.

However, if you follow these procedures, you can provide your clients with a Quebec MPP Package that includes information about MPP Insurance and you can put your clients in touch with a licensed insurance agent who can help them with their insurance needs.

Email soutienrphqc@manuvie.ca with any questions about the information you need to be able to serve your Quebec clients.

3. Producing the right offer - Printing Quebec MPP Forms.

When you sign an Agreement with us, you promise that if the legal rules prevent you from offering MPP Insurance, you'll give your client the chance to talk to a licensed representative of Manulife about their insurance needs. You can do this by presenting a Quebec MPP Form.

How can you make sure you have the information your clients need? It's easy.

Printing from your Mortgage Origination System.

Under your Agreement, Broker Support Centre Inc. agrees to prepare the right forms for you, and to ensure they're automatically printed out with the commitment letter you print from one of BSC's Approved Systems, like Expert or Velocity. You just need to follow some basic rules, like making sure the information in the Approved System is correct and up-to-date when you print the package.

For more information, check out our page on [Preparing Quebec MPP Packages and Referral Packages](#), and BSC's page about this in the [BSC Procedures](#).

Printing from BSC's MPPQuick Software.

You can also use BSC's custom MPPQuick software to print Quebec MPP Packages and Referral Packages. This is particularly important for cases where the Lender doesn't return the commitment through the mortgage origination system, or does off-line deals. You want to ensure that every eligible borrower gets the opportunity to see the Quebec MPP Form.

Again, as long as you follow the rules and enter the right information, the software will automatically print the right form and brochure. Take a look at our page on [Preparing Quebec MPP Packages](#), and BSC's page about this in the [BSC Procedures](#) for more information.

Trademarks.

Remember, when you follow these procedures, you'll get forms that contain Manulife's trademarks. You can use these trademarks as described in your Agreement with us, such as when you give your client the Quebec MPP Form. However, if you want to use trademarks like "Mortgage Protection Plan" or "Manulife" in any communications or advertising other than documents we prepare, then you need to get permission first. See our [Trademarks page](#) for more information.

4. Talking to your clients about insurance.

Whether you're dealing with a Quebec MPP Package that will tell your clients about MPP Insurance, follow these steps:

- Have your client complete the Quebec MPP Form that printed out with the commitment letter or from the MPPQuick software.
- Provide the client with the brochure.

- If the client signs the Quebec MPP Form and agrees to speak to an insurance agent, give them a copy of the Interim Insurance Certificate that prints out with their form.
- And if your client has any questions, just have them call a licensed representative of Manulife at 1-866-795-1222.

Take a look at our [How to Talk to Your Clients About Insurance page](#) for more information.

5. Submitting the Completed Forms.

In order to meet the terms of the Agreement and better serve your client, be sure to submit the completed forms to Manulife as soon as your clients sign them! In order to ensure the form is processed quickly and correctly, simply follow the submission instructions on each form. Check out samples on our [Preparing Quebec MPP Packages](#).

6. Compensation.

If a borrower purchases MPP Insurance through a representative of Manulife as a result of a Quebec MPP Form that a Broker or one of its Approved Representatives presented to the client, then Manulife will share its commission for the sale with the Broker, where permitted under applicable legal rules. The Broker's share of the commission will equal the amount of the Expense Allowance that the Broker would have received if it had offered the MPP Insurance to a client in a province where legal rules allow the Broker to do that. GST/HST will not apply to these payments.

The Broker can choose among different Expense Allowance options that will be used for the calculation of the shared commission. See your Agreement for more details about your options. A Broker can also give written instructions to Manulife to pay some or all of the Broker's share of the commission to the Approved Representative on the deal in question, on behalf of the Broker.

Compensation changes.

If you want to make changes to your compensation plan, email the Sales Support Team at soutienrphqc@manuvie.ca and they will email you the form to complete to make those changes. Compensation for any particular transaction will be based on the compensation plan that was in effect on the day the Quebec MPP Form was created for that transaction.

