Manulife Securities

PREMIER

investment program

Premier Investment Program

The Manulife Securities Premier Investment Program is a fee-based advisory program that allows you to work closely with your Manulife Securities advisor to create a customized investment solution, while maintaining complete control over the decision-making process. The Premier Investment Program offers superior personalized service and broad investment choices that are vital in helping you achieve your financial goals.

Simple, Flexible Program Fee

Transparency, objectivity and accountability are the hallmarks of the Premier Investment Program. The investment expertise, advice and financial planning services of your Manulife Securities advisor combined with account administration and trading, are bundled into a flexible and transparent asset-based fee.

The Premier Investment Program fee is reflective of the ongoing investment advice and service you receive from your Manulife Securities advisor. It's based on the value of expertise and not on the number of transactions made, thereby ensuring complete objectivity in the decision-making process.

In consultation with your advisor, you will agree on a program fee, based on the market value of your portfolio, that represents the appropriate level of service that your advisor will deliver to meet your investment needs.

Combine Your Accounts Into A Single Premier Investment Plan

In the Premier Investment Program, you can combine accounts held by you and family members living at the same address, under one Plan and one fee. This pooling of accounts allows you to potentially benefit from lower fees that are typically offered at higher asset levels.

Program Benefits:

You Are Paying For Investment Advice – Not Just Transactions

A fee-based approach changes the traditional transactional compensation model. The fee you pay is compensation for the investment planning and advice that your advisor provides to you. Transactions are incidental and are not the differentiating factor in assessing the value your Manulife Securities advisor offers.

Tax Deductibility Of The Fee

Where the fee relates to investment planning and advisory services on your portfolio outside of your registered retirement plans, the fee is generally tax deductible. Every opportunity to legitimately reduce your tax burden has value and should be considered. You should consult with your tax advisor about your personal circumstances.

Flexible And Transparent Fee Payment Options

The Premier Investment Program offers you the flexibility to choose your fee payment frequency (monthly, quarterly or annually) and the option to automatically withdraw fees from a designated Premier Investment account(s). Other fee payment options, including electronic funds transfer (EFT) and payment by credit card are available, allowing you to select the payment method that best suits your needs. Fees will be clearly reported on your statements and on an annual fee summary so that you know exactly what you're paying.

Maximize Your Portfolio Value By Paying The Fee With Funds Outside Of Your Premier Investment Account

When the fees are paid with funds outside of your Premier Investment account, you are not drawing on your portfolio, allowing you to maximize the growth potential of your investments.

You Can Hold A Wide Array Of Investment Types

Within your Premier Investment account, you can hold a wide array of investment types, giving you the flexibility to work with your advisor to build a portfolio that meets your investment objectives. Additional management fees and/or other costs may be associated with certain securities. Please discuss this with your advisor to determine if these fees apply to you.

You Have Control Over Your Investments

The Premier Investment Program is designed so that you work with your Manulife Securities advisor to build and manage your portfolio. You'll benefit from the expertise and guidance of your advisor in managing your investments, while maintaining complete control over the decision making process.

How Do I Get Started?

We invite you to explore this collaborative approach to financial planning to help you attain your financial goals. Please ask your Manulife Securities advisor for more details.

Key Features:

Program Attribute	Description
Eligible Account Types	▪ RRSP, LIRA, RRIF, LIF, LRIF, PRIF, TFSA, RESP, Cash, Margin
Eligible Investment Types	▪ Stocks, Corporate Bonds and other exchange traded securities* ▪ GICs ▪ Government Bonds ▪ Mutual Funds ▪ Bank Investment Savings Accounts ▪ Cash and equivalents
Plan Minimum	▪ No minimum investment amount is required
Administration Fees	▪ No administration fees for registered retirement accounts ▪ Additional fees apply for RESP accounts
Pooling of Accounts	▪ Accounts held by family members living at the same residential address can be combined into a single Premier Investment Plan
Fee Payment Options	▪ Direct, automatic payment from designated Premier Investment account(s) ▪ Electronic Fund Transfer (EFT) ▪ Credit Card
Fee Payment Frequency	▪ Monthly, Quarterly or Annually
Fee Reporting	▪ Fees charged to your accounts are shown in your regular statements ▪ A fee summary is mailed annually listing all fees paid throughout the year to assist you with tax reporting

*Available only through Manulife Securities Incorporated, a Member of the Investment Industry Regulatory Organization of Canada (IIROC) and the Canadian Investor Protection Fund (CIPF).

Note: Your Premier fee is subject to applicable taxes.

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Manulife Securities Incorporated

An independent investment dealer offering a full range of registered and non-registered products and services including, stocks, bonds, new issues, fee-based wrap program, mutual funds and other specialty products. Our expansive product offering provides you with options tailored to fit your financial goals and advanced investment needs. Manulife Securities Incorporated is a member of the Investment Industry Regulatory Organization of Canada – IIROC and the Canadian Investor Protection Fund (CIPF).

Manulife Securities Investment Services Inc.

An independent distributor of mutual funds, RRSPs, RRIFs, Group RRSPs, fee-based wrap programs, systematic withdrawal plans and other specialty investment products. You have access to a comprehensive suite of investment products and services designed to address a wide range of financial needs. Manulife Securities Investment Services Inc. is a member of the Mutual Fund Dealers Association (MFDA) and the MFDA Investor Protection Corporation (MFDA IPC).

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