Remember, if you're an Approved Representative, you cannot change how your compensation is calculated. Only your Broker can make that choice.

Authorizing Payments to an Approved Representative.

If you are a Broker, you can change the percentage of the commission you earn that Manulife is to pay, on your behalf, directly to some or all of your Approved Representatives who arrange the relevant transactions. To do this, please email the Sales Support Team at soutienrphqc@manuvie.ca and they will send you the form to do this.

You can use different percentages for different Approved Representatives.

Updating your Direct Payment Account.

If you are a Broker, or an Approved Representative who is receiving compensation under an Agreement, you can update the bank account to which your compensation is deposited by completing the [Banking Information Form](#) and returning it to the Sales Support Team.

7. Managing our relationship & keeping up-to-date.

Once you have an Agreement with us, or are an Approved Representative for a Broker who has an Agreement with us, we look forward to working with you for many years. Please let us know as soon as anything important changes.

Broker owners.

If you're a Broker, please keep us up to date on any changes to your team.

- **New hires:** When you hire new agents please contact the Sales Support Team at soutienrphqc@manuvie.ca to guide you and your new hire through the screening and onboarding process. Your new hires need to be approved by Manulife, and to complete the required training, before they will be Approved Representatives who can present MPP Forms or refer their Quebec clients to a licensed representative of Manulife.
- **Terminations:** When you are aware that an Approved Representative is leaving your team or the business, please email their name and related details to soutienrphqc@manuvie.ca and the Sales Support Team will ensure that the correct steps are taken to deactivate that agent.

- **Unsuitability:** If you become aware that anyone working on the team (Broker or Approved Representative) might not be suitable to discuss MPP Insurance with their clients or to refer clients to a licensed representative, you need to let us know right away. This report must be in writing, and give the details of any facts that raise concerns. Please email the Sales Support Team at soutienrphqc@manuvie.ca, and they will pass the information along to Manulife. Examples of facts that can raise questions about suitability include: if you learn that a team member is under investigation for a financial offence, under investigation by a regulator, has filed for bankruptcy, has been charged with or convicted of a criminal offence, has been accused of fraud, their mortgage broker's licence has been suspended etc. We thank you for helping us to follow the legal rules about suitability, which vary from province to province.

Please also keep us up to date on your contact information.

- **Relocation:** Moving offices? By letting us know you are moving, in advance, we can ensure that you have time to complete any conditions that may be necessary to offer MPP Insurance or use Mortgage Protection Plan Advisory Services in your new location. Send an email to soutienrphqc@manuvie.ca and the Sales Support Team will help you minimize any disruption in servicing your clients' insurance needs.

Approved Representatives.

Please keep us up to date on any changes to your contact information. Please email the Sales Support Team at soutienrphqc@manuvie.ca.

Preparing Quebec MPP Packages.

In this section, we will talk about how we can work with you and BSC to print the correct forms for your clients. Whether you're printing the packages from one of BSC's Approved Systems, or you're using BSC's MPPQuick software, you just need to follow a few simple steps.

Step 1: Get Consent.

As a mortgage broker, you already ask for the clients' consent to collect their personal and financial information to arrange mortgages on their behalf.

It's also important to obtain their consent to use their personal information to offer associated financial services. For example, you need consent to use their information to give them the opportunity to speak to a licensed agent about insurance with respect to their mortgage.

How-to tip:

- When you get consent to use personal information for the mortgage, broaden it to include using the borrower’s personal information to prepare and give them Quebec MPP Packages. Get their consent before you enter their information into an Approved System (e.g. Expert or Velocity) or into the MPPQuick software.
- Just keep a record of this permission in your file, so you can provide it to us and BSC if any question arises.
- For more information on creating robust privacy and consent in your organization, click [Privacy Guidelines](#).

Step 2: Enter Your Clients’ Information.

Whether you are using an Approved System (such as Expert or Velocity) or MPPQuick software, the information you enter on behalf of your clients is what is going to be used to produce the Quebec MPP Package so it’s critical that you don’t print these packages until that information is correct. Always remember to confirm:

- The correct property address and
- Your clients’ address, which should reflect their current residence.

Sample Quebec MPP Package.

Remember as long as you follow our procedures you’ll always produce the right form.

| Package Name | Form Type | Form Name | How to complete the Form | Disclosure | When to use the package | Form features |
|--------------------|-----------|-----------------|-------------------------------------|---|---|---|
| Quebec MPP Package | MPP Form | Quebec MPP Form | How to complete the Quebec MPP Form | Personal Information Statement Certificate of Interim Protection | This package is for use in Quebec. It is the default form and disclosure for Quebec when the property address, client’s residential address and Approved Representative’s Office are located in the Province of Quebec. | Provides 30 days interim MPP coverage at no cost. |

Always follow the [BSC Procedure](#) to make sure the right information is entered to produce the right Quebec MPP Package.

Step 3: Keep Our Records About You Accurate and Up-to-date.

Finally, always remember to keep us up-to-date on the province where your office is based and the markets where you are doing business. This is important for Brokers, and also for the Approved Representatives who work for them.

(You can find more information on our Getting Started with Mortgage Protection Plan® Advisory Services under the heading “Managing our relationships & keeping up to date”)

If you keep us informed, we can help BSC to make sure you are always giving your client the most appropriate package in every situation.

Use of Trademarks.

If you are a Broker who has an Agreement with us, or an Approved Representative for one of these Brokers, then this document is meant as a guide on how to correctly use Manulife's trademarks in connection with referring clients to licensed representatives of Manulife to discuss their insurance needs.

Our representatives are happy to help you with any questions. In addition to these general rules, remember that you also need to follow the instructions in the Agreement about trademarks.

When You Can Use the Trademarks.

You can use the trademarks described on this page if:

- You are a Broker who has an Agreement with us, or an Approved Representative of one of these Brokers, and
- Either:
 - The trademark is included in a document we have prepared, and you use the document as described in the Manulife Procedures, or as otherwise described by us in writing, or
 - The trademark is in a document someone else has prepared, and you submit the document to us and receive prior written approval from the company or companies that own the trademark(s) used in the document.

How to Get Permission

If you have put together an advertising campaign or other document that uses one or more of the trademarks listed on this page, and you want permission to use them, then:

1. Submit the document(s) to Manulife by email to soutienrphqc@manuvie.ca at least one month before you want to begin using the material, explaining how you will use the document(s).
2. Answer any questions we send in response.
3. Wait for formal written permission from Manulife.
4. When you have the permission, go ahead and use the documents as you've described.
5. Don't change the documents and then use them without getting permission again. Always get permission for any changes.

The Sales Support Team or Manulife's Compliance Department may have questions or changes to your advertising campaign. Don't worry, this happens a lot and is part of how we help you to use our trademarks properly.

Manulife's Trademarks.

The following are registered trademarks of The Manufacturers Life Insurance Company:

- Manulife
- Manuvie
- Manulife & Stylized M Design
- Stylized M Design

 **Manulife**

 **Manuvie**

Trademark Usage Example:

English: Manulife, Manulife & Stylized M Design, and Stylized M Design are trademarks of The Manufacturers Life Insurance Company and are used by it, and by its affiliates under license.

French: Manuvie, Manuvie & M stylisé, et le M stylisé sont des marques de commerce de La Compagnie d'Assurance-Vie Manufacturers et sont utilisés par elle, ainsi que par ses sociétés affiliées sous licence.

Product Trademarks.

The following are registered trademarks of The Manufacturers Life Insurance Company:

- Mortgage Protection Plan

 **Manulife**
Mortgage Protection Plan[®]

 **Manuvie**
Régime Protection hypothécaire^{MD}

The following are also trademarks of The Manufacturers Life Insurance Company:

- Credit Security Plan

Preparing documents for review

When you prepare a document that includes a Manulife trademark, here are some rules to follow:

1. Use an ® symbol after the first use of a Registered Trademark in the body of your document, not the first time it's used in a heading.
2. Use a ™ symbol after the first use of a trademark that isn't registered in the body of your advertising campaign, not the first time it's used in a heading.
3. Always use a trademark as a proper adjective, and not a noun (e.g. "Mortgage Protection Plan insurance provides excellent value").
4. Always include a disclaimer that indicates which company owns the trademark, and that indicates that you are using the trademark under license. The license is found in your Agreement with us.

Note: Trademarks are to be used in accordance to rules set out by Manulife and its affiliates. Trademarks are not to be altered, changed or reproduced.

Questions?

If you have any questions, please contact the Sales Support Team at soutienrphqc@manuvie.ca.

How to Talk to Your Clients about Insurance.

Follow the rules below to help your clients with their insurance needs.

Rules for Presenting the Quebec MPP Package.

With this package, you can discuss MPP Insurance with your clients. When you present the mortgage commitment, give the client the brochure, including the Interim Protection page, and introduce the form.

The Intro.

"This is the form that you can fill out if you want to be contacted by a licensed representative of Manulife to discuss your insurance needs, and a brochure that details the advantages of Mortgage Protection Plan® Advisory Services, a service that my office endorses. If you agree to talk to a licensed representative of Manulife and fill out this form and sign it, then you are eligible for temporary insurance during a free advisory period."

"During the free advisory period, Manulife will provide at least 30 days of interim insurance protection which begins and ends on the dates listed in this form. During this time, you will be contacted by a licensed representative who will investigate and assess your life and disability insurance needs associated with your home and investment. Although this is optional, I recommend my clients give it serious consideration because I believe that every mortgage should be protected."

The Close.

"I realize it's an important decision, but why not agree to be contacted by a licensed representative and get the ball rolling? Remember, the free advisory period will provide you at least 30 days of immediate protection provided you have agreed to talk to a licensed representative of Manulife and completed all the required information in this form."

TIP: Remember to always present a copy of the form and associated brochure in order to ensure you address all of the client disclosures.

Rules for Presenting the Cross Province Deal: No Form Available.

- If you produce a Cross Province Deal: No Form Available notice - you can assist your client with their insurance needs by following the directions on the notice.
- Provide your client with the contact number which will connect them with a licensed representative.
- Don't talk to your client about insurance. The life licensed representative will do that.

Need more information?

Take a look at our “Quebec Packages” page for a sample of the Quebec MPP Package.

If you have any questions, please contact the Sales Support Team at soutienrphqc@manuvie.ca.

Checklist.

If you have an Agreement with us, or you are an Approved Representative of a Broker who does, and you can answer “yes” to all of these questions for a particular transaction, then you have followed the required procedures for that deal.

Did you follow our procedures when you prepared the Quebec MPP Package?

Did you follow the BSC Procedures about preparing forms?

Did you present the package to your client as described in How to Talk to Your Clients about insurance?

If you presented a Quebec MPP Form and your client agreed to talk to a licensed representative of Manulife, did you ensure the client had provided their premium payment information?

NOTE: If the premium information is not included, then your client does not have interim insurance and your normal compensation may be reduced.

Did you return the completed form as described on the form?

REMEMBER: Return the form as soon as possible, and always within seven days of the funding or renewal date they relate to, or within seven days of the day they're signed (if later), even the waivers.

Did you destroy your copy of the client's Quebec MPP Form, once you received the Confirmation of Indemnity email?

Glossary

Here's what the words we use in these Manulife Procedures for Quebec mean.

Agreement means an Application and Administration Agreement among a Broker, Manulife and BSC, under which Manulife agrees the Broker and its Approved Representatives can offer MPP Insurance and/or refer their clients to Manulife to discuss their insurance needs.

Approved Representative means a person who acts as agent for the Broker, if Manulife has approved this person to offer MPP Insurance and/or refer clients to Manulife.

Approved System means a Mortgage Origination System that BSC has reviewed and approved to send BSC information required for BSC to prepare MPP Forms and Referral Forms on behalf of mortgage brokers. Currently, the approved systems are D+H Limited Partnership's Expert System and Marlborough Stirling Canada's MorWEB and any other system approved in writing by BSC.

BC Deal means any mortgage or home equity line of credit transaction where the Broker or Approved Representative's office, or the borrower's residence is located in British Columbia.

Broker means the mortgage broker that has a signed Agreement under which they and their Approved Representatives can present MPP Packages to their clients and refer clients to speak to a licensed representative of Manulife.

BSC means Broker Support Centre Inc. BSC is a company that's owned by Manulife and that acts as a service provider for the Broker under the Agreement. For examples, BSC's computer system generates each MPP Package and Referral Package on behalf of the Broker. For more information about BSC and the services it provides, click here to go to [BSC's website](#).

Exempt Seller means a broker or submortgage broker who meets the legal rules to offer MPP Insurance on BC Deals. Please see our page about Offering MPP Insurance and Referrals in British Columbia for more details.

Legal rules means any statute, regulation and/or guidance from applicable regulators that applies to obligations and services under the Agreement.

Manulife means The Manufacturers Life Insurance Company. Manulife underwrites MPP Insurance. Its licensed agents provide insurance advice and sell life and health insurance, including MPP Insurance.

Mortgage Protection Plan® Advisory Services means the services that Manulife and its licensed insurance representatives provide under your Agreement. This means that you can give your clients the opportunity to speak to a licensed insurance agent who will perform a needs analysis and if appropriate, will offer them Mortgage Protection Plan insurance.

MPP Form means a Manulife form used to apply for MPP Insurance. The MPP Form may be a paper form or digital/online.

MPP Insurance means Mortgage Protection Plan Insurance, a special insurance plan designed to provide life and disability protection to the clients of mortgage brokers.

MPP Package means a Manulife package used to offer MPP Insurance. The MPP Package may be a paper package or digital/online package. See our MPP Packages for more details.

MPP Procedures mean the Manulife Procedures and the BSC Procedures that the Broker and its representatives will follow with respect to the Agreement. Manulife Procedures are found on this website under the heading "Manulife Procedures." BSC Procedures are found on the BSC Procedures site.

Quebec Deal means any mortgage or home equity line of credit transaction where the Broker or Approved Representative's office, and the borrower's residence, and the property against which the debt is secured is located in Quebec.

Quebec MPP Form means a Manulife form used by an eligible borrower on a Quebec Deal to apply for interim MPP insurance, and to confirm they wish to speak to a licensed representative of Manulife.

Quebec MPP Package means the Quebec MPP Form and associated brochure. See our Quebec MPP Packages page for more details.

Referral Form means a Manulife Form, other than a Quebec MPP Form, your clients can sign if they agree to be referred to a licensed representative. The Referral Form may be a paper form or a digital/online form produced on transactions outside of Quebec.

Referral Package means a Manulife package used to offer MPP Insurance. The Referral Package may be a paper package or digital/online package produced on transactions outside of Quebec.



The Manufacturers Life Insurance Company (Manulife)

This document is supported by Broker Support Centre Inc. ("BSC"). BSC provides data processing and administrative services to mortgage brokers in connection with their offering of Mortgage Protection Plan® ("MPP®") insurance to their clients. In this site, "we", "us" and "our" refer to BSC. MPP insurance is offered and underwritten by The Manufacturers Life Insurance Company (Manulife). BSC is an affiliate of Manulife.

